

Private car insurance: overview of benefits

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Insured benefit		Scope of benefits
Third-party liability cover		
• Liability claims based on statutory liability provisions for personal injury or property damage	■	Sum insured: CHF 100 million
• Protection against unjustified claims	■	
• Deductible for all drivers aged over 25 and in possession of a driving licence for more than two years	■	CHF 0.–
• Deductible for young drivers up to the age of 25	■	CHF 1000.–
• Deductible for new drivers (less than two years in possession of a licence)	■	CHF 500.–
• No-claims bonus protection at all premium levels (no loss of bonus in the event of a claim during the observation period)	○	
Breakdown assistance		
• Assistance in the event of accidents, defects and theft, Europe-wide and premium-free	■	Automatically included in third-party liability or fully comprehensive policies
• Repairs, towing, recovery	■	
• Overnight stay if return or onward travel is not possible on the same day	■	CH/FL: one night: up to CHF 120.–/passenger. Abroad: up to a total of CHF 1200.–
• Travel home	■	At specified rates (train: 1st class; plane: economy) or taxi (in CH/FL: up to CHF 500.–)
• Replacement vehicle (mobility assurance)	■	Replacement vehicle/rental car up to max. CHF 500.– in CH/FL, CHF 1500.– abroad
• Return transport for vehicle	■	
• Delivery of spare parts	■	
• Driver for vehicle repatriation	■	
• 24-hour emergency hotline	■	
• Notification service	■	
Gross negligence		
• Waiver of recourse or reduction in benefits in the event of gross negligence	■	
• Repercussions of disqualification from driving	○	Insurance for the additional costs accruing: CHF 500.– or CHF 1000.– per month during the disqualification period, max. six months
Vehicle protection abroad		
• Covers damages incurred abroad caused by a motor vehicle insured abroad as if the responsible party was insured with Allianz Suisse	■	Sum insured: CHF 3 million
Fully comprehensive cover		
• Damages to the insured vehicle	■	
• Collisions	■	
• Fire, natural hazards, snow slides	■	
• Theft	■	
• Collisions with animals	■	
• Damages caused by martens	■	Unlimited - consequential damages also covered
• Glass breakage (windscreen, side windows, rear window and sunroof)	■	
• Vandalism	■	
• Damages incurred while rendering aid at an accident scene	■	
• Crashing aircraft or parts thereof	■	

■ Primary cover if the class of insurance is selected

○ Optional cover items

Insured benefit		Scope of benefits
• Partial loss	<input checked="" type="checkbox"/>	Repair costs
• Total loss	<input checked="" type="checkbox"/>	Current value supplement: 1st–7th year of use, as per percentage scale, thereafter current value plus 20% of current value as from 1st year of use
• Deductible for replacement of windows or other glass items	<input checked="" type="checkbox"/>	CHF 200.–
• Future risks cover in the event of a change of vehicle	<input checked="" type="checkbox"/>	
• Exclusion of collision events (i.e. partial cover)	<input type="checkbox"/>	
• Exceptional expenses (e.g. costs for travel home, replacement vehicle)	<input type="checkbox"/>	Up to CHF 3000.–
• Damage to a parked vehicle	<input type="checkbox"/>	CHF 1000.–
• Damage to a parked vehicle (incl. scratches)	<input type="checkbox"/>	Unlimited
• Items carried while travelling	<input checked="" type="checkbox"/>	Up to CHF 2000.–
	<input type="checkbox"/>	Up to CHF 5000.–
• No-claims bonus protection at all premium levels (no loss of bonus in the event of a claim during the observation period)	<input type="checkbox"/>	
• Headlights/other glass items, cancellation of deductible for replacement of glass items	<input type="checkbox"/>	
• Other deductibles in the event of collisions or any other damages	<input type="checkbox"/>	
Partial cover		
• Same package as for fully comprehensive cover but excl. collision events	<input type="checkbox"/>	
Accident		
• Accident cover for driver and passengers or passengers only	<input checked="" type="checkbox"/>	
• Death benefit, insofar as covered:	<input type="checkbox"/>	
• additional benefits for carers	<input checked="" type="checkbox"/>	
• additional training benefits	<input checked="" type="checkbox"/>	
• Disability benefit, insofar as covered:	<input type="checkbox"/>	
• additional benefits for disfigurement	<input checked="" type="checkbox"/>	
• additional training benefits	<input checked="" type="checkbox"/>	
• Treatment costs, insofar as covered:	<input type="checkbox"/>	
• travel, transport and rescue costs	<input checked="" type="checkbox"/>	
• cosmetic surgeries	<input checked="" type="checkbox"/>	
• supplemental: rooming-in (for parents with hospitalized children)	<input checked="" type="checkbox"/>	
• Daily allowance	<input type="checkbox"/>	
• Treatment costs for pets travelling with the insured party	<input checked="" type="checkbox"/>	
Premium reimbursement		
• Monthly payment in arrears of motor vehicle insurance premium	<input type="checkbox"/>	Insured premium limited to CHF 6000.–
• Incapacity to work as a result of sickness or accident	<input checked="" type="checkbox"/>	Max. duration of benefits 24 months, waiting period 60 days
• Loss of job as a result of dismissal (only for employed persons)	<input checked="" type="checkbox"/>	Max. duration of benefits 12 months, waiting period 60 days
Vehicle legal protection		
• Enforcement of claims for damages	<input checked="" type="checkbox"/>	Sums insured
• Defence in criminal or administrative proceedings	<input checked="" type="checkbox"/>	CH/FL: 250 000.–
• Disputes with insurance companies	<input checked="" type="checkbox"/>	Rest of Europe: 50 000.–
• Contractual disputes (motorists' legal protection only)		
• Vehicle legal protection for the named vehicle, all drivers and passengers and the policyholder	<input type="checkbox"/>	
• Motorists' legal protection for all persons in the same household, as drivers or passengers in all vehicles, as pedestrians and cyclists, and for all persons in their vehicles	<input type="checkbox"/>	
Guaranty insurance		
• Coverage of costs when a part of the vehicle ceases to function, thereby necessitating repairs (can be arranged in connection with the manufacturer's guarantee)	<input checked="" type="checkbox"/>	

Primary cover if the class of insurance is selected

Optional cover items

The contractual terms and conditions of Allianz Suisse shall apply.