

# privaLex<sup>®</sup>

## overview of benefits

Comprehensive legal protection that covers individual law and traffic law disputes in a single policy even for self-employed persons.



Rechtsschutz  
Protection juridique  
Protezione giuridica

Insured benefits		Scope of benefits in CHF
<b>Contractual disputes</b>		
• with banks, PostFinance and credit card companies	■	Europe 300,000.– / Worldwide 60,000.–
• with retailers, suppliers and salespeople	■	Europe 300,000.– / Worldwide 60,000.–
• with producers and manufacturers	■	Europe 300,000.– / Worldwide 60,000.–
• with employers under an employment contract or service contract	■	Europe 300,000.– / Worldwide 60,000.–
• with service providers	■	Europe 300,000.– / Worldwide 60,000.–
• with medical staff and medical institutions	■	Europe 300,000.– / Worldwide 60,000.–
• with tour operators	■	Europe 300,000.– / Worldwide 60,000.–
• with landlords	■	Europe 300,000.– / Worldwide 60,000.–
• with transport, postal and courier companies	■	Europe 300,000.– / Worldwide 60,000.–
• with lessors	■	Europe 300,000.– / Worldwide 60,000.–
• with workmen	■	Europe 300,000.– / Worldwide 60,000.–
• with insurance companies	■	Europe 300,000.– / Worldwide 60,000.–
• with other individuals	■	Europe 300,000.–
• with domestic staff	■	Europe 300,000.–
• with employees hired for the caretaking, upkeep or management of owner-occupied properties	○	CH/FL 300,000.–
• with tenants of owner-occupied properties	○	CH/FL 300,000.–
• with other condominium owners regarding shared costs and liabilities	○	CH/FL 300,000.–
<b>Non-contractual disputes</b>		
• with government agencies	■	Europe 300,000.–
• with associations in relation to payment of membership dues	■	
• in relation to the enforcement of non-contractual liability claims	■	Europe 300,000.–
• defence in criminal proceedings in the case of negligence, self-defence or emergency	■	Europe 300,000.– / Worldwide 60,000.–
• defence in administrative proceedings in the case of negligence, self-defence or emergency	■	Europe 300,000.– / Worldwide 60,000.–
• with insurance companies	■	Europe 300,000.– / Worldwide 60,000.–
• mediation under marital law	■	CH/FL 3,000.–
• legal advice in family and inheritance law	■	CH/FL 600.–
• legal advice in tax law	■	CH/FL 600.–
• legal advice provided on the telephone	■	CAP Legal Service
• in relation to emissions and pollution	○	CH/FL 300,000.–
• in relation to distance from boundaries or the height of plants	○	CH/FL 300,000.–
• in relation to boundaries and fences between plots of land	○	CH/FL 300,000.–
• in relation to easements and encumbrances recorded in the land register	○	CH/FL 300,000.–
• in relation to expropriation by the state or restrictions on property that amount to expropriation	○	CH/FL 60,000.–
• objections against a neighbour's application for building permission	○	CH/FL 60,000.–

■ Basic cover

○ Additional cover for home-owners (available as a package only)