

# Car. Accident.

 **Claim covered.**

A good claims service is simple.  
You know your needs, we have the right solution.

**simple. clear. helvetia**   
Your Swiss Insurer





# Helvetia motor vehicle insurance.

## Overview of cover.

Our motor vehicle insurance consists of four components which you can combine simply.



### Liability insurance

Liability insurance is compulsory in Switzerland. This covers all damage incurred by third parties which you cause with your vehicle.



### Comprehensive

Helvetia's comprehensive insurance covers damage to your vehicle.

# Liability insurance.

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Inattentiveness on the road can easily occur. Helvetia's liability insurance protects you against unexpected financial burdens arising from an accident you cause.

## Scope of insurance

- Cover for property damage and personal injury caused by you
- Defence against unjustified claims

## Insured persons

Keeper and driver of the insured vehicle

## Insured benefits

- Damage to or destruction of third-party property
- Injury or death of persons and animals



## Helvetia customer portal

Your insurance  
at a glance.

[helvetia.ch/customer-portal](https://helvetia.ch/customer-portal)

# Comprehensive vehicle insurance.

2



With Helvetia's comprehensive insurance your vehicle is insured for every trip. Choose between partially comprehensive and fully comprehensive (partially comprehensive plus collision insurance), either with or without damage to parked vehicles.

## Scope of insurance

- Repair of damage to your vehicle, including equipment and accessories, with an option of unlimited value
- Replacement in the event of a total loss or theft
- Recovery, transport and towing costs

## Insured benefits with partially comprehensive insurance

- Fire and natural forces such as storm, hail, rockfall, high water
- Theft
- Glass breakage
- Marten damage and collision with animals
- Wilful damage by third parties such as breaking off wing mirrors

## Insured benefits with fully comprehensive cover

- All benefits of partially comprehensive cover
- Damage to your vehicle resulting from a collision

## RepairPLUS

With the RepairPLUS option we have your back in the event of a claim:

- Free pick-up and drop-off service
- Replacement vehicle during the repair
- Exterior and interior cleaning of your vehicle
- Reduction of your comprehensive cover deductible (by up to CHF 250)
- Repairs by a certified Helvetia partner company
- Lifetime guarantee on work carried out

# Accident insurance. Assistance.



**3** Whether out shopping or on a family day out, protect yourself and your loved ones on every trip with Helvetia accident insurance.

## Scope of insurance

- Damage or injury which you and passengers suffer in the event of an accident
- Damage to dogs or cats in the car in the event of an accident

## Insured persons

Driver and all passengers

## Insured benefits

- Treatment costs (private ward)
- Daily allowance/hospital benefit
- Disability capital
- Lump-sum death benefit



**4** Helvetia Assistance insurance incl. legal expenses is your key to rapid and competent assistance on the road.

## Scope of insurance

- Unavailability of the insured vehicle
- Breakdown or a claim
- Representation of legal interests in road traffic
- Optional: Damage to tyres

## Insured benefits

- Breakdown assistance
- Transport and towing costs
- Cost of a replacement vehicle

## Compensation

Offset emissions with the CO<sub>2</sub> climate protection contribution to myclimate.

[helvetia.ch/co2-compensation](https://helvetia.ch/co2-compensation)



## Good to know

- With bonus protection insurance, the first claim per year will have no negative effect on your bonus level.
- With bonus protection PLUS claims will not affect your bonus level.
- With GlassPLUS, all the vehicle parts made of glass – e.g. LED headlights – are insured against breakage.
- With the current value supplement your vehicle is insured in the first **two** years of operation for 100% of the replacement value in the event of a total loss.
- With current value supplement PLUS, your vehicle is insured in the first **four** years of operation for 100% of the replacement value.

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*“With Helvetia you insure individual things that are important to you.”*

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### Accident

In the event of an accident, Helvetia's passenger accident insurance provides protection for you and all passengers.



### Assistance insurance including legal expenses insurance

Helvetia Assistance provides reliable support in the event of a breakdown or a claim. Legal expenses insurance protects you against costly disputes.

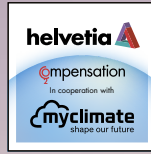
Helvetia has been a leading Swiss insurance company with customized insurance and pension solutions for companies and private customers since 1858. Helvetia supports social commitments.



Official partner of Swiss-Ski since 2005.



Committed to protection forests since 2011.



CO<sub>2</sub> climate protection contribution with myclimate since 2019.

## Helvetia Insurance

T 058 280 10 00 (24 h), [www.helvetia.ch](http://www.helvetia.ch)



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