



ARAG

Carefree life



If there's a dispute with the neighbors, trouble after making a purchase, problems in road traffic: it can happen very quickly and suddenly you're involved in a legal dispute through no fault of your own. To enable you to enjoy a carefree life, you need a strong partner at your side to advise you and defend your rights.

Whether you're in work or retired – choose the legal protection solution that's right for you:

For people in work

- Home & Everyday
- Mobility & Travel
- Health & Personal Insurance
- Work

For retirees

- Home & Everyday
- Mobility & Travel
- Health & Personal Insurance

CHF 199.00

incl. 5% federal stamp duty

CHF 179.05

incl. 5% federal stamp duty

If you have questions, please contact:
novartis.line@axa.ch, 061 284 66 99



Special prices for NAV members



nav novartis angestellten verband
novartis employees association

The advantages for you

- No waiting period
- Sum insured CHF 300,000
- Minimum contract term of one year
- Financial protection in legal cases
- 140 legal experts are there to help you

For NAV members still in work or retired



Home & Everyday

Legal issues and disputes in connection with renting or owning property, everyday transactions (e.g. purchases) and privacy violations.

Optional: Supplementary coverage for landlords

Legal issues and disputes in your capacity as a landlord or landlady.

The following are examples of the types of disputes the policy covers:

- ✓ Disputes with landlords, other tenants
- ✓ Disputes with neighbors
- ✓ Disputes concerning purchases made online
- ✓ Disputes concerning cell phone contracts, gym memberships, and other contracts
- ✓ Infringements of privacy



Mobility & Travel

Legal issues and disputes in connection with vehicles, traffic violations, and travel contracts.

The following are examples of the types of disputes the policy covers:

- ✓ Road traffic disputes
- ✓ Disputes concerning vehicles (purchase, repair, rental)
- ✓ Disputes while traveling



Health & Personal Insurance

Legal issues and disputes in connection with an impairment of your health and in cases of maternity, retirement, or unemployment.

The following are examples of the types of disputes the policy covers:

- ✓ Disputes with insurance companies and doctors
- ✓ Disputes concerning injuries resulting from traffic accidents, accidents at work, or other accidents
- ✓ Disputes regarding maternity pay
- ✓ Disputes with your pension fund
- ✓ Disputes with the unemployment insurance fund
- ✓ Disputes with the adult protection authority (KESB)

Additionally included for NAV members in work



Work

Legal issues in connection with your employment and disputes with your employer.

Optional: Supplementary coverage for management functions

Legal issues and disputes in your capacity as an executive board member.

The following are examples of the types of disputes the policy covers:

- ✓ Disputes with employers
- ✓ Disputes as a self-employed person (annual turnover of up to CHF 36,000)
- ✓ Disputes regarding salary
- ✓ Disputes regarding work references

Additional modules with NAV discount of 15 %



Taxes

Legal issues and disputes with the Swiss tax authorities regarding income tax and wealth tax.

The following are examples of the types of disputes the policy covers:

- ✓ Disputes with Swiss tax authorities
- ✓ Disputes with tax advisors, fiduciaries



Partnership & Family

Legal issues and disputes in connection with school authorities and child protection agencies, and mediation in cases of separation or divorce. The insurance also covers legal issues and disputes in connection with inheritance law.

The following are examples of the types of disputes the policy covers:

- ✓ Disputes following a separation or divorce (mediation)
- ✓ Disputes over inheritance in Switzerland (advice)
- ✓ Disputes with schools or daycare centers
- ✓ Disputes with the child protection authority (KESB)



Legal Advice PLUS

Legal advice on all matters relating to Swiss law.

The insurance covers:

- ✓ Advice on all issues relating to Swiss law – with no exclusions
- ✓ Joker module – supplement to all other modules with legal advice on all areas of Swiss law

