

## Guide

### Car insurances

- Which insurance you need
- What to consider when comparing offers
- How to proceed when changing insurances
- How the Comparis rating helps you
- Background information and contact details

## Content

Which insurance do you need?	3
How do you proceed in order to make use of your saving potential?	3
How does the Comparis rating help you?	3
When can you change your insurance?	4
Background information on the individual insurances	7
Comments on the providers and their products	10
Contact details	21

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## Which insurance do you need?

Third party insurance	covers damage to third persons and their property caused by the vehicle
Partial cover insurance	covers damages of the possessed vehicle caused by theft, acts of God, fire, vandalism, martens, etc.
Collision insurance	additionally to partial cover insurance, covers also self-inflicted collision damage of the vehicle. Partial cover and collision damage are combined in the comprehensive insurance
Passengers' accident insurance	covers damage to persons in the own vehicle, i.e. driver and passengers

Note: Apart from third party insurance, all insurances are optional. Find more details on the different insurance companies from page 10.

- How do you proceed in order to make use of your saving potential?
- Compare the premiums of the different insurances
- Request non-binding offers from those insurance companies with advantageous conditions for you.
- When comparing the offers, especially consider the following points:
  - Have all your details and requests been considered correctly?
  - Into which bonus level are you classified?
  - Which deductible rates are assumed?
  - Do additional deductibles incur in damage cases abroad?

## How does the Comparis rating help you?

An important tool to evaluate the different insurance offers is the Comparis rating. The better the benefits, bonus system and customer satisfaction, the higher the Comparis rating.

Comparis.ch developed special criteria in order to be able to rate the insurance benefits and the bonus systems. The consumer satisfaction results from the experiences of comparis.ch users with their insurance.

The individual **insurance benefits** are then evaluated on how well they cover the insured risk. In order to do so, exact evaluation rules have been defined for each risk type. With the help of experts' consultation, comparis.ch checked and further developed this criteria.

**Customer satisfaction** is based on the answers to the customer satisfaction survey by comparis.ch in which the users regularly evaluate their experiences with their own insurance.

The **bonus system** has a significant effect on the development of the premium. Therefore, Comparis rated the bonus systems of the different insurance companies for several car driver types:

**The rating criteria are:**

- How much time does it take until somebody is on the lowest premium level?
- How much more does the premium cost in the case of a claim after years of driving without any claims?
- How big are the level gaps in the premium levels over 100%?
- How much more does the premium averagely cost in the case of an upgrading after a claim?
- Does the bonus system apply to the whole damage insurance or only to the premium for collision damage?

**The ratings apply to the following car driver profiles:**

- 5 years (+/- 2 years) of claim-free driving
- 5 years (+/- 2 years) of claim-free driving, 1 claim
- New drivers (up to 2 years)
- Claim-free driving for many years
- Claim-free driving for many years, 1 claim in the last 5 years
- New drivers with 2 claims in the last 2 years
- Elderly driver with many years of driving experience, 3 claims in the last 4 years
- Crash-driver

**When can you change your insurance?**

- **Change of premium:** The insurance company can change the premiums or the General Conditions of Insurance (AVB) from the coming insurance year. The policyholder has to be informed about the new conditions at the latest up to 25 days before termination of the insurance year. If the policyholder does not agree to these, he/she can terminate the contract as of end of the insurance year. The termination letter has to reach the insurance company at the latest on the last day of the insurance year. With some insurances, this procedure only applies in the case of premium increases, with some also in the case of reductions (see General Conditions of Insurance)
- **Expiration of contract:** the insurance is effective for the term written in the policy. If the contract is not terminated as of this date, generally, it will be renewed for another year. The details are to be found in the General Conditions of Insurance (AVB) which are attached to the policy. The regular termination notices apply (see further below).
- **Change of car owner:** In the case of a change of owner, the rights and liabilities of the third party insurance are subrogated to the new owner. The new owner can terminate the contract within 14 days after the change. The third party insurance expires when the new vehicle registration certificate has been issued due to proof of insurance of another insurance company.

- **Change of vehicle:** In the case of a change of vehicle you can change the insurance. The premium is refunded pro-rata.
- **Claim:** After every claim for which the insurance makes a benefit, the contract can be terminated by both parties.  
Termination through the policyholder: Possible up to 14 days after the information of the insurance company that they will cover the claim. The coverage expires when the insurance company receives the termination letter. The already paid premium is refunded pro-rata, except if the claim occurs in the first insurance year or is a total damage.  
Termination through the insurance company: Possible at the latest at payment. Coverage expires 14 days after arrival of the termination. The premium is refunded pro-rata.

Terminate your previous insurance with a registered letter in due time. The termination letter must contain policy number, termination date as well as place, date and signature of the policyholder.

Example of a termination letter

Termination motor vehicle insurance, policy number x.xxx.xxx

<Place>, <Day, Month, Year>

Dear Sir or Madam,

I exercise my right of termination according to the General Conditions of Insurance and ask you to terminate the policy stated above as at <Date>.

Yours sincerely  
<Name Surname>

<Signature>

**Termination notices:** Generally, a termination notice of three months applies (details in the chart down below).

<b>Insurance</b>	<b>Insurance year ends</b>	<b>Termination notice</b>
Alba	31.12. or 30.06	3 months
Allianz Suisse	31.12. or 30.06	3 months
Auto TCS	31.12.	3 months
AXA Winterthur	31.12	3 months
Basler	31.12	3 months
Basler- baloisedirect	31.12.	3 months
Generali	31.12	3 months
Helvetia	Date of contract conclusion	3 months
Mobiliar	Date of contract conclusion	3 months
Nationale Suisse	31.12. or 30.06	3 months
smile.direct	Date of contract conclusion	<b>1 month</b>
Vaudoise	31.12	3 months
Vaudoise – Click2Drive.ch	31.12	<b>1 month</b>
Zurich	Date of contract conclusion	3 months
Zurich – Zurich Connect	Date of contract conclusion	3 months

Tip: When taking out a new insurance, select as short a term of contract as possible. Thus, you are more flexible and can benefit from a possible better offer more quickly.

## Background information on the different insurances

On the following pages you will find helpful additional information and conditions of the different insurance products.

### Third party insurance

Third party insurance is compulsory and regulated by law. It covers damages caused by your vehicle to others (damage of persons and property, but also loss of earnings caused by these damages). The guarantee limit generally amounts up to 100 m francs. Not covered by third party insurance are damages of your own car as well as drives without legitimate allowance (e.g. without driving licence).

Forgoing of reduction of benefits in the case of gross negligence is, depending on the insurance company, partly included or separately insurable.

When it comes to third party insurances, all insurance companies offer practically identical benefits. It is therefore worthwhile to especially consider the offered premium as well as the Comparis rating of bonus systems.

### Partial cover insurance

The partial cover insurance is optional. It covers a range of risks which can be combined differently, depending on the insurance company. In detail, the risks are:

- **Theft:** Theft of the vehicle including damage to the vehicle in the case of attempted theft. The risk also depends on where you usually park your car (garage, private or public car park) Cars with anti-theft device have a smaller risk and the insurance less necessary. Some insurance companies demand for a higher deductible rate in the case of theft abroad.
- **Acts of God:** Damages to the car caused by Acts of God such as storms, snow and landslides, hail, rockfall, floods and snow load. The likelihood of such damages is small – except if you often are in the mountains or other dangerous areas. However, as the premiums are accordingly low, such an insurance is recommended.
- **Fire:** Damage to the own car caused by fire, lightning, explosions and short circuits. The older a car, the bigger the chance it might catch fire due to a technical flaw. If you want to play it safe, you should cover fire damages.
- **Glass/breakage of glass:** Covers defect window panes, partly also other parts of glass or glass substitute. If the insurance also covers costs for broken headlights and similar components, it usually is considerably more expensive, as these are costly and frequent claims.
- **Roadkill:** Covers damages to your vehicle caused by collisions with animals, e.g. with a deer. The risk of colliding with a deer or a boar is relatively small. However, if you regularly drive overland in the twilight, you should take out such an insurance.
- **Acts of vandalism:** If somebody maliciously brakes e.g. your car antenna, a windscreen wiper or the rearview mirror, pierces a tyre or soils the contents of

the tank, the insurance covers the repair costs. The covered claims are generally listed in the General Conditions of Insurance (AVB).

- **Martens:** Damages to the vehicle caused by martens. Usually possible consequential damages are also covered. If your car is always parked in the garage at night, you rather do not need this insurance.
- **Personal items:** This insurance pays damaged or stolen luggage which has to be repaired or replaced due to an insured damage event. Generally, valuables and cash are excluded. Also, the compensation is usually limited. Make enquiries if these benefits are already included in your household insurance. In this case, this insurance is unnecessary.

As a general rule: The older your car, the smaller amount you will receive in the case of a total damage. Therefore, for older cars a partial cover insurance usually pays less than for newer ones.

### **Collision insurance**

Collision insurance is optional. It covers self-inflicted damages to the own car.

### **Comprehensive insurance**

Some insurances refer to the combination of partial cover insurance and collision insurance as comprehensive insurance.

There is no general rule if such an insurance is worthwhile. Collision insurances are rather taken out for newer cars. Leased vehicles need to be covered by a comprehensive insurance. Forgoing of reduction of benefits in the case of gross negligence is, depending on the insurance company, partly included or separately insurable.

### **Current value and replacement value supplement**

With a damage insurance without replacement value supplement you maximally receive the current value, i.e. the current market value. For newer cars, usually the damage insurance is taken out with a replacement value supplement. This makes the premiums a bit higher, but the insurance pays averagely 20% more than the current market value in the case of total damage. This makes it possible to buy a comparatively new car. Replacement value supplement can usually only be taken out until the 7th year of running of the vehicle. Exceptions are Auto TCS, Basler and Vaudoise who cover replacement value supplement until more than the 10th year of running. A new replacement value supplement can usually only be taken out for a car which is maximally 5 years old.

If you are leasing a car, you have to take out a replacement value supplement. Due to the strong value loss of cars in the first years, replacement value supplement for new cars practically always pays.

### **Passengers' accident insurance**

The passengers' accident insurance covers recovery costs, pays daily benefits in the case of hospital stay or inability to work and pays in cases of death and disability. It can be taken out separately for the driver, front-seat passenger or all passengers of the vehicle. This insurance are unnecessary for passengers who are insured against accidents at a health insurance or via their employer – which ought to be the case for all people living in Switzerland.

### **Term of contract**

Avoid contracts over many years or demand a yearly termination right in order to stay flexible and be able to benefit from cheaper offers.

### **Bonus protection**

The extra charge for bonus protection insurances for drivers who already are on the lowest bonus level is rather small. If your insurance company offers such a bonus protection, taking it out usually is worthwhile. Some insurances even automatically include this protection for clients who are on the lowest bonus level. The case is different for bonus protection insurances which allow for one claim per year without bonus loss: these supplementary insurances, which usually can be taken out on every bonus level, are usually expensive.

### **Comments on the providers and their products**

comparis.ch has extracted the following information from the General Conditions of Insurance (AVB) of the different insurance companies. Gesellschaften entnommen.

#### **Alba Versicherungen**

- **Third party insurance**

Covered are the liability claims which are possible according to traffic laws. Bonus protection for two claims additionally insurable (automatically, after the second claim, the policyholder is excluded from the bonus protection insurance).

- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is relatively high.
- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage, collision with pedestrians, bicycle drivers or roadkill, martens (up to CHF 500 per claim), acts of vandalism (concluding listing), damages caused by a car wash (up to CHF 500), assistance after accidents. No downgrading in the case of a claim. Possible supplements: damages to personal items, extended glass damage coverage (covers all parts of glass or glass substitute), stationary damage depending on agreement up to CHF 600 or CHF 1000, unlimited marten damage.
- **Collision insurance**  
Covers damages due to collision. Bonus protection product with so-called double bonus insurable. First claim has no influence on bonus level. Possible supplements: stationary insurance (unlimited), replacement vehicle.
- **Passengers' accident insurance**  
Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs.
- **Extras**  
Assistance additionally insurable.

## Allianz Suisse

- **Third party insurance**  
  
Covered are the liability claims which are possible according to traffic laws. Bonus protection for one claim per year additionally insurable.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is average. Compensations are also made with replacement value supplement after the vehicle's 10<sup>th</sup> year of running.
- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage, (deductible rate CHF 200 in the case of window pane replacement), roadkill, martens, acts of vandalism (concluding listing, however, also slashing the convertible top is included), damages to personal items, assistance after accidents . No downgrading in the case of a claim. Possible supplements: stationary damage with two options (limited and unlimited).
- **Collision insurance**  
Covers damages due to collision. Possible supplements: stationary damage with two options (limited and unlimited), replacement vehicle, bonus protection for one claim per year.
- **Passengers' accident insurance** Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs.
- **Extras**  
Assistance is included in the insurance (with Allianz24.ch: has to be insured separately).

## Auto TCS

- **Third party insurance**  
Insurance against liability claims based on the road traffic laws. There is also subsidiary liability protection for vehicles rented by the policyholder. Bonus protection available for drivers who have reached the maximal bonus level.
- **Damage insurance**  
If compensation for depreciation has been covered by a supplement, compensation in case of total loss is on average very high, in particular for cars with low mileage. Compensation for depreciation is also made after the 10th year in service. In case of theft, compensation for depreciation is calculated differently.
- **Partial cover insurance**  
The following damages are covered: fire, theft, forces of nature, glass breakage, collision with animals, martens, malicious damage (acts of vandalism), assistance provided to accident victims. No reclassification in case of damage. Discount for older vehicles.
- **Collision insurance**  
Covers damages due to collision, scratching or graffiti on paintwork. Possible supplement: stationary damage for vehicles not older than 3 years. Bonus protection is available in case of collision damage for drivers who have reached the maximal bonus level.
- **Passengers' accident insurance**  
There is an option of lump sum on death and lump sum on invalidity. If insurance is taken out against death, then costs for replacement and burial of dogs and cats which were in the vehicle at the time of the accident are also covered (up to a maximum of CHF 2500 per animal and CHF 5000 per accident).
- **Extras**  
Bonus system: Bonus discount (reduction by up to 20%, but no more than the maximum bonus) following an accredited 1 day driver safety training.  
For repair in a partner garage, there is a reduction of retention and further services.  
**Please note**  
To take out this insurance you must become a member (Cost: approx. CHF 91 per annum, including repair service )

## AXA Winterthur – Strada

- **Third party insurance**  
Covered are the liability claims which are possible according to traffic laws. Bonus protection for one claim per year additionally insurable.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is comparatively low.
- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage (panes, indicators, headlights), snowslides, roadkill, martens, acts of vandalism (including painting of the paintwork, but not scratching), personal items CHF 2000, loss of use CHF 1000. Various inclusions and exclusions are possible.
- **Collision insurance**  
Covers damage due to collision. Possible supplements: stationary damage

insurance for new cars. Bonus protection insurable for one collision claim per year, on all levels.

- **Passengers' accident insurance**  
Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs. Increase of benefits in the cases of disability and death by 25% if the policyholder was belted at the time of the accident.
- **Extras**  
Included in all options: Mobilität Schweiz.

### AXA Winterthur – Auto Basic

- **Third party insurance**  
Covered are the liability claims which are possible according to traffic laws. Bonus protection is not insurable.
- **Damage insurance Kaskoversicherung**  
Compensation in the case of total loss is carried out at current value, a replacement value supplement is not insurable.
- **Partial cover insurance**  
Damages due to theft, Acts of God, glass breakage (panes), fire, snowslides, roadkill, martens, acts of vandalism (including painting of the paintwork, but not scratching).
- **Collision insurance**  
Covers damages due to collision. Bonus protection not insurable.
- **Passengers' accident insurance**  
Covered are sums payable at death and disability capital, including costs for rescue missions. Increase of benefits in the case of disability and death by 25% if the policyholder was belted at the time of the accident.
- **Restrictions**  
This insurance option is only possible for non-leased vehicles with a new price of up to CHF 60'000. Third party insurance can only be taken out in combination with a damage insurance. Changeable number plates are not insurable.
- **Extras**  
In the case of repairing – after consultation with the insurance and if the mechanic thinks it sensible – standart parts (equivalent spare parts) instead of brand parts can be used. Break-down service of Mobilität Schweiz is included.

### Basler Versicherungen

- **Third party insurance**  
Covered are the liability claims which are possible according to traffic laws. Additionally, a subsidiary third party insurance protection for replacement vehicles rented by the policyowner exists. Bonus protection: insurable for drivers who have reached the maximum bonus.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is relatively high, especially for cars with a small mileage. It is slightly lower in the case of theft claims. Compensations are also made with replacement value supplement after the vehicle's 10<sup>th</sup> year of running. In the case of repairing through a partner garage of the insurance company, the deductible rate is reduced and the insurance provides further supplementary benefits.

- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage, roadkill, martens, acts of vandalism. Assistance after accidents. No downgrading in the case of a claim. Reduction for older cars. Possible supplements: damage of personal items. Rental car in the case of loss of use of vehicle.
- **Collision insurance**  
Covers damages due to collision as well as scratching or painting of the paintwork. Possible supplements: stationary damage insurance for vehicles not older than 3 years (without deductible rate, bonus loss). Rental car in the case of loss of vehicle. Bonus protection: In the case of collision claims insurable for drivers who have reached the maximum bonus.
- **Passengers' accident insurance**  
Selectable options for sum payable at death, integrity capital, daily allowance, hospital daily allowance, health care costs. If death and health care costs are insured, also dogs and cats in the vehicle are included in the coverage.
- **Extras**  
Bonus system: Bonus reduction after driving safety training. Possible supplementary insurances: Assistance coverage in the case of theft, break-down or accident.

#### Basler – baloisedirect

- **Third party insurance**  
Covered are the liability claims which are possible according to traffic laws. Bonus protection: insurable for drivers who have reached the maximum bonus.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is relatively high, especially for cars with a small mileage. It is slightly lower in the case of theft claims. Compensations are also made with replacement value supplement after the vehicle's 10<sup>th</sup> year of running. In the case of repairing through a partner garage of the insurance company, the deductible rate is reduced and the insurance provides further supplementary benefits such as providing a rental car in the case of loss of use.
- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage, roadkill, martens, acts of vandalism, assistance after accidents. Not insurable are items carried in the car (personal items).
- **Collision insurance**  
Covers damage due to collision as well as scratching or painting of the paintwork. Possible supplements: stationary damage insurance for cars which are not older than 3 years (deductible rate: CHF 200)  
Bonus protection: In the case of collision damage insurable for drivers who have reached the maximum bonus.
- **Passengers' accident insurance**  
Every passenger is covered with a sum of CHF 25'000 in case of death. In the case of disability, persons concerned receive up to CHF 250'000.
- **Extras**  
Possible supplements: Assistance coverage in the case of theft, break-down or accident. The contract is unlimited in time, but termination is possible annually. Cars with changing number plates are not insurable.

## Generali Versicherungen

- **Third party insurance**  
Insured are liability claims based on the road traffic laws. Supplementary bonus protection available for one claim per year (also for inexperienced drivers).
- **Damage insurance**  
Compensation for replacement value supplement in case of total loss is relatively high.
- **Partial cover insurance**  
Damages due to theft, fire, acts of God, glass breakage, collision with animals, martens, acts of vandalism (incl. paint and spray on the varnish; specified), provided assistance to accident victims are covered. No reclassification in case of damage. Possible supplements: Damage to personal effects, replacement vehicle, veterinary treatment of pets.
- **Collision insurance**  
Covers damage due to collision. Possible supplements: Stationary insurance, bonus protection for one claim per year (also for inexperienced drivers).
- **Passengers' accident insurance**  
Lump sum in case of death, lump sum and supplementary daily compensation for invalidity, hospital daily compensation and medical treatment expenses can be covered.
- **Extras**  
Assistance services (breakdown, accident, theft, loss of car keys, etc.) are included free of charge.  
A special discount is available for 0 blood alcohol level. If in the case of damage alcohol is found in the blood, there will be an additional retention of CHF 2,000.

## Helvetia Versicherungen

- **Third party insurance**  
Covered are the liability claims which are possible according to traffic laws. Bonus protection for one claim per year additionally insurable.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is relatively low. Separate bonus systems for collision, stationary and partial cover damages. Bonus protection for one claim per year additionally insurable for each insurance segment.
- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage, roadkill, martens, acts of vandalism (concluding listing), assistance after accidents. Possible supplements: personal items, glass breakage of Xenon headlights, stationary damages with selectable insurance sum.
- **Collision insurance**  
Covers damages due to collision. Possible supplements: stationary damages with selectable insurance sum, special expenses.
- **Passengers' accident insurance**  
Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs.
- **Extras**  
Assistance additionally insurable.

## Mobilier – MobiCar Multirisik

- **Third party insurance**  
Covered are the liability claims which are possible according to traffic laws. Bonus protection for one claim per year additionally insurable.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is relatively high.
- **Partial cover insurance**  
Covered are damages due to theft, fire, Acts of God, glass breakage, roadkill, martens, acts of vandalism (concluding listing), assistance after accidents. No downgrading in the case of a claim. Possible supplements: damages to personal items.
- **Collision insurance**  
Covers damages due to collision. Possible supplements: stationary damage insurance (max. 2 claims per year). Bonus protection for one claim per year additionally insurable.
- **Insassenunfallversicherung**  
**Passengers' accident insurance**  
Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs, treatment for pets in the car (up to CHF per animal and max. CHF 5000 per event).
- **Extras**  
Basis-24-h-CarAssistance insurance included.

## Nationale Suisse

- **Liability insurance**  
Insured are liability claims based on the road traffic laws. Bonus protection insurable for one claim per year (independent of the bonus level).
- **Partial and fully comprehensive insurance**  
If replacement value supplement has been covered, compensation in case of total loss is relatively good. With the supplementary coverage "replacement value supplement extra", the insurance pays 100% of the insured replacement value during the first two years of operation.
- **Partial coverage**  
Damages due to theft, fire, forces of nature, glass breakage, collision with animals, martens, acts of vandalism (incl. paint and spray on the varnish; specified), provided assistance to accident victims, damage to personal effects up to CHF 2,000 are covered. No reclassification in case of damage.  
Possible supplements: "Glass breakage extra" covers breakage damages on all glass parts fixed to the vehicle, such as headlamps, rear lamps, etc.
- **Collision insurance**  
Covers damage due to collision. Possible supplements: Stationary damage (max. 2 claims per year), extraordinary expenses.  
Bonus protection insurable for one claim per year (independent of the bonus level).

- **Passenger accident insurance**  
Lump sum in case of death, lump sum and supplementary daily compensation for invalidity, hospital daily compensation and medical treatment expenses can be covered.
- **Special**  
Energy efficiency discount: for environment-friendly vehicles up to 15% discount. SOS breakdown service included if, apart from liability insurance, also a partial and fully comprehensive insurance and/or passenger accident insurance is taken out. In case of repair, and after consultation of the insurance and if the garagist thinks it worthwhile, standard parts (equivalent spare parts) instead of brand parts as well as alternative repairing methods can be used.

### smile.direct - budget

- **Third party insurance**  
The liability claims based on the road traffic laws are covered. Bonus protection is available for one claim per year.
- **Damage insurance**  
Compensation for depreciation in the case of total loss is relatively low with this option.  
**Partial cover insurance**  
Damages due to fire, theft, alpine dangers, storms, floods, collision with animals, martens, hail, glass breakage and vandalism. Retention in partial coverage is at least CHF 300.-
- **Collision insurance**  
Covers damage due to collision and willful or malicious acts by third parties. Possible supplements: stationary damage up to a maximum of CHF 3000.-; bonus protection is available for one claim per year.
- **Passengers' accident insurance**  
There is a choice of lump sum on death, lump sum on invalidity, daily compensation, hospital compensation, medical costs.
- **Extas**  
Assistance as well as - for cases of third party insurance – waiver of subrogation and reduction in the case of gross negligence additionally coverable. In the case of repair – after consultation with the insurance company and if sensible according to the mechanic – standard parts (equivalent spare parts) instead of brand parts or alternative repair methods can be used. Notice of termination is one month, not the usual three months. Contracts are usually closed for the duration of 1 year. Divisibility of premium exceeds the legal requirements by far (not only in case of termination due to change of vehicle, but also in case of cession of number plates and redemption with another insurance company, moving to another canton and mutation of interchangeable number plates).

### smile.direct - clever

- **Third party insurance**  
The liability claims based on the road traffic laws are covered. Bonus protection is available for one claim per year.

- **Damage insurance**  
Compensation for depreciation in the case of total loss is relatively low with this option.
- **Partial cover insurance**  
Damages due to fire, theft, alpine dangers, storms, floods, collision with animals, martens, hail, glass breakage, vandalism, damage to personal effects are covered.
- **Collision insurance**  
Covers damage due to collision and willful or malicious acts by third parties.  
Possible supplements: stationary damage with limited or unlimited coverage; bonus protection is available for one claim per year .
- **Passengers' accident insurance**  
There is a choice of lump sum on death, lump sum on invalidity, daily compensation, hospital compensation, medical costs.
- **Extas**  
Assistance as well as - for cases of third party insurance – waiver of subrogation and reduction in the case of gross negligence additionally coverable.  
In the case of repair – after consultation with the insurance company and if sensible according to the mechanic – standard parts (equivalent spare parts) instead of brand parts or alternative repair methods can be used.  
Notice of termination is one month, not the usual three months. Contracts are usually closed for the duration of 1 year. Divisibility of premium exceeds the legal requirements by far (not only in case of termination due to change of vehicle, but also in case of cession of number plates and redemption with another insurance company, moving to another canton and mutation of interchangeable number plates).

### smile.direct - premium

- **Third party insurance**  
The liability claims based on the road traffic laws are covered. Bonus protection: Bonus protection complies with a bonus levels guarantee (no downgrading, independent from number and amount of claims).
- **Damage insurance**  
Compensation for depreciation in the case of total loss is above average. In the case of partial damage, standing fees and replacement vehicle included in coverage.
- **Partial cover insurance**  
Damages due to fire, theft, alpine dangers, storms, floods, collision with animals, martens, hail, glass breakage (including small glass parts), vandalism and damage to personal effects (including electronic devices) are covered.  
Covers damage due to collision and willful or malicious acts by third parties.  
Possible supplements: stationary damage with limited or unlimited coverage (the latter including cleaning costs of damages caused by painting or splattering of the paintwork); bonus protection (complies with a bonus level guarantee, i.e. no downgrading, independent from number and amount of claims)
- **Collision insurance**  
Covers damage due to collision and willful or malicious acts by third parties.  
Possible supplements: stationary damage with limited or unlimited coverage (the latter including cleaning costs of damages caused by painting or splattering of the

paintwork); bonus protection (complies with a bonus level guarantee, i.e. no downgrading, independent from number and amount of claims)

- **Passengers' accident insurance**

There is a choice of lump sum on death, lump sum on invalidity, daily compensation, hospital compensation, medical costs

- **Extras**

Assistance as well as - for cases of third party insurance – waiver of subrogation and reduction in the case of gross negligence additionally coverable.

In the case of repair – after consultation with the insurance company and if sensible according to the mechanic – standard parts (equivalent spare parts) instead of brand parts or alternative repair methods can be used.

Notice of termination is one month, not the usual three months. Contracts are usually closed for the duration of 1 year. Divisibility of premium exceeds the legal requirements by far (not only in case of termination due to change of vehicle, but also in case of cession of number plates and redemption with another insurance company, moving to another canton and mutation of interchangeable number plates).

### Vaudoise – Avenue

- **Third party insurance**

Covered are the liability claims which are possible according to traffic laws. Bonus protection for one claim per year additionally insurable. Damage to cars of relatives are covered if a police report exists. .

- **Damage insurance**

Replacement value supplement compensation (here called basic value supplement) in the case of total loss is relatively high. Total loss is also compensated with the basic value supplement even in the case of older cars. In the case of theft abroad, the policyholder carries a deductible rate of 10%. .

- **Partial cover insurance**

Covered are damages due to fire, Acts of God, theft (whereby within the country a minimum deductible rate of CHF 300 applies), glass breakage, martens, roadkill, snowslide, malicious acts of third persons. Possible supplement: damage or theft of personal items, damage to small glass parts (headlights, indicators and exterior rear mirrors).

- **Collision insurance**

Covers damage due to collision as well as damage to a stationary vehicle through unknown third persons. Bonus protection: In the case of collision damage insurable for one claim per year.

- **Passengers' accident insurance**

Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs.

- **Extras**

Break-down service insurance possible.

### Vaudoise – Click2Drive.ch

- **Third party insurance**

Covered are the liability claims which are possible according to traffic laws. The minimum deductible rate is CHF 500. Bonus protection insurable for one claim per year. Damage to cars of relatives is insured if a police report exists.

- **Damage insurance**

Replacement value supplement compensation (here called basic value supplement) in the case of total loss is relatively high. Total loss is also compensated with the basic value supplement even in the case of older cars. In the case of theft abroad, the policyholder carries a deductible rate of 10% or at least the deductible rate agreed on.

- **Partial cover insurance**

Covered are damages due to fire, Acts of God, theft (minimal deductible rate for events in Switzerland: CHF 300), glass breakage (deductible rate when replacing front window pane: CHF 200), martens, roadkill, snowslides, malicious acts of third persons. Possible supplements: Damage or theft of personal items, damage to small glass parts (headlights, indicators and exterior rear mirrors).

- **Collision insurance**

Covers damage due to collision. Bonus protection: In the case of collision damage insurable for one claim per year.

- **Passengers' accident insurance**

Selectable are coverages in the case of death as well as for disability, daily allowance and health care costs.

**Extras**

Repairing only in the contract garage of the insurance. Taking out insurance is only possible if policyholder has had no prosecutions. Termination notice is one month and not the usual three months. Break-down service can be insured separately. Special reduction for Zero Blood Alcohol Level coverage: If, however, in a claim alcohol should be detected in the blood, an additional deductible rate of CHF 2000 applies in the third party insurance – there is no coverage in the collision insurance.

## Zurich

- **Third party insurance**

Covered are the liability claims which are possible according to traffic laws. Bonus protection insurable for claim-free drivers of many years on the lowest bonus level. Only with the third claim, the bonus level is increased by 10%.

- **Damage insurance**

**Damage insurance**

Replacement value supplement compensation in the case of total loss is average. Bonus system: separate bonus systems for collision, stationary and theft damage.

- **Partial cover insurance**

Covered are damage due to fire, Acts of God, glass breakage, roadkill, acts of vandalism, theft. In the case of glass breakage a minimum deductible rate of CHF 200 applies – which is omitted if repair or replacement of glass is done by a partner of the insurance company. Possible supplements: damage due to martens, damage to personal items. Various inclusions and exclusions are possible, however, at least 2 of the 3 risks of glass breakage, Acts of God and theft have to be insured.

- **Collision damage** Covers damage due to collision and wanton or malicious acts of third persons. Bonus protection: in the case of collision damage insurable for claim-free drivers of many years on the lowest bonus level. Possible supplement: stationary damage.
- **Passengers' accident insurance**  
Selectable are coverage in the cases of death, disability, daily allowance, hospital daily allowance, health care costs.

## Zurich – Zurich Connect

- **Third party insurance**  
. Covered are the liability claims which are possible according to traffic laws. Bonus protection for drivers with maximum bonus insurable.
- **Damage insurance**  
Replacement value supplement compensation in the case of total loss is average. Separate bonus systems for collision and theft damage.
- **Partial cover insurance**  
Selectable are coverage of damage due to fire, Acts of God, theft, glass breakage (including small glass parts such as headlights and indicators), malicious damage by third persons (also scratching and denting of the bodywork), martens, roadkill. Minimal coverage: damage due to fire, Acts of God, glass breakage. Possible supplements: personal items, loss of vehicle use.
- **Collision insurance**  
Covers damage due to collision. Bonus protection for drivers with maximum bonus insurable. Possible supplements: stationary damage (due to motorised injuring parties).
- **Passengers' accident insurance**  
Insurable are sums payable at death, disability capital and additionally daily allowance, hospital daily allowance, health care costs.
- **Extras**  
When selecting Zurich Connect Help Point plus, you receive a price reduction of 10% on the damage insurance premium. Condition: Damage must be reported by phone or directly at a Zurich Help Point (see: [Factsheet Help Point](#)). When violating this regulation, the deductible rate is increased by CHF 500.

## Contact details

The contacts down below are taken from the Internet. Of course, you can contact any agency you wish to.

Alba Versicherungen  
Phone: 061 295 31 11  
Fax: 061 295 32 32  
info@alba.ch

Die Mobiliar  
Phone: 031 389 61 11  
Fax: 031 389 68 52  
diemobiliar@mobi.ch

Allianz Suisse  
Phone: 058 358 71 11  
Fax: 058 358 40 42  
contact@allianz-suisse.ch

Nationale Suisse  
Phone: 061 275 21 11  
Fax: 061 275 26 56  
info@national.ch

AXA Winterthur  
Phone: 0800 809 809  
Fax: 052 213 66 20  
info.ch@axa-winterthur.ch

smile.direct  
Phone: 0844 848 444  
Fax: 044 839 39 10  
info@smile-direct.ch

Basler Versicherungen  
Phone: 00800 24 800 800  
or 061 285 85 85

TCS  
Phone: 0800 801 000  
Fax: 0800 802 000  
auto@tcs.ch

Fax: 061 285 90 73  
insurance@baloise.ch

Vaudoise Versicherung  
Phone: 0800 811 911  
info@vaudoise.ch

Generali Versicherungen  
Phone: 058 472 40 40  
Fax: 058 472 44 25  
info@generali.ch

Zurich  
Phone: 044 628 28 28  
or 0800 80 80 80

Helvetia Versicherungen  
Phone: 058 280 1000  
Fax: 058 280 1001  
info@helvetia.ch

Zurich Connect  
Phone: 0800 857 857

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