

One fleet – one policy

Needs-oriented insurance coverage for the entire vehicle fleet bundled into a single policy. Motor vehicle fleet insurance from AXA offers you comprehensive protection against a wide range of risks. Not every vehicle requires the same insurance coverage. Combine the scope of coverage for your fleet of at least five vehicles into a single policy tailored to your needs by creating appropriate insurance categories.

The advantages for you as a customer

- A single policy and a single invoice for all your vehicles
- Each vehicle can be insured with liability coverage, accidental damage coverage and accident coverage as needed
- Option of including more add-ons such as gross negligence, mobility, parking damage and legal protection insurance
- Straightforward administration: the entire vehicle register is updated by AXA and can be ordered at any time as a list for specific reference dates or periods in PDF or Excel format; in addition, vehicles in the register can be broken down by individual department or even cost center
- Annual claims overview with the option once a year of repaying those claims that make sense
- Automatic adjustment of insurance (for example from comprehensive accidental damage to partial accidental damage coverage) based on vehicle age
- Variety of services and premium savings if repairs are carried out by an AXA partner company

Insurable benefits	Details	
Overlapping coverage	Bonus protection	Only for policies with a no-claims discount
	Gross negligence	
	Legal protection insurance	
Liability	Guaranteed amount	✓ CHF 100 million
	Deductible, liability	+ CHF 0 to 10,000
	Hazardous goods	+
	First party loss	+ Guaranteed amount CHF 100,000
Comprehensive accidental damage insurance	Collision	
	Deductible, collision	+ CHF 500 to 10,000
	Partial accidental damage insurance	See below for details
Partial accidental damage insurance	Theft, including car hacking, misappropriation, natural hazards, fire, damage due to martens and rodents, collision with animals, malicious damage, glass breakage	+ Vehicle windows + Glass breakage, including headlights and sideview mirrors
	Personal belongings in the vehicle	+ CHF 2,000 / 5,000 / 10,000
	Personal belongings in the vehicle Plus	+ CHF 2,000 / 5,000 / 10,000
	Deductible for partial accidental damage	+ CHF 0 to 10,000
	Compensation type in the event of a total loss	✱ Present value supplement with 100 % compensation at replacement value in the first two years ✱ Present value
	Towing to the nearest suitable repair shop after a breakdown	+ Applies to all types of vehicles except passenger cars, delivery vans, motorcycles and recreational vehicles (RVs)
	Replacement car service (for passenger cars and delivery vans only)	+ CHF 1,000 / 2,000 / 3,000
	Tires and rims	+ CHF 3,000 for passenger cars
	Loss of and damage to vehicle keys	+ CHF 5,000
	E-mobility battery	+ Insurance for the high voltage battery in your electric vehicle
Parking damage	Only for passenger cars, delivery vans and motorcycles	+ One claim per year and vehicle up to CH 1,000
	Only for passenger cars and delivery vans	+ Parking damage Plus: unlimited claims with deductible of CHF 0 or 300
Mobility	Organization, roadside assistance, vehicle recovery and return transport, delivery costs for replacement parts, additional costs for transportation, accommodation and meals	Available for passenger cars, delivery vans, motorcycles and recreational vehicles (RVs) + Switzerland + Europe

Insurable benefits		Details
Accident	All passengers	✓
	Medical expenses	✓
	Death lump sum	+ CHF 10,000 to 150,000
	Lump-sum disability benefit	+ CHF 50,000 to 500,000
	Daily hospital benefits / daily benefits	+ CHF 20 to 75
Legal protection	Law of damages – disputes in the event of liability claims	✓ Advice and processing of legal cases ✓ Involvement of a legal representative ✓ Expert opinions to clarify facts ✓ Court fees or costs of proceedings
	Criminal law – in the event of a violation of legal provisions	✓ Reimbursement of attorney's fees and disbursements ✓ Collection of claims
	Revocation of license – proceedings relating to the revocation of driver's licenses or vehicle registration documents	

Modules in a nutshell

Liability

Under the Road Traffic Act, liability insurance is mandatory for all keepers of motor vehicles. It covers any damage you may cause to other road users (drivers of motor vehicles, cyclists or pedestrians), animals or property while you are driving a motor vehicle and defends you against any unjustified claims for damages you may face.

Accidental damage

Although accidental damage insurance is optional, it is really indispensable in the event of a claim. Since you are able to choose between comprehensive accidental damage and partial accidental damage insurance and parking damage insurance, you decide how much coverage you want.

Comprehensive accidental damage insurance

This insurance covers damage to your own vehicle (collision) in addition to any damage that is covered under partial accidental damage insurance.

Partial accidental damage insurance

Partial accidental damage insurance covers damage to your vehicle and protects you in all of the following situations: Theft, including car hacking, misappropriation, natural hazards, collision with animals, damage due to martens and rodents and glass breakage. In addition to the basic package, personal belongings in the vehicle and the replacement car service can be included.

Parking damage

Parking damage coverage insures damage an unknown person causes to your vehicle while it is parked.

Accident

This covers passengers traveling in the vehicle who are involved in an accident in connection with the use of the vehicle. This applies even if the question of who is at fault has not yet been clarified.

Types of compensation in the event of a total loss

In the event of a total loss, you can choose between the present value supplement and present value. With the present value supplement, the new value of the vehicle will be fully compensated if you make a claim in the first two years. After the first two years, AXA will pay a percentage of the vehicle's value based on its years in operation.

Additional modules

Bonus protection

Bonus protection is a type of claims forgiveness. It lets you file more claims before your no-claims bonus level is downgraded. And it further limits the maximum increase for the bonus level per year.

Waiver of gross negligence penalty

Under the Insurance Contract Act, gross negligence as the cause of a traffic accident or collision will result in a benefit reduction. You can, however, take out insurance against such reductions. But this does not apply to loss or damage caused when driving while intoxicated or in an otherwise unfit condition, or when grossly disregarding the speed limit. The waiver of the right to raise the objection of gross negligence provides coverage in cases such as minor speeding offenses, insufficient following distance or failure to obey traffic signals.

Legal protection

Legal disputes take up a lot of time and cost a lot of money. Policyholders who include motor legal protection insurance receive help and support in the event of legal disputes arising from liability claims, criminal law, administrative law, vehicle taxation, insurance law or vehicle contract law.

First party loss

This add-on covers physical damage to your property. Basic insurance does not cover this.

Choice of premium system

AXA offers you a choice between a fixed premium calculation or one based on claims experience so you can pick the premium system that best fits your company.

No-claims discount

For liability and accidental damage (collision only), an individual no-claims discount is calculated based on your previous claims. The customer-specific no-claims discount table gives you a clear overview of how the number of claims filed will affect your upcoming no-claims discount. In September, we issue a repayment offer that includes an overview of all pending and settled claims. Repaying the cost of minor claims could help you optimize your premium for the following insurance year.

Fixed-rate premium

A uniform fixed-rate premium is agreed for every type of vehicle and coverage. Regardless of the vehicle's value, engine size or total weight, the premium for every vehicle is the same within an insurance category, making it easy to budget the cost that this involves. Unlike with the no-claims discount system, the premiums always remain the same.

Insurance categories

Under a needs-oriented insurance plan, coverage is granted in categories on the basis of criteria such as vehicle type, list price, use, age and driver group. During the term of the policy, vehicles can be automatically reassigned on the basis of their age (e.g. from comprehensive accidental damage to partial accidental damage).

Let us take care of your repairs – it's simple and comes with a long-term guarantee

Don't worry if your vehicle gets damaged, we've got you covered: We'll handle all the paperwork for your claim, and we'll organize and coordinate the repairs. And you'll also get a long-term guarantee on any work or repairs that are done.



How you benefit with repairs by companies in the AXA support partner network (bodywork and mechanical damage affecting passenger and delivery vehicles up to 3.5 tons)

- Free replacement vehicle while the repairs are under way
- Free collection and delivery service for the damaged vehicle and the replacement vehicle if needed
- Lifelong guarantee on the work done
- Vehicle cleaning
- In the event of glass damage, the repair will be carried out by our glass partner at your desired location



How you benefit with repairs by an AXA glass partner (windows only)

- Repair or replacement on site (e.g. home or workplace)
- Repairs made by an AXA-certified specialist
- Lifelong guarantee on the work done
- Interior cleaning

Would you like to benefit from all these advantages and save on premiums at the same time?

Add claims handling by AXA to your policy. Your advisor will be happy to help and to answer any questions you may have.

If you need to make a claim, call us at 0800 809 809 or visit us at [AXA.ch/contact](https://www.axa.ch/contact). We'll be happy to organize and coordinate the repairs for you.

UPTO offering Fleet management

UPTO Fleet Management is a single source solution that we customize for you to help you maintain your fleet. We provide both a free needs analysis and a risk/opportunity analysis for electrifying your fleet. You pay a fixed monthly fee and any savings are completely refunded to you. There are six modules to choose from, which include all the services you need for managing your fleet so you can save time and money.

The advantages for you as a customer

From individual mobility solutions to comprehensive fleet management

Savings:

- Lower costs & precise planning
- Save time and resources
- Keep your focus on your core business
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Personal assistance:

- Fleet manager & 24/7 helpdesk
- Industry know-how & network

No limits:

- Existing business relations / partners can be included
- Vehicle make, manufacturer or systems
- Passenger vehicles, delivery vans, cargo vans, trucks or trailers

Full cost transparency:

- Any savings are fully reimbursed to you
- Fixed flat fees for fleet management
- FleeTech platform: Fleet overview & cost transparency

Fleet management	
Module 1 Vehicle procurement	- Evaluation: Vehicle-specific requirements - Selection: Suppliers - E-mobility: Risk/Opportunity analysis
Module 2 Financing solutions	- Purchase, full service, leasing, subscription - Financing advice
Module 3 Fleet management	- Maintenance and repairs - Roadside assistance and error messages - Claims management - Seasonal tire management - Fuel and energy management - Invoice and controlling management - FleeTech platform: Fleet overview and cost transparency
Module 4 Vehicle return and sale	- Exchange and organization of vehicles - Preparation and repairs - CH and EU market sales platforms
Module 5 Individual process solutions	- Telematicssystems - Mobility fees for employee vehicles: Benefits - Special services - Preventive measures
Module 6 Claims and risk management	- Registration, organization, expert consults, review of cost estimates and invoices, advice - Risk management: Analyses, individual measures to minimize risk - Prevention: Driver and company measures, training and driving courses - FleeTech platform: Fleet overview and cost transparency



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