

Legal protection solution for NEA members

Personal legal protection OPTIMA

Insured legal cases	Amounts of insurance	Example
<ul style="list-style-type: none"> ✓ Civil damages law ✓ Criminal law ✓ Patient law ✓ Tenancy law and lease law ✓ Lending law ✓ Other contract law ✓ Property and neighbor law ✓ Law of persons, family law and inheritance law ➤ The labor and the insurance law are covered through the collective contract over NEA. 	<p>Switzerland and Europe: CHF 600'000. –</p> <p>World: CHF 100'000.–</p> <p>Legal advice: CHF 1'000.– (per year or legal case)</p>	<p><i>«The notebook computer I just bought does not work, but the seller is telling me it's because of something that I did.»</i></p> <p>Services of AXA-ARAG: <i>«AXA-ARAG was quick to help out. It contacted the seller and tried to clarify the exact circumstances of the situation. I could subsequently exchange the defective notebook for a new one.»</i></p>

Traffic legal protection OPTIMA

Insured legal cases	Amounts of insurance	Example
<ul style="list-style-type: none"> ✓ Civil damages law ✓ Criminal law ✓ Patient law ✓ Revocation of license ✓ Taxation ✓ Contract law ✓ Property law ➤ Das Versicherungsrecht ist durch den Kollektivvertrag gedeckt. 	<p>Switzerland and Europe: CHF 600'000. –</p> <p>World: CHF 100'000. –</p> <p>Legal advice: CHF 1'000. – (per year or legal case)</p>	<p><i>«I recently fell off my bicycle because of a rut in the surface of the road, causing me to fracture my shoulder.»</i></p> <p>Services of AXA-ARAG: <i>«AXA-ARAG complained against the owner of the property, claiming that the accident was the result of faulty workmanship. I subsequently received CHF 45'000.»</i></p>

Internet legal protection OPTIMA

Insured legal cases	Amounts of insurance	Example
<ul style="list-style-type: none"> ✓ Privacy law ✓ Identity misuse ✓ Credit card misuse ✓ Copyright ✓ Contract law 	<p>Reputation management and privacy law: CHF 5'000. –</p> <p>Other insured areas: CHF 10'000. –</p> <p>Legal advice: CHF 1'000.– (per year or legal case)</p>	<p><i>«First after paying my credit card bill I realized that I paid two flight tickets I didn't buy.»</i></p> <p>Services of AXA-ARAG: <i>«AXA-ARAG contacted the credit card company and effectuated that the company refunded me the transferred money.»</i></p>

Personal + Traffic + Internet legal protection = **CHF 199.– per year**
The legal protection is for families and for individuals.