

Factsheet Business Legal Protection Insurance

GTC B 2020 – Business

1. Insured persons

- The policyholder and the companies/locations/service providers co-insured under the policy.
- All persons, provided that they become active for the company, including freelance employees without a work contract.
- Third-party drivers and passengers shall likewise be insured after an accident.

2. Insured capacities

- The insured business as businessperson and as property owner, tenant.
- As holders, owners, tenants, lessees of any company vehicle, aircraft, vessel.
- All persons in the business as professionals working for the insured business and as drivers, pilots of any company vehicle, aircraft, vessel.

3. Insured cases

- Employment law, also concerning executive employees, no dispute value limitation.
- Tenancy law.
- Legal protection for builder-owner/work contracts up to construction costs in the amount of CHF 150,000.
- All contracts with customers, suppliers, service providers, etc., including those related to vehicles, aircraft, vessels.
- Debt collection legal protection.
- Internet legal protection (cyber blackmail, phishing, hacking, skimming, personality and other legal infringements).
- Criminal law and administrative measures.
- Compensation for damages and satisfaction, victim assistance.
- Insurance law: disputes with private and social insurance providers, including pension, unemployment and health insurance provider.
- Intervention following withdrawal of permits, public contributions or subsidies.
- Unfair competition.
- Intellectual property rights (trademark law, design law, copyright law).
- TARMED performance audit/tariff disputes.
- Law of ownership and property, law of neighbours, objections to building permit applications, condominium ownership right.
- Tax and customs law.
- Expropriation law.
- Data protection law.
- Consumer information/price monitoring.

4. Insured benefits

- Sum insured: CHF 600,000 (CH) and/or CHF 150,000 (world-wide), contract legal protection: CHF 150,000.
- Lawyer 's fees, expert reports, court fees, arbitration costs, mediation.
- Collection expenses.
- Travel expenses, loss of earnings.
- Prevailing party attorneys' fees
- Bails.

5. Other features

- JUSupport: legal advice in all aspects of life, including in cases not/only partially covered.
- World-wide coverage in countries with status «free» according to the NGO «Freedom House» (www.dextra.ch/world).
- Only 1-year contracts, termination possible up to the last day.
- No deductible, no minimum dispute value, no maximum dispute value.
- Independence.