

Legal Protection **Flex**

With **Flex**, you can put together your business legal protection flexibly and precisely according to your needs. Choose from **8 modules** that can be freely combined – including individual **insurance sums**, **territorial scope**, and **waiting periods**. You also have the option to include private cover at discounted rates.

▶ Selectable modules

<p>✓ Module Work</p> <p>Disputes involving employees and parity commissions.</p> <p><i>Example: Your employee challenges their termination.</i></p>	<p>✓ Module Tenancy</p> <p>Disputes with landlords and neighbors.</p> <p><i>Examples: Your neighbor complains about excessive noise disturbance. Your landlord refuses to return your rental deposit without justification.</i></p>
<p>✓ Module Everyday Business</p> <p>Contractual disputes with clients, suppliers, and service partners, including insurance matters.</p> <p><i>Examples: Expected payments fail to materialize without justification. Your business liability insurance refuses to cover your loss.</i></p>	<p>✓ Module Mobility</p> <p>Legal conflicts regarding motor vehicles, ships, and aircraft, including traffic-related offences.</p> <p><i>Example: You are dissatisfied with the repair of your company vehicle and wish to take legal action against the garage.</i></p>
<p>✓ Module Cyber</p> <p>Disputes regarding data protection, infringement of privacy, credit card and identity theft.</p> <p><i>Example: A client claims that you have used their personal information improperly.</i></p>	<p>✓ Module Competition</p> <p>Disputes with competitors and regulatory authorities.</p> <p><i>Examples: Another company has used your registered trademark without consent. You disagree with the VAT assessment notice.</i></p>
<p>✓ Module Real Estate</p> <p>Disputes involving construction contracts, the purchase and sale of real estate, conflicts with neighbors, as well as with tenants and lessees.</p> <p><i>Examples: Your property insurer declines to pay for the loss. The painter applies a different color than you had discussed.</i></p>	<p>✓ Additional module All Risk</p> <p>Consultations in all areas of law, preventive review of contracts, and support in disputes not already covered by other modules.</p>
	<p>✓ Private Legal Protection</p> <p>Private and traffic legal protection at discounted rates</p>

▶ Coverage options (customisable)

- **Insurance coverage:** Up to CHF 1'300'000 (Maximum annual coverage. Selectable per module)
- **Territorial scope:** Switzerland, Europe, Worldwide (Where the coverage applies. Selectable per module)
- **Waiting period:** none, 30, 60 days (Duration until cover becomes active. Selectable for the entire policy)



Insured areas of law

		Flex <small>(Coverage in CHF & territorial scope)</small>
✓ Module Work		
Employment law	Swiss Posted Workers Act	Selectable: 300'000, 600'000, 1'300'000 Selectable: Switzerland, Europe, Worldwide
✓ Module Everyday Business		
Permits	Ownership and property law in respect of movable property and animals	Selectable: 150'000, 300'000, 600'000 Selectable: Switzerland, Europe, Worldwide
Legal protection for collections	Medical service providers (TARMED)	
Travel law	Tort law	
Criminal law	Insurance law	
Contract law		
✓ Module Cyber		
Data protection law	Internet law	Selectable: 300'000, 600'000, 1'300'000 Selectable: Switzerland, Europe, Worldwide
✓ Module Real Estate		
Legal protection for builders	Ownership and property law in respect of real estate	Selectable: 50'000, 100'000, 150'000 Switzerland
Expropriation law	Purchase and sale of real estate	
Neighboring rights	Public construction and planning law	
Tax law	Commonhold property ownership law	
Legal protection for landlords	Insurance law	
✓ Module Tenancy		
Tenancy and lease law	Neighboring rights	Selectable: 300'000, 600'000, 1'300'000 Switzerland
✓ Module Mobility		
Revocation of licence	Taxation	Selectable: 300'000, 600'000, 1'300'000 Selectable: Switzerland, Europe, Worldwide
Ownership and property law in respect of vehicles, ships and aircraft	Vehicle contract law	
Tort law	Criminal law	
Insurance law		
✓ Module Competition		
Company law	Antitrust law	Selectable: 10'000, 25'000, 50'000 Selectable: Switzerland, Europe, Worldwide
Consumer information / price surveillance	Intellectual property law	
Tax and customs law	Unfair competition	
✓ Additional module All Risk		
Consultations in all areas of law, preventive review of contracts, and support in disputes not already covered by other modules.		Selectable: 1'000, 2'000, 3'000 Selectable: Switzerland, Europe, Worldwide

The Dextra advantage



Comprehensive coverage

We ensure you get what you are legally entitled to. With Dextra coverages and services, you are extensively protected in legal disputes. We offer unique protection in areas including internet and privacy law, along with contract, tax, and competition law.



No cost risk

Legal disputes aren't just stressful and time-consuming—they can be costly. In case of a conflict, Dextra covers attorney, court, and legal fees up to CHF 1'300'000. Our yearly premium costs about the same as a single hour of a lawyer's time. If external legal counsel is required, you have the right to choose your own lawyer.



Legal advice by phone included

With JUSupport, you receive free and expert guidance on any legal issue, providing you with peace of mind before a dispute even starts.



Legal expertise

We are specialized in legal protection, ensuring you receive rapid help from experienced legal professionals. A team of around 80 in-house legal experts and lawyers is dedicated to defending your rights.



Fairly insured

We only offer 1-year contracts that can be cancelled until the last working day. Dextra has no deductibles, minimum, or maximum dispute values and waives any reduction in benefits in cases of gross negligence. Furthermore, Dextra is independent and thus avoids conflicts of interest.



Any questions?

Call us: **+41 44 296 60 60**

Email us: **info@dextra.ch**

More details?

General Terms and
Conditions of Insurance
(GTCI)

