



# Legal Protection Flex

With **Flex**, you can put together your legal protection flexibly and precisely according to your needs. You decide whether to insure yourself or your entire household and set the waiting period before the start of insurance. Choose from **9 modules** that you can combine as you wish. In addition, you determine the **sum insured** and the **territorial scope** for each module – entirely according to your needs.

## ▶ Selectable modules

✓ **Module Everyday**

Disputes arising from contracts, credit card and identity theft, as well as data protection and personal rights violations.

*Examples: You are involved in a skiing accident and are charged with negligent bodily injury.  
Your tour operator cancels your trip at short notice.*

✓ **Module Work**

Provides protection in disputes with employers.

*Examples: You want to contest a poor employment reference.  
Your employer refuses to pay for overtime worked.*

✓ **Module Family**

Disputes with school and child protection authorities, as well as legal conflicts in family, inheritance, and tax law.

*Examples: You do not agree with the division of an estate. Your daughter is not enrolled in the desired school district.*

✓ **Module Health**

Provides protection in disputes with insurance companies, doctors, hospitals, and physiotherapists.

*Example: Your health insurance refuses to cover the costs of a necessary treatment.*

✓ **Additional module All Risk**

Consultations in all areas of law, preventive review of contracts, and support in disputes not already covered by other modules.

✓ **Module Real Estate**

Disputes arising from construction contracts, the purchase and sale of real estate, and conflicts with neighbors.

*Examples: Your neighbor is bothered by the fir tree in your garden. The painter uses a different color than agreed upon.*

✓ **Module Mobility**

Provides protection in disputes regarding vehicles, boats, and aircraft, as well as traffic offenses.

*Examples: Your insurance company won't pay for the repairs to your vehicle. You were involved in a traffic accident and are not satisfied with the treatment from your therapist.*

✓ **Module Tenancy**

Provides protection in disputes with landlords and neighbors.

*Examples: Your landlord has terminated your lease. Your landlord refuses to repair existing defects.*

✓ **Module Landlord**

Offers cover for legal conflicts with tenants and leaseholders.

*Examples: Your tenant has contested the termination of the lease. Your tenant refuses to pay the final invoice.*

## ▶ 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

		<b>Flex</b> (Coverage in CHF & territorial scope)
<b>✓ Module Everyday</b>		
Data protection law	Ownership and property law in respect of movable property and animals	Selectable: <b>300'000, 600'000, 1'300'000</b> Selectable: <b>Switzerland, Europe, Worldwide</b>
Internet law	Privacy law	
Travel law	Tort law	
Criminal law	Copyright law	
Insurance law	Contract law	
<b>✓ Module Work</b>		
Employment law		Selectable: <b>300'000, 600'000, 1'300'000</b> Selectable: <b>Switzerland, Europe, Worldwide</b>
<b>✓ Module Family</b>		
Inheritance law	Family law	Selectable: <b>2'500, 5'000, 10'000</b> <b>Switzerland</b>
Swiss child and adult protection law (KESB)	School law	
Tax and customs law	Animal law	
Association law		
<b>✓ Module Health</b>		
Patient law	Tort law	Selectable: <b>300'000, 600'000, 1'300'000</b> Selectable: <b>Switzerland, Europe, Worldwide</b>
Insurance law		
<b>✓ Module Real Estate</b>		
Legal protection for builders	Ownership and property law in respect of real estate	Selectable: <b>5'000, 25'000, 50'000</b> <b>Switzerland</b>
Expropriation law	Purchase and sale of real estate	
Neighboring rights	Public construction and planning law	
Tax law	Commonhold property ownership law	
Insurance law		
<b>✓ Module Tenancy</b>		
Tenancy and lease law	Neighboring rights	Selectable: <b>300'000, 600'000, 1'300'000</b> <b>Switzerland</b>
<b>✓ Module Mobility</b>		
Revocation of licence	Taxation	Selectable: <b>300'000, 600'000, 1'300'000</b> Selectable: <b>Switzerland, Europe, Worldwide</b>
Ownership and property law in respect of vehicles, ships and aircraft	Patient law	
Tort law	Criminal law	
Insurance law	Contract law	
<b>✓ Module Landlord</b>		
Legal protection for landlords		Selectable: <b>300'000, 600'000, 1'300'000</b> <b>Switzerland</b>
<b>✓ Additional module All Risk</b>		
Consultations in all areas of law, preventive review of contracts, and support in disputes not already covered by other modules.		Selectable: <b>500, 1'000, 1'500</b> Selectable: <b>Switzerland, Europe, Worldwide</b>



# 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 labor law, data protection, intellectual property, association law, tax law, and contract 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)

