

03.08.2023, created by Dextra Legal Protection Ltd Tariffs (CHF)	VIAC [®] Legal protection <small>by Dextra</small>	Emilia (2022)	Fortuna Top (2021)	Protekta Comfort (2021)	Axa-Arag (2021)	CAP privaLex (2022)
Private individual	220.00	n/a	225.00	308.75	n/a	259.90
Private household	240.00	n/a	290.00	396.85	n/a	322.90
Traffic individual	70.00	n/a	90.00	n/a	n/a	101.65
Traffic household	100.00	n/a	125.00	n/a	n/a	153.60
Combi individual	250.00	252.00	295.00	344.00	403.30	331.00
Combi household	290.00	294.00	395.00	429.05	484.15	393.00
Module Complete individual	40.00	n/a	n/a	n/a	n/a	n/a
Module Complete household	60.00	n/a	n/a	n/a	n/a	n/a
Module Real estate individual	75.00	partly integrated into basic cover	100.00	135.00	partly integrated into basic cover	280.00
Module Real estate household	100.00	partly integrated into basic cover	100.00	135.00	partly integrated into basic cover	280.00
Insurance characteristics						
Sum insured Switzerland	1'000'000	600'000	1'000'000	1'300'000	600'000	750'000
Waiting period	30d	60d	0d	90d	0d	90d
Notice period	1d	1d	30d	90d	90d	90d
Insured benefits						
On duty lawyer ("Anwalt erster Stunde")	only up to 5'000	X	only up to 500	only up to 5'000	only up to 5'000	✓
Lawyer's-, judicial-, litigation fees, costs of expert reports and opinions	✓	✓	✓	✓	✓	✓
Writing fees and administrative costs of a penalty order or of administrative measures	✓	X	X	only up to 500	only up to 500	only up to 6'000
Costs of arbitration courts and mediation	✓	X	✓	✓	✓	✓
Waiver of reduction of benefits in case of gross negligence	✓	X	X	✓	X	✓
Insured legal areas private legal protection						
Employment law	up to 1.0 Mio. <small>(no limit on the value in dispute or gross annual salary, incl. members of the Executive Board)</small>	up to 600'000 <small>(excl. bonus and gratification)</small>	up to 1.0 Mio. <small>(value in dispute up to 300'000, incl. members of the Executive Board)</small>	up to 1.3 Mio. <small>(value in dispute up to 300'000, incl. members of the Executive Board)</small>	up to 600'000 <small>(Members of the Executive Board insurable up to a value in dispute of 300'000 by additional premium)</small>	up to 750'000 <small>(value in dispute up to 300'000, incl. members of the Executive Board)</small>
Data protection	Module Complete up to 10'000	X	X	X	X	X
Ownership and property law in respect of movable property	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Inheritance law	Module Complete up to 10'000	X	up to 5'000	up to 20'000	up to 3'000	up to 1'500 <small>(only legal advice)</small>
Family law	Module Complete up to 10'000 <small>(only mediation)</small>	X	up to 5'000 <small>(only assistance in drawing up a divorce convention)</small>	up to 20'000 <small>(only mediation)</small>	up to 1'000 <small>(only mediation)</small>	X
Internet law	Module Complete up to 10'000	up to 600'000	up to 100'000	up to 20'000 <small>(only Europe, excl. credit card abuse and identity fraud)</small>	up to 600'000	X
Tenancy and lease law	up to 1.0 Mio.	up to 600'000 <small>(only mediation)</small>	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Neighbour law	up to 1.0 Mio.	up to 600'000	up to 100'000	up to 1.3 Mio.	up to 600'000	X
Patient law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Privacy law	Module Complete up to 10'000	up to 600'000	up to 5'000	up to 20'000	up to 600'000	X
Travel law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Tort law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
School law	Module Complete up to 10'000	X	up to 5'000	up to 1.3 Mio. <small>(excl. contestation of examination decisions, excl. universities)</small>	up to 600'000 <small>(excl. universities)</small>	X
Tax law	Module Complete up to 10'000	X	up to 5'000	up to 20'000 <small>(excl. objection procedure)</small>	up to 600'000	up to 1'500 <small>(only legal advice)</small>
Criminal law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Copyright law	Module Complete up to 10'000	up to 600'000	up to 5'000 <small>(only CH)</small>	up to 20'000 <small>(only Europe)</small>	up to 600'000	X
Association law	Module Complete up to 10'000	X	up to 100'000	X	X	up to 750'000
Insurance law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Contract law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Customs law	Module Complete up to 10'000	X	X	X	X	X
Insured legal areas traffic legal protection						
Revocation of licence	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Ownership and property law in respect of vehicles	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Taxation	up to 1.0 Mio.	X	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Patient law	up to 1.0 Mio.	up to 600'000	X	X	X	up to 750'000
Tort law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Criminal law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Insurance law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Contract law	up to 1.0 Mio.	up to 600'000	up to 1.0 Mio.	up to 1.3 Mio.	up to 600'000	up to 750'000
Insured legal areas real estate legal protection						
Legal protection for builders	up to 50'000 <small>(up to a total contract price of 500'000)</small>	up to 600'000 <small>(up to a total contract price of 100'000)</small>	up to 50'000 <small>(up to a total contract price of 250'000)</small>	up to 100'000 <small>(up to a total contract price of 200'000)</small>	up to 600'000 <small>(up to a total contract price of 200'000)</small>	up to 150'000 <small>(up to a total contract price of 200'000)</small>
Ownership and property law in respect of real estate	up to 50'000	up to 600'000	up to 250'000	up to 100'000	up to 600'000	up to 600'000
Expropriation law	up to 50'000	X	up to 250'000	up to 20'000	up to 600'000	up to 600'000
Public construction and planning law	up to 50'000	X	up to 250'000 <small>(excl. objections against own building projects)</small>	up to 20'000	up to 600'000 <small>(up to a total contract price of 200'000)</small>	up to 600'000 <small>(up to a total contract price of 200'000)</small>
Tax law	up to 50'000	X	up to 50'000	X	X	X
Commonhold property ownership law	up to 50'000	X	up to 50'000	up to 100'000	up to 600'000	up to 600'000
Legal protection for landlords	up to 50'000	X	up to 250'000	up to 250'000	up to 600'000	up to 600'000
Insurance law	up to 50'000	X	up to 250'000	up to 100'000	up to 600'000	up to 600'000

03.08.2023, created by Dextra Legal Protection Ltd Tariffs (CHF)	VIAC [®] Legal protection <small>by dextra</small>	Orion Premium (2022)	Justis (2021)	Coop (2016)	K-Tipp (2022)	Smile Gold (2021)
Private individual	220.00	378.00	162.00	n/a	225.00	n/a
Private household	240.00	472.50	209.40	n/a	260.00	n/a
Traffic individual	70.00	147.00	n/a	n/a	65.00	115.00
Traffic household	100.00	178.50	n/a	n/a	85.00	145.00
Combi individual	250.00	449.40	209.40	383.20	260.00	300.00
Combi household	290.00	556.50	275.40	472.50	325.00	350.00
Module Complete individual	40.00	n/a	n/a	n/a	n/a	n/a
Module Complete household	60.00	n/a	n/a	n/a	n/a	n/a
Module Real estate individual	75.00	partly integrated into basic cover	partly integrated into basic cover	partly integrated into basic cover	30.00	partly integrated into basic cover
Module Real estate household	100.00	partly integrated into basic cover	partly integrated into basic cover	partly integrated into basic cover	30.00	partly integrated into basic cover
Insurance characteristics						
Sum insured Switzerland	1'000'000	1'000'000	500'000	750'000	600'000	300'000
Waiting period	30T	30d	90d	90d	90d	90d
Notice period	1T	30d	6d	1d	30d	30d
Insured benefits						
On duty lawyer ("Anwalt erster Stunde")	only up to 5'000	only up to 2'000	X	only up to 750	X	X
Lawyer's-, judicial-, litigation fees, costs of expert reports and opinions	✓	✓	✓	✓	✓	✓
Writing fees and administrative costs of a penalty order or of administrative measures	✓	X	X	✓	only up to 600	X
Costs of arbitration courts and mediation	✓	✓	✓	✓	✓	X
Waiver of reduction of benefits in case of gross negligence	✓	✓	X	X	X	X
Insured legal areas private legal protection						
Employment law	up to 1.0 Mio. <small>(no limit on the value in dispute or gross annual salary, incl. members of the Executive Board)</small>	up to 1.0 Mio. <small>(no limit on the value in dispute or gross annual salary, incl. members of the Executive Board)</small>	up to 500'000 <small>(value in dispute up to 300'000)</small>	up to 750'000 <small>(up to an annual income of 250'000)</small>	up to 600'000 <small>(excl. members of the Executive Board)</small>	up to 300'000 <small>(excl. members of the Executive Board, minimum dispute value 300)</small>
Data protection	Module Complete up to 10'000	X	X	X	X	X
Ownership and property law in respect of movable property	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	X	up to 3'000
Inheritance law	Module Complete up to 10'000	up to 3'000	X	X	X	X
Family law	Module Complete up to 10'000 <small>(only mediation)</small>	up to 3'000 <small>(only assistance in drawing up a divorce convention)</small>	X	X	X	X
Internet law	Module Complete up to 10'000	up to 20'000	up to 500'000 <small>(excl. privacy violations)</small>	up to 75'000	X	up to 3'000
Tenancy and lease law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000 <small>(minimum dispute value 300)</small>
Neighbour law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 7'500	X	up to 3'000
Patient law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	X
Privacy law	Module Complete up to 10'000	up to 20'000	X	up to 75'000	X	X
Travel law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	ù
Tort law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000 <small>(minimum dispute value 300)</small>
School law	Module Complete up to 10'000	X	X	X	X	X
Tax law	Module Complete up to 10'000	up to 3'000 <small>(excl. objection procedure)</small>	up to 500'000 <small>(excl. objection procedure)</small>	X	up to 2'000 <small>(excl. objection procedure)</small>	X
Criminal law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000
Copyright law	Module Complete up to 10'000	up to 20'000 <small>(only Europe)</small>	up to 10'000	up to 75'000	X	up to 3'000
Association law	Module Complete up to 10'000	X	X	up to 750 <small>(1 consultation per year)</small>	X	X
Insurance law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000 <small>(minimum dispute value 300)</small>
Contract law	up to 1.0 Mio.	up to 1.0 Mio. <small>(up to a value in dispute of 500 only legal advice)</small>	up to 500'000	up to 750'000	up to 300'000	up to 300'000 <small>(minimum dispute value 300)</small>
Customs law	Module Complete up to 10'000	X	X	X	X	X
Insured legal areas traffic legal protection						
Revocation of licence	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000
Ownership and property law in respect of vehicles	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	X	X
Taxation	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	X	X	X
Patient law	up to 1.0 Mio.	up to 1.0 Mio.	X	up to 750'000	up to 600'000	X
Tort law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000 <small>(minimum dispute value 300)</small>
Criminal law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000
Insurance law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 300'000 <small>(minimum dispute value 300)</small>
Contract law	up to 1.0 Mio.	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 3'000 <small>(minimum dispute value 300)</small>
Insured legal areas real estate legal protection						
Legal protection for builders	up to 50'000 <small>(up to a total contract price of 500'000)</small>	up to 100'000 <small>(up to a total contract price of 150'000)</small>	up to 500'000 <small>(excl. building projects requiring a permit)</small>	up to 7'500	up to 150'000 <small>(up to a total contract price of 150'000)</small>	up to 3'000 <small>(minimum dispute value 300)</small>
Ownership and property law in respect of real estate	up to 50'000	up to 1.0 Mio.	up to 500'000	up to 750'000	up to 600'000	up to 3'000
Expropriation law	up to 50'000	up to 1.0 Mio.	X	X	X	X
Public construction and planning law	up to 50'000	up to 1.0 Mio. <small>(excl. objections against own building projects)</small>	X	up to 7'500	X	up to 3'000
Tax law	up to 50'000	X	X	X	X	X
Commonhold property ownership law	up to 50'000	up to 1.0 Mio.	up to 500'000	up to 7'500	up to 600'000	up to 3'000
Legal protection for landlords	up to 50'000	up to 1.0 Mio.	X	up to 7'500	X	up to 3'000 <small>(minimum dispute value 300)</small>
Insurance law	up to 50'000	up to 1.0 Mio.	X	up to 750'000	X	X