

OPTIMA motorcycle insurance

# Green light for individualists



OPTIMA motorcycle insurance leaves nothing to be desired when it comes to safety and flexibility. It is designed for individuals who want the best possible coverage for their motorcycle or scooter.

## At a glance

Motorcycle insurance as individual as you are, with outstanding options:

- Individual choice of benefits
- Free emergency roadside service for all of Europe
- Riders of other motorcycles are included in the accident insurance
- Bonus protection
- Reduced premium for suspension waiver
- Choice of deductibles for liability and accidental damage coverage
- Comprehensive accident insurance benefits
- Compensation of your vehicle's full new-for-old value in the event of a loss during the first year
- Straightforward claims settlement process, 24 hours a day, 365 days a year

## Flexible coverage

OPTIMA is exactly the right solution for demanding motorcyclists.

The flexible design of its benefits lets you adjust the package to your individual needs.

## Mobility coverage in all of Europe

## Full new-for-old indemnity during the first year

## Optional coverage for parking damage



# Comprehensive, customized coverage /

OPTIMA motorcycle insurance offers you powerful protection for your motorcycle or scooter that you can adjust to your requirements while fully living up to your expectations – at home or abroad, around the clock.

## Liability

The Road Traffic Act requires all motor vehicle owners to have liability insurance, which covers damage that you may cause to other road users (drivers, cyclists, and pedestrians), animals or property when you are driving and protects you from any unjustified claims for damages you may face.

## Accidental damage

Although accidental damage coverage is voluntary, it is indispensable if you suffer a loss. You can choose between full or partial accidental damage coverage and determine your own scope of the insurance.

Included in coverage
Included in coverage Amount selectable
Selectable

	Benefits	OPTIMA for motorcycles/scooters
<b>Liability</b>	Guaranteed amount	CHF 100 million
	Deductibles for riders under age 25	CHF 100 / 200 / 500 / 1,000 / 1,500
	Deductible for other riders	CHF 0 / 500
	Bonus protection	
<b>Accidental damage</b>	Theft, damage by natural forces, fire, snow slides, animals and martens, glass breakage, glass breakage Plus (all glass), malicious damage	
	Transported belongings	CHF 2,000 / 5,000 / 10,000
	Transported belongings Plus	CHF 2,000 / 5,000 / 10,000
	Loss of use	CHF 1,000 / 2,000 / 3,000
	Extras	Incl. 10% of the vehicle's list price
	Mobility	Europe
	Compensation in the event of a total loss	Current market value supplement with 100% new-for-old coverage during the first year, or current market value
	Deductible for partial accidental coverage	CHF 0 / 300 / 500 / 1,000 / 2,000
<b>Collision</b>	Deductible	CHF 500 / 1,000 / 2,000 / 5,000
	Bonus protection	
<b>Parking damage</b>	Parking damage	One case per year up to CHF 1,000
<b>Accident</b>	Rider and passenger	
	Medical treatment	
	Death lump sum	CHF 10,000 to 150,000
	Disability lump sum	CHF 50,000 to 500,000
	Daily hospital benefits / daily benefits	CHF 20 to 75
	Drivers of third-party vehicles	
	Insurance against loss / damage abroad	

Partial accidental damage coverage  
Full accidental damage coverage

# I am interested in other insurance products from AXA

Please send me information on the following:

- OPTIMA household insurance**
- AXA-ARAG legal protection**
- INTERTOURS travel insurance**
- OPTIMA motor vehicle insurance**

Last name ..... First name .....

Street, number .....

Postcode, town .....

E-mail .....

Please contact me:

Phone (home) .....

Phone (work) .....

Mobile .....

I am best reached on (day of week) .....

between ..... and ..... o'clock



## Partial accidental damage insurance

The following events are insured:

- Theft
- Damage from natural occurrences such as rockfall, hail, or avalanches
- Fire damage: Including lightning, short circuits, and explosions
- Snow slides: Including falling snow and ice
- Damage by animals caused on impact
- Marten damage, in particular damage from biting and any consequential loss
- Glass breakage Plus: All glass
- Malicious damage: For example, broken-off antennas or rear-view mirrors, slashed tires or saddle
- Transported belongings: Compensation up to the agreed limit
- Transported belongings Plus: Compensation for electronic and work-related equipment as well

### Extras

Extras and accessories are automatically included in coverage free of charge for up to 10% of the catalog price.

### Mobility Europe

With this option, benefits such as emergency roadside service, towing, vehicle recovery and repatriation are included in coverage throughout Europe. We can also arrange for the necessary repairs on request. AXA's contract partners offer a warranty of up to five years on their work.

## Comprehensive accidental damage insurance

Full accidental damage insurance (collision) covers damage you may cause to your own vehicle, in addition to the events covered under partial accidental damage insurance.

### Parking damage

The insurance covers loss/damage of up to CHF 1,000 caused by unknown persons or vehicles to the parked motorcycle.

### Accident insurance

Accident insurance provides you with financial support if the rider or passenger of your motorcycle is injured or killed in a traffic accident. This applies even if the question of who is at fault has not yet been settled.

Accident insurance also covers you and your passenger, even if you are not riding your own motorcycle.

## Discounts and other advantages

### New-customer discount

The older the driver, the larger the discount for new customers.

### Discount for age of vehicle

The older the vehicle, the lower the premium.

### Bonus protection

OPTIMA gives you the freedom to choose your own bonus protection:

- An insured event will not cause your current bonus level for liability and full accidental damage coverage (only collision) to change
- No benefit reductions or recourse in the event of gross negligence



Interested? Then contact your advisor or take out insurance online at [www.axa.ch/motorcycle](http://www.axa.ch/motorcycle).

## It pays to be accident-free

The no-claims bonus can make a difference of up to 70% for liability and full accidental damage coverage (only collision), because each claim-free year lowers your premium by one level.

## Additional insurance protection /

### **OPTIMA household insurance**

Whether at home or out and about: Get comprehensive protection for your household contents and against personal liability claims brought by third parties.

### **AXA-ARAG legal protection**

Whether you're a driver or a private individual, at work or in your leisure time: AXA-ARAG provides you with all the resources you will need when faced with legal action.

## Security when out and about /

### **INTERTOURS travel insurance**

Trips, vacation and leisure time: INTERTOURS provides you and your family with fast, qualified assistance in every type of emergency situation, whether at home or abroad.

### **OPTIMA motor vehicle insurance**

Individual solutions for all types of vehicle: a wide range of benefits relating to liability, physical damage, accident, and mobility insurance.

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