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Motorists' and Personal Legal Protection Insurance (VPR)

General Insurance Conditions (GIC)
Issue 01.2025

Contract

Purpose *VPR Art. 1*
Motorists' and personal legal protection insurance supplements legal expenses cover in health matters and legal protection abroad. The insurer is Coop Rechtsschutz AG, headquartered in Aarau.

Scope *VPR Art. 2*
The time of the underlying event is decisive for the temporary insurance cover.
Legal protection will only be granted if the underlying event occurred after conclusion of the Health Insurance Plus, Health Insurance Comfort (SC issue Jan. 2011) or Pulse (SC issue Jan. 2025) supplementary insurance with KPT Versicherungen AG, payment of the premium for the motorists' and personal legal protection insurance and, if applicable, expiry of the waiting period.

Duration *VPR Art. 3*
The contract will last for at least one year, ending on 31 December. The contractual relationship will be extended automatically for a further year.
You may cancel the contract under observance of a 3-month notice period to the end of a calendar year. The cancellation is deemed to have been made in good time if received in writing or in another form that provides textual proof before the end of the notice period, by 30 September at the latest.
Statutory cancellation terms apply to contracts exceeding three years.
The premium can be adjusted annually based on claim trends. We will notify you of the new premium by 31 October, giving you the option of cancelling the contract by 30 November (date of receipt by us) in writing or another form that provides textual proof.

Benefits

Overview *VPR Art. 4*
Coop Rechtsschutz grants the following benefits for the cases below (exhaustive list):
- Protection of your legal interests by the legal service of Coop Rechtsschutz
- Payment of up to CHF 300,000, unless a specific benefit limit is defined, towards
  - Costs of appointed lawyers
  - Costs of appointed experts
  - Procedural costs and court fees that are payable by you
  - The legal compensation payable to the other party
  - Bail to avoid pretrial detention. This benefit is only provided as a loan and must be reimbursed to Coop Rechtsschutz.

The maximum amount covered by the following insurance policies is CHF 300,000:
- Legal expenses cover in health matters
- Legal protection abroad
- Motorists' and personal legal protection insurance

If claims could be made on multiple insurance policies in a particular case, the benefit limit that is more favourable to you will apply.

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Insured events

Motorists' legal protection *VPR Art. 5*
Insured persons and capacities
- The persons insured in accordance with VPR Art. 2 as:
  - Owners or holders of an insured vehicle
  - Drivers of a motor vehicle or vessel
  - Pedestrians, cyclists, moped riders or passengers of any means of transport
- Drivers and passengers of an insured vehicle

Insured vehicles:
- Motor vehicles registered to you (including any replacement vehicle)
- Vessels registered to you and stationed in Switzerland
- Motor vehicles hired by you

Covered legal protection cases: **see table in accordance with Appendix 1**
Special legal protection cases:
For the following special legal protection cases, only the legal advice cover as per Annex 1 g applies:
All legal protection cases and capacities not specifically listed, as well as cases
- In connection with participation in competitions or races, including training
- In connection with insured vehicles used for transporting paying passengers or a driving school

Personal legal protection *VPR Art. 6*
Covered legal protection cases: **see table in accordance with Appendix 2**
Special legal protection cases:
For the following special legal protection cases, only the legal advice cover as per Appendix 2 i applies:
All legal protection cases and capacities not specifically listed, as well as cases in connection with:
- A commercial activity
- Self-occupied properties with more than three residential or business units or properties that are not self-occupied, as well as holiday apartments that are rented for more than two months a year
- The acquisition, sale, pledging and rental of real estate and land, as well as the dissolution of joint ownership of such
- The capacity as an organisational body, legal representative or partner of legal persons or private companies
- Legislation on taxes and levies, canon law, public real estate and planning law as well as expropriation law
- Enforcement and bankruptcy law concerning your assets
- Securities, financial and investment transactions, sureties, gambling and betting
- Aircraft requiring a formal examination
- Motor vehicles
- Questions associated with the law of persons, family law and the law of succession as well as in connection with cohabitation

Uninsured events and costs (motorists' and personal legal protection insurance) *VPR Art. 7*
No legal protection will be provided in cases:
- Opposing Coop Rechtsschutz, its governing bodies or representatives
- Relating to a deliberate criminal offence or a deliberately caused legal protection case
- Relating to military events or unrest
- Relating to debt collection and assigned receivables

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No cover is provided for:
- Fines
- Compensation for damages
- Costs payable by a liable third party
- Costs for public authentication and entries in registers

Processing *VPR Art. 8*
After consulting with you, Coop Rechtsschutz will take appropriate action to safeguard your interests. If the appointment of a lawyer should prove necessary, especially for court or administrative proceedings or in the event of a conflict of interests, you are free to choose this lawyer.
Before appointing the lawyer, it is necessary to obtain the consent and commitment to cover costs from Coop Rechtsschutz. A failure to observe this may result in Coop Rechtsschutz reducing its benefits. If there are no valid grounds for a change of lawyer, the costs incurred will be payable by you.

Differences of opinion *VPR Art. 9*
Should you disagree on the next steps, especially if the insurer considers the case to have no prospects of success, arbitration proceedings will be initiated at your request. The individual appointed as arbitrator must be approved by both parties. The proceedings will be governed by the arbitration provisions in the Swiss Civil Procedure Code (CPC). If you are litigating at your own expense, the contractual benefits will be provided if the outcome of the main proceedings is more favourable than indicated by the insurer's assessment.

Assignment *VPR Art. 10*
Any costs and party compensation awarded to you must be assigned to the insurer.

Data protection *VPR Art. 11*
The processing of personal data is indispensable for the insurance business. The provisions of the Federal Act on Data Protection and the Ordinance on Data Protection apply to the processing of personal data. In the event of a claim, Coop Rechtsschutz will obtain the necessary consent if required. During the contract term, data processing is required when a claim is reported. For the clarification of facts, it may be necessary to address enquiries to and exchange personal data with third parties (including KPT to clarify the insurance cover and additional insurance providers to clarify cover and coordinate case processing).
Coop Rechtsschutz keeps collected data in electronic and paper form. It is protected against unauthorised access in accordance with data protection legislation. The data will only be stored to the extent necessary in accordance with legal provisions. You have a legal right under data protection legislation to request information from Coop Rechtsschutz about the nature and scope of the data collected and processed about you. You are also entitled to request the erasure of erroneous data.

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Obligations

Obligation to cooperate and notify the insurer *VPR Art. 12*
You are obliged to notify Coop Rechtsschutz AG (tel. +41 [0]62 836 00 00, kpt@cooprecht.ch) immediately of any legal protection case that arises, at its request in writing.
You are required to support Coop Rechtsschutz with processing the legal protection case, provide the necessary authorisations and information, and pass on any communications intended for Coop Rechtsschutz, from authorities in particular, without delay. In the event of a culpable breach of these obligations, Coop Rechtsschutz may reduce its benefits unless you can prove that the breach had no influence on the occurrence of the feared event or the scope of the benefits payable. In the event of a gross breach, benefits may be refused.

Administration

Address of the insurer *VPR Art. 13*
Coop Rechtsschutz AG, Entfelderstrasse 2, CH-5001 Aarau (tel. +41 (0)62 836 00 00) is the nominated insurer and agrees to provide the insured benefits as set out above.

Bern, 1 September 2024
KPT Versicherungen AG

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Appendix 1 to GIC motorists' and personal legal protection insurance (VPR), issue Jan. 2025

Cases insured under motorists' legal protection insurance	Geographical scope	Waiting period	Underlying event	Benefit limit	Specifics
a) Non-contractual claim for compensation against the party responsible or their liability insurance	Worldwide	None	Time the loss occurred	Outside Europe CHF 30,000	– Minimum litigation value: CHF 300 – No cover is provided for: defence against claims for damages and the assertion of claims in respect of purely financial loss (with no accompanying physical injury or material damage)
b) Criminal proceedings against you	Europe and countries bordering the Mediterranean	None	Time the violation occurred	None	– If criminal charges are brought due to a deliberate offence, the costs will only be covered after an acquittal
c) Administrative proceedings	Europe and countries bordering the Mediterranean	None	Time the violation occurred	None	– Not covered: cases related to the recovery of the driver's license
d) Litigation involving an insurer, health insurer or pension fund	Europe and countries bordering the Mediterranean	3 months	Date of event that prompted the insurance claim or date of the notification that prompted the dispute	None	– Minimum litigation value: CHF 300
e) Litigation relating to contracts subject to the Swiss Code of Obligations	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	CHF 3,000	– Minimum litigation value: CHF 300 – No cover is provided for: cases relating to commercial contracts

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Cases insured under motorists' legal protection insurance	Geographical scope	Waiting period	Underlying event	Benefit limit	Specifics
f) Vehicle-tax-related proceedings involving the tax authorities	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	None	
g) Legal advice for all other litigation	Europe and countries bordering the Mediterranean	None	Date of the event that prompted the dispute	CHF 300	– The insured person has a right to legal advice for each case

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Appendix 2 to GIC motorists' and personal legal protection insurance (VPR), issue Jan. 2025

Cases insured under personal legal protection insurance	Geographical scope	Waiting period	Underlying event	Benefit limit	Specifics
a) Non-contractual claim for compensation against the party responsible or their liability insurance	Worldwide	None	Time the loss occurred	Outside Europe CHF 30,000	– Minimum litigation value: CHF 300 – Not covered: defence against claims for damages and the assertion of claims in respect of purely financial loss (with no accompanying physical injury or material damage)
b) Criminal proceedings against you	Europe and countries bordering the Mediterranean	None	Time the violation occurred	None	– If criminal charges are brought due to a deliberate offence, the costs will only be covered after an acquittal
c) Litigation involving an insurer, health insurer or pension fund	Europe and countries bordering the Mediterranean	3 months	Date of event that prompted the insurance claim or date of the notification that prompted the dispute	None	– Minimum litigation value: CHF 300
d) Litigation as a tenant against a landlord	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	None	– Minimum litigation value: CHF 300

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Cases insured under personal legal protection insurance	Geographical scope	Waiting period	Underlying event	Benefit limit	Specifics
e) Litigation as an employee or public official against an employer	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	None	– Minimum litigation value: CHF 300 – No cover is provided for: labour disputes involving directors, members of the management, professional athletes and trainers – Requirement: Swiss law and jurisdiction
f) Litigation relating to contracts subject to the Swiss Code of Obligations	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	None except for CHF 3,000 for cases relating to the construction, conversion or demolition of properties if an official permit is required	– Minimum litigation value: CHF 300 – No cover is provided for: disputes relating to cohabitation
g) Civil litigation involving immediate neighbours due to nuisance behaviour or border disputes	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	CHF 3,000	

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Cases insured under personal legal protection insurance	Geographical scope	Waiting period	Underlying event	Benefit limit	Specifics
h) Civil litigation relating to property, limited real rights or ownership	Europe and countries bordering the Mediterranean	3 months	Date of the event that prompted the dispute	CHF 3,000	– Cover is only provided for litigation in connection with self-occupied properties located in Switzerland comprising no more than three apartments
i) Legal advice for all other litigation	Europe and countries bordering the Mediterranean	None	Date of the event that prompted the dispute	CHF 300	– The insured person has a right to legal advice for each case