

## An overview of the components that can be integrated with ALPHERA Motor Insurance.

Scope of benefits	Details
<b>Third-party liability</b>	
Compensation claims for property damage and personal injury	Policy limit: CHF 100 million
Policy excess for all motorists	CHF 0.00
<b>Collision insurance</b>	
Damage to the insured vehicle resulting from collision	Excess: CHF 1000.00; with repair at an ALPHERA partner garage: CHF 500.00
<b>Partial coverage insurance</b>	
Damage to the insured vehicle resulting from external factors	Fire, natural disasters, snow slide, theft, collision with animals, vandalism, falling aircraft parts, damage through emergency services, damage from martens/rodents, including consequential damage
Broken glass	Breakage to front, side, rear and roof windows
Policy excess per event	CHF 1000.00; with repair at an ALPHERA partner garage: CHF 0.00
<b>Additional services</b>	
Damage to parked vehicle (including scratching of paint)	Policy excess per event: CHF 0.00
Additional glass insurance (including breakage of small glass parts, e.g. headlights)	Repair must be carried out at an ALPHERA partner garage
Other items in vehicle	Up to CHF 2000.00
Gross negligence	No recourse or reduced benefits
Premium guarantee	Fixed insurance premium over the entire lease agreement term
24h-Assistance Plus	Ensure mobility incl. return journey up to CHF 4000.00 (replacement/rental car, public transport, taxi, etc.)