

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

Scope of benefits	Details
Third-party liability	
Compensation claims for property damage and personal injury	Policy limit: CHF 100 million
Policy excess for all motorists	CHF 0.00
Collision insurance	
Damage to the insured vehicle resulting from collision	Excess: CHF 1000.00; with repair at an ALPHERA partner garage: CHF 500.00
Partial coverage insurance	
Damage to the insured vehicle resulting from external factors	Fire, natural disasters, snow slide, theft, collision with animals, vandalism, falling objects, damage through emergency services, damage from martens/rodents, including consequential damage
Broken glass	Breakage of all glass panes
Policy excess per event	CHF 1000.00; with repair at an ALPHERA partner garage: CHF 0.00
Additional services	
Damage to parked vehicle (including scratching)	Policy limit: CHF 2000.00 Excess: CHF 0.00
Safety clothing	Policy limit: CHF 2000.00
Other items in vehicle	Up to CHF 2000.00
All-year insurance	It is not possible to put the insurance on hold while the vehicle is in storage
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.)