

# Factsheet Private Flex

## 2021

### 1. Risk carrier

Dextra Legal Protection Ltd., Hohlstrasse 556, 8048 Zurich, 044 296 60 60, info@dextra.ch, dextra.ch.

### 2. Insured persons

Insured is a single person (individual insurance) or several persons living permanently in the same household (multi-person insurance). In the case of multi-person insurance, children in initial education are also insured, even if they do not live in the same household.

### 3. Insured characteristics

The insured persons are covered as a:

- Private individual
- Employee and employer of domestic workers
- Self-employed person and a landlord with a gross annual income of up to CHF 24,000
- Tenant, sub-tenant and property owner
- Lessor of properties and flats (for an additional charge up to max. 5 rental object)
- Consumer and passenger
- Driver of vehicles (private and professional) and ships as well as pilot
- Private holder, owner, renter or lessee of registered road vehicles, ships or aeroplanes (up to a maximum take-off weight (MTOW) of 5.7 tonnes)

### 4. Modules and additional modules

The insurance cover can be individually and flexibly put together from the modules Working, Living, Mobility, Family, Life and Construction. The individual selection of modules can be supplemented by the additional modules Letting, Advice + and All-Risk. It is also possible to customize coverage options (amount of cover, local cover, waiting period, maximum insured attorney fee).

### 5. Insured services

The following services are insured:

- You can choose between attorney fees up to an hourly rate of CHF 250, CHF 300 or CHF 350
- Costs of litigation (e.g. office fees, judicial costs, administrative costs, collection costs and the costs of expert opinions)
- Costs paid to the opposing party
- You can choose coverage worldwide or limited to Switzerland
- You can choose between a waiting period of 0, 30 or 60 days
- The sum insured differs from module to module and can be individually adjusted according to requirements

### 6. Advantages

- Individual and flexible solution for every need
- Self-employment up to annual gross income of CHF 24,000 covered by the insurance
- No excess, no minimum amount in dispute, no maximum amount in dispute
- Legal advice on all legal issues through JUSupport
- Fast support from experienced lawyers and attorneys
- Free choice of legal representative in judicial or administrative proceedings or in case of conflict of interest
- 1-year contracts, terminable up to the last working day before the expiry date