

Factsheet Private L

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 12,000
- 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 includes the complete package of the modules Working L, Living L, Life L and Construction L. The package can be supplemented by the additional modules Letting L and Mobility L.

5. Insured services

The following services are insured:

- Attorney fees up to an hourly rate of CHF 250
- 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
- Worldwide coverage applies to countries that are classified as fully "free" according to "Freedom House"
- Waiting period of 60 days

6. Advantages

- Sum insured up to max. CHF 600,000
- Self-employment up to annual gross income of CHF 12,000 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