

ORION PRIVATE

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Private and Traffic Legal Protection Insurance

Legal disputes are a strain on the nerves and wallet.

If you want to file a lawsuit, an advance payment for legal costs and court fees is required. If you are defeated in court, you also need to pay your opponent's legal costs.

We protect your rights and take on the costs of your legal suit.



What can you do if

- ... your employer fires you, even though you are sick?
- ... your new car arrives without heated seats?
- ... your landlord raises the rent, even though the reference interest rate has fallen?
- ... a member of your family has been hit by a car, and the driver rejects all responsibility?

Leave the hassle to us – we will take care of your case.



...when time is short!

Private Legal Protection from Orion PRIVATE

We protect not only you, but also your family and people who live with you. We protect your rights, whether you are an employee, a tenant, a pedestrian, a property owner, a consumer, a patient or a neighbor!

Also insured without an additional premium:

- Internet legal protection, e.g. credit card abuse and hacking
- Disputes arising from secondary self-employment yielding annual turnover of up to CHF 18,000
- Matrimonial law (drafting a separation or divorce settlement)
- Disputes with workmen involved in construction projects with a total construction amount of up to CHF 100,000, including projects subject to permit

Save and benefit at the same time!

You benefit from reduced premiums when taking advantage of the same insurance benefits:

- Combination discount when you sign up for Private and Traffic Legal Protection Insurance
- Discount for young adults up to the age of 25
- Over-60 discount

Our premium coverage – even more advantages:

- Employment law for members of executive management and the board of directors
- Disputes arising from secondary self-employment yielding annual turnover of up to CHF 36,000
- Disputes with workmen involved in construction projects with a total construction amount of up to CHF 150,000, including projects subject to permit



«I am a frequent driver – including in foreign countries. In case of an incident, a good lawyer is more than useful.»

«With a living will, my daughter can act in accordance with my wishes.»

«As my work is very important to me, I am very pleased to have legal advice available at all times.»



Traffic Legal Protection from Orion PRIVATE

Are you the driver, renter or owner of a vehicle, or do you travel as a passenger or pedestrian? If so, you need our Traffic Legal Protection.

Also insured without an additional premium:

- Renting a garage
- Patient rights in conjunction with a traffic accident

Our premium coverage – sensational advantages

► **New on the legal protection market:** the most comprehensive Traffic Legal Protection from Orion Private protects you in any conceivable situation.

We offer you:

- Coverage for administrative fees, e.g. for a penalty order or decrees regarding a fine
- International protection in the event of license suspension
- Support in the event of violation of air traffic regulations by drones
- Driver protection in approved races
- Legal protection for pilots and aircraft owners
- ... **and much more!**

Attractive add-on modules:

Tailor your personal coverage with additional insurances that suit your individual situation:

- Additional property in Switzerland – excellent protection in your vacation house too
- Legal protection for landlords – if you need our help in a dispute with your tenants

Our performance and service promise:

- Cases are taken care of by experienced and specialized legal experts and lawyers
- Full coverage of:
 - Court fees and legal expenses
 - Costs for appraisals and expert opinions
 - Legal costs of the opposing party in the event of defeat
 - Travel and translation costs
 - Bail to avoid custody
- Lawyer of your choice for court proceedings
- Defense lawyer from the very start of the criminal proceeding; up to CHF 2,000 for the first interrogation

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Standard and Premium private legal protection

Legal field	Waiting period	Insured sums		Local applicability	
		Standard	Premium	Standard	Premium
Law of damages incl. victim support and criminal charges	None	CHF 600,000, outside Europe CHF 150,000	CHF 1,000,000, outside Europe CHF 300,000	World	World
Criminal defense	None	CHF 600,000, outside Europe CHF 150,000	CHF 1,000,000, outside Europe CHF 300,000	World	World
Right of ownership and property law	None	CHF 600,000, outside Europe CHF 150,000	CHF 1,000,000, outside Europe CHF 300,000	World	World
Insurance law	None; In social security law: one month	CHF 600,000, outside Europe CHF 150,000	CHF 1,000,000, outside Europe CHF 300,000	World; social security law: Switzerland	World; social security law: Switzerland
Employment law	One month	600,000; coverage for members of Executive Management and the Board of Directors only in Premium	1,000,000	Switzerland and neighbouring countries	Switzerland and neighbouring countries
Patient law	One month, except for emergency treatment	CHF 600,000, outside Europe CHF 150,000	1,000,000; outside Europe 300,000	Switzerland; in case of emergency: world	Switzerland; in case of emergency: world
Other contractual law	One month	CHF 600,000, outside Europe CHF 150,000	1,000,000; outside Europe 300,000	World	World
Secondary self-employed occupation	One month	600,000	1,000,000	Switzerland and neighbouring countries	Switzerland and neighbouring countries
Copyright	One month	5,000	20,000	Europe	Europe
Internet legal protection	One month	5,000	20,000	World	World
Bullying legal protection	Six month	5,000	20,000	Switzerland and neighbouring countries	Switzerland and neighbouring countries
Legal protection for tenants	One month; work contract concerning construction defects: one year	600,000; disputes arising under neighbours and work contract: 10,000	1,000,000	Switzerland	Switzerland
Legal protection for land and condominium owners	One month; work contract concerning construction defects: one year	10,000	1,000,000	Switzerland	Switzerland
Inheritance law	One year	500	3,000	Switzerland	Switzerland
Tax law	One year	500	3,000	Switzerland	Switzerland
Matrimonial law/registered partnership	One year	500 per insured partner	3,000 per insured partner	Switzerland	Switzerland
Traffic legal protection	None	CHF 600,000, outside Europe CHF 150,000	1,000,000; outside Europe 300,000	World	World
Foreign trip legal protection	None	CHF 600,000, outside Europe CHF 150,000	1,000,000; outside Europe 300,000	World	World
Special advice legal protection for insured persons 60 PLUS	One year	5,000	20,000	Switzerland	Switzerland
Advice legal protection	One month; for construction projects: one year	1,000	2,000	Switzerland	Switzerland

Traffic legal protection Standard

Legal field	Waiting period	Insured sums	Local applicability
Law of damages incl. victim support and criminal charges	None	CHF 600,000, outside Europe CHF 150,000	World
Criminal defense	None	CHF 600,000, outside Europe CHF 150,000	World
Suspension of license	None	CHF 600,000	Switzerland
Right of ownership and property law	None	CHF 600,000, outside Europe CHF 150,000	World
Insurance law	None	CHF 600,000, outside Europe CHF 150,000	World
Patient law	None	CHF 600,000, outside Europe CHF 150,000	World
Vehicle contract law	None	CHF 600,000, outside Europe CHF 150,000	World
Renting a garage or parking space	None	CHF 600,000	Switzerland

Traffic legal protection Premium

Legal field	Waiting period	Insured sums	Local applicability
All Risk Coverage: There is no listing of legal fields. The insured person is insured within the scope of his or her insured characteristics (Art. A2) for everything that is not covered by Art. D3 is excluded.	None	CHF 1,000,000, outside Europe CHF 300,000	World

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