



WE PROTECT YOUR RIGHTS

With free legal  
advice Orionline

# Legal protection insurance for private individuals

■ ORIONPRIVATE

Private and traffic legal  
protection insurance



# We protect you and your family

There are situations in life in which you have to stand up for your rights. Conflicts with your employer, neighbors, a contractor or a public authority not only take time and nerves, but can also cost a lot of money. We protect your rights and take on the costs of your legal dispute. For you, your family and those you live with.

## Comprehensive protection

Benefit from a 20 % discount on private legal protection insurance if you choose our combined private and traffic legal protection insurance.



**Private legal protection** protects you against legal risks as an employee, tenant, owner, consumer, policyholder or parent.



With **traffic legal protection**, you are legally well protected – worldwide. Whether you are traveling by car, public transport, bicycle or on foot.

## Legal support and assumption of costs

### With the private legal protection insurance, for example, if:

- you are wrongfully dismissed due to illness;
- your landlord massively increases the rent after a renovation;
- your neighbor does not comply with the noise regulations;
- you are not refunded the purchase price despite returning the designer handbag;
- the accident insurance company claims that an injury is the result of an illness;
- your child is a victim of Internet defamation.

### Or with the traffic legal protection insurance, if

- after an accident, your opponent claims that you missed the stop sign;
- your child is hit by a car on the way to school;
- you are asked to hand in your driving license after a speeding offense;
- the used car you bought turns out to be an accident-damaged car.

## Many new legal fields are already included in the Standard coverage free of charge

- Internet legal protection insurance, e.g. credit card misuse or hacking
- Bullying legal protection insurance, e.g. threats and blackmail via electronic media
- Disputes arising from part-time self-employment
- Infringement of copyrights, e.g. film and music downloads
- Matrimonial law: Drafting of a separation or divorce settlement
- Disputes with craftsmen regarding building defects; including projects which are subject to authorization

# A combined solution with many advantages



## Legal representation

With Orion's combined private and traffic legal protection insurance, you are comprehensively protected. Your legal cases are handled by experienced lawyers and attorneys. In the event of court proceedings, you have a free choice of attorney.



## Calculable costs

The costs and effort of a legal dispute are often incalculable – an annual premium, on the other hand, is. Orion PRIVATE legal protection protects you against the financial risks of court cases. Lawyers' fees and court costs, which often have to be paid in advance, costs for expert opinions as well as legal costs in the event of your losing in court are covered.



## Free legal advice over the phone

Our telephone legal advice service is there for you and will provide you with competent information on legal issues in everyday life, in the event of legal disputes or impending court cases. Lawyers will answer your questions and discuss the next steps with you.

## Single- or multi-person insurance?

With single person insurance, only you and your minor children living with you are protected. With a multi-person insurance, we protect all persons living in the same household.

Young adults up to 25 years of age: **20 % discount on private legal protection insurance**

From the age of 60: **15 % discount on private and traffic legal protection insurance**

## Our Premium coverage – even more advantages

- All-risk traffic legal protection insurance
- Employment law for Members of Executive Management and the Board of Directors
- Higher sums insured in all legal fields

### Private legal protection insurance

Insured legal fields	Waiting period	Sum insured in CHF per legal case	Standard	Premium	Local applicability
Law of damages, including victim support and criminal charges	None		600 000*	1 000 000*	Worldwide
Criminal defense	None		600 000*	1 000 000*	Worldwide
Right of ownership and property law	None		600 000*	1 000 000*	Worldwide
Insurance law	None; Social security law: 1 month		600 000*	1 000 000*	Worldwide; Social security law: Switzerland
Employment law	1 month	Cover for members of the Executive Management and the Board of Directors only in Premium	600 000;	1 000 000	Switzerland and neighboring countries
Patient law	1 month; in emergencies: None		600 000*	1 000 000*	Switzerland; emergencies: worldwide
Other contract law	1 month		600 000*	1 000 000*	Worldwide
Secondary self-employed occupation	1 month		600 000	1 000 000	Switzerland and neighboring countries
Copyright	1 month		5 000	20 000	Europe
Internet legal protection insurance	1 month		5 000	20 000	Worldwide
Bullying legal protection insurance	6 months		5 000	20 000	Switzerland and neighboring countries
Legal protection for tenants and leaseholders	1 month; work contract concerning construction defects: 1 year	Disputes with neighbors and work contract: 10 000	600 000;	1 000 000	Switzerland
Legal protection for land and condominium owners	1 month; work contract concerning construction defects: 1 year		10 000	1 000 000	Switzerland
Inheritance law	1 year		500	3 000	Switzerland
Tax law	1 year		500	3 000	Switzerland
Matrimonial law / Registered partnership	1 year		500 per partner	3 000 per partner	Switzerland
Traffic legal protection	None		600 000*	1 000 000*	Worldwide
Foreign trip legal protection	None		600 000*	1 000 000*	Worldwide
Advice legal protection for insured persons 60 PLUS	1 year		5 000	20 000	Switzerland
Additional advice legal protection (personal law, family law, data protection insurance, etc.)	1 month; for construction projects: 1 year		1 000	2 000	Switzerland

\*Sum insured outside Europe in CHF: Standard 150 000, Premium 300 000

### Traffic legal protection insurance

	Standard	Premium
Sum insured in CHF per legal case	600 000 (outside Europe: 150 000)	1 000 000 (outside Europe: 300 000)
<b>Insured legal fields</b>	<b>Local applicability</b>	<b>Benefits of the Premium coverage</b>
Law of damages, including victim support and criminal charges	Worldwide	All writing fees in the event of an order of summary punishment or fine are covered by Orion under the Premium coverage without any limit in terms of amount.  All-risk coverage: No legal fields are listed. The insured is insured within the scope of their insured properties (Art. A2 GCI) for everything worldwide that is not excluded in Art. D3 GCI.
Criminal defense	Worldwide	
Confiscation of driving license and taxation	Switzerland	
Right of ownership and property law	Worldwide	
Insurance law	Worldwide	
Patient law	Worldwide	
Vehicle contract law	Worldwide	
Garage or parking space rental	Switzerland	

The relevant insurance conditions take precedence over this factsheet.