

The General Insurance Conditions (GIC) for Motor Vehicle Insurance from AXA Insurance Ltd detail the coverage, exclusions, and obligations of the policyholder. The insurance provides property and casualty coverage for specified vehicles and individuals, including liability for damage to others, accidental damage to the insured vehicle, and benefits for daily hospital stays, disability, and death. Coverage is valid in Europe and Mediterranean countries, excluding regions like Russia and Crimea. Exclusions include incidents involving intoxicated driving, participation in motorsport events, and damage from wear and tear or unauthorized trips. Premiums are due at the start of each insurance year, and failure to pay can lead to coverage suspension. Claims must be reported immediately, and policyholders are required to notify AXA of any changes in information and cannot acknowledge claims without AXA's consent. The contract automatically renews annually unless terminated with three months' notice, and it can also be canceled after a claim or premium increase. Provisional coverage is available for up to 30 days from the vehicle registration date, provided an application is submitted within that period.

The policy outlines procedures for legal assistance, requiring immediate notification to the insurer upon the need for legal help, along with the submission of relevant documents. The insurer will provide legal advice and representation, covering costs within approved limits. Policyholders may choose their own lawyer under certain conditions but must obtain consent before retaining legal counsel. Breaches of information duties may result in reduced or denied benefits. In case of disagreements regarding legal cases, an independent expert assessment can be requested within 20 days, with costs shared between parties.

In the event of an accident, the policyholder must authorize the insurer to assert claims against the third party's liability insurance and communicate all relevant information. The insurance is governed by Swiss law, with jurisdiction in Swiss or Liechtenstein courts, and is subject to trade and economic sanctions. Liability insurance covers claims for bodily injury and property damage from vehicle operation, with exclusions for damage to the insured's property, racing events, and unlicensed

driving. Accidental damage insurance covers various damages to the insured vehicle, including collision, theft, and natural hazards, with specific obligations for theft incidents.

The policy includes coverage for personal belongings inside the vehicle, with exclusions for cash and valuables. It also covers loss or damage to vehicle keys and optional equipment up to 10% of the vehicle's catalog price. In the event of a claim, repair costs are covered up to the vehicle's present value, with total loss defined under specific conditions. Additional benefits include recovery and transport costs, roadside assistance, and replacement vehicle coverage for loss of use, with specified limits.

E-mobility battery coverage applies to high-voltage batteries within the first eight years or 200,000 kilometers, covering operational errors and malfunctions, with exclusions for damages covered by other parties. Vehicle legal protection covers legal issues related to the insured vehicle, including contract disputes and criminal proceedings, with exclusions for felonies and unauthorized driving. Coverage for injuries to the insured and passengers includes medical costs and daily hospital benefits, with specific exclusions such as suicide and misappropriation of the vehicle. The policy also provides a comprehensive service for accidents caused by third parties, covering property damage claims if the other party is liable. Claims can be filed online through the AXA customer portal, and definitions clarify key terms related to the insurance.