



# Legis<sup>strada</sup>, Legis<sup>priva</sup> and Legis<sup>duo</sup>

## Mobility and private legal protection

- » Our mobility and private legal protection insurance plans help you defend your interests when you are confronted with a case of litigation for which no amicable settlement can be found, including in the event of a road accident, a neighborhood dispute or legal action in your professional life.



Our mobility and private legal protection insurance plans include three alternatives that can be combined to suit your needs in order to help you better know and enforce your rights.

You will therefore avoid heavy legal expenses such as lawyer's fees or court and expert opinion costs.

### **Legis<sup>strada</sup> mobility**

Legis<sup>strada</sup> defends your interests in the event of litigation relating to mobility and road traffic, for you as a driver, passenger in your own vehicle or in that of a third party, pedestrian, cyclist, horse rider or public or private transport user.



### **Legis<sup>priva</sup> private**

Whether you are an employee, a tenant, an owner or a consumer, Legis<sup>priva</sup> coverage ensures that your rights are respected.



### **Legis<sup>duo</sup> combined**

L'assurance Legis<sup>duo</sup> insurance combines the benefits of our Legis<sup>strada</sup> and Legis<sup>priva</sup> products.



## ➤ Legal areas covered

➔ **Our mobility and private legal protection covers litigations in the following legal areas:**



- civil liability law
- insurance law
- labour law
- tenancy law
- business contract law
- consumer and contract law
- criminal and administrative law
- law on ownership and other property rights
- legislation on neighbourhood issues (for owners)
- individual and family law
- road traffic law

➔ **In addition to the legal assistance provided by Dextra Protection juridique SA, it covers:**



- lawyers' fees in the event of legal proceedings or with the prior consent of Dextra
- court and expert opinion costs
- costs of proceedings
- legal indemnities granted to the opposing party
- travel and legal action costs
- criminal bail bond

	Legis <sup>strada</sup> mobility	Legis <sup>priva</sup> private	Legis <sup>duo</sup> combined
<b>Civil liability:</b> Claiming damages from individuals responsible for an injury or damage.	✓	✓	✓
<b>Insurances:</b> Disputes with insurers, health insurers and private or public pension funds.	✓	✓	✓
<b>Criminal and administrative law:</b> Safeguard of your interests in the event of criminal or administrative procedures against you.	✓	✓	✓
<b>Vehicles:</b> Disputes relating to the purchase, sale, leasing, maintenance and repair of your vehicle.	✓		✓
<b>Recreational activities on the public highway:</b> Roller skating, skateboards or scooters.	✓		✓
<b>Employment:</b> Disputes with your employer relating, for example, to employment contracts, salary, overtime payment and redundancy.		✓	✓
<b>Property ownership:</b> Defending your interests as an owner in the event of disputes related to easements (right of way) and property boundaries. Disputes with other floor-by-floor owners regarding shared costs allocation.		✓	✓
<b>Business contract:</b> Disputes related to a business contract in the event of alterations, renovations or an extension of the building lived in. Including for work up to CHF 100,000 requiring a building permit.		✓	✓
<b>Housing and neighbourhood:</b> Disputes with the owner of the accommodation, for example, related to rent increases, heating costs statements, etc. Neighbourhood disputes (as an owner): noise hazards, hedge cutting, etc. Neighbourhood-related disputes are covered up to CHF 10,000.		✓	✓
<b>Services and consumer goods:</b> Litigation with a merchant, a merchant website or a service provider: invoicing, subscriptions, credit card problems, leasing and rental.		✓	✓
<b>Family:</b> Individual, family and estate law (provision of legal consulting services up to CHF 500).		✓	✓
	CHF 250,000 per case	CHF 250,000 per case	CHF 250,000 per case



## Free for children!

Legis<sup>strada</sup>, Legis<sup>priva</sup> and Legis<sup>duo</sup> insurance plans are free for children and young people until the end of the calendar year in which they turn 18 and who live in the same household as an adult with equivalent coverage.

The general terms and conditions of insurance apply.

groupemutuel

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Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA / Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA  
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Opcion Vested Benefits Foundation / Fondation Collective Open Pension

