



Legal expenses insurance

At your side  
when needed.  
Worldwide.

[css.ch/legalexpenses](https://css.ch/legalexpenses)

### Your advantages

- Cover of the cost of legal disputes
- Expert legal advice by phone
- Representation of your interests by an experienced lawyer
- Free choice of lawyer for preparing court proceedings
- Choice of insured fields of law
- Valid worldwide, with a few exceptions
- For individuals or households with several members

### Save on premiums

- 10 % discount for persons insured with CSS
- 3% ou 5 % long-term contract discount
- Additional premium advantage when taking out Private legal expenses insurance and Traffic legal expenses insurance

### Sensible supplements

Comprehensive cover from one provider: With Household Insurance (personal liability, household contents, and buildings insurance) from CSS, you will have just the right cover to protect the property you value the most.

### Get expert advice when facing a legal case.

Even peace-loving and law-abiding citizens may suddenly find themselves in situations where they need legal help. These can involve an abusive dismissal, a dispute with a quarrelsome neighbour, an incident during medical treatment, a defective device, not to mention all the new risks that come with using the internet.

Who is in the right? What needs to be done? Is it even worth it to take legal action, and if so, how? Legal expenses insurance from CSS provides an effective form of cover against lawyer and courts fees arising from all these situations.

We will defend your rights and save you a lot of money, time and hassle – effectively and quickly.

Get advice on 0844 277 277  
Your client portal at [my.css.ch](https://my.css.ch)

Your health.  
Your partner. 

# Information and benefits at a glance.

## The benefits you can expect

- Cover of lawyer and court fees, as well as the cost of expert opinions.
- Clarification of legal questions by an adviser over the phone.
- Handling of your legal case by an experienced lawyer.
- Free choice of lawyer for preparing the court proceedings.
- Legal costs from proceedings that are owed to the opposing party.
- Collection of amounts awarded to you.
- Advance for bail to avoid pre-trial detention after an accident.
- Payment of translation fees and travel expenses for legal proceedings abroad.

	Private legal expenses insurance	Traffic legal expenses insurance
<b>Sum insured</b>	CHF 1,000,000	CHF 1,000,000
<b>Insured persons</b>	Individuals or households with several members	Individuals or households with several members
<b>Scope</b>	Worldwide, with a few exceptions	Worldwide, with a few exceptions
<b>Insured fields of law</b>	<ul style="list-style-type: none"> <li>• Law of damages</li> <li>• Criminal defense</li> <li>• Property law</li> <li>• Insurance law</li> <li>• Labor law</li> <li>• Work contract law</li> <li>• Other contract law</li> <li>• Legal expenses insurance for tenants</li> <li>• Legal expenses insurance for land and condominium owners</li> <li>• Copyright law</li> <li>• Secondary self-employed occupation</li> <li>• Legal expenses insurance for drivers</li> <li>• Tax law</li> <li>• Inheritance law</li> <li>• Additional legal protection for advisers in various fields of law</li> <li>• Legal advice by phone in all fields of law</li> </ul>	<ul style="list-style-type: none"> <li>• Law of damages</li> <li>• Criminal defence</li> <li>• Suspension of driver's license and taxation</li> <li>• Property law</li> <li>• Insurance law</li> <li>• Vehicle contract law</li> <li>• Renting a garage</li> </ul>

## Round out your security package if necessary with supplementary personal Private legal expenses insurance:

### Legal expenses insurance for patients

Covers disputes with doctors, hospitals and other medical service providers in Switzerland (abroad only in emergencies).

### Legal expenses insurance for other properties

Covers additional properties and land in Switzerland.

### Legal expenses insurance for landlords

Legal help with disputes with tenants of insured property.

### Internet legal expenses insurance

Legal protection in connection with phishing, hacking and credit card fraud.

### Bullying legal expenses insurance

Assistance when bullied at the workplace, or in connection with cyberbullying, threats, coercion or blackmail.

Design your legal expenses cover to best meet your individual needs based on your current situation. Don't hesitate to ask us for advice.

The risk carrier for this product is Orion Legal Expenses Insurance Ltd., Basle.

This product sheet is designed to provide a general overview. Details of the insurance on offer are contained in the General Insurance Conditions (AVB) of CSS Versicherung AG and the Federal Insurance Contract Act (VVG).

