

# Questions and answers about PostFinance car insurance

- Questions about the conditions for taking out a policy and on the insurance portal** .....2
  - Under what conditions can a PostFinance car insurance policy be taken out? .....2
  - Which vehicles can be insured and which cannot?.....2
  - What is the procedure for taking out insurance cover? .....2
- Questions about the offer**.....3
  - What makes PostFinance car insurance attractive?.....3
  - What does the liability insurance include? .....3
  - What does partially comprehensive insurance include? .....3
  - What does fully comprehensive insurance include? .....3
  - What aspects of my car can I insure? .....3
  - How can I insure myself against parking damages? .....4
- Submit a claim or accident report**.....4
  - How do I make a claim? .....4
- General questions about the insurance** .....5
  - How can I take out an insurance policy?.....5
  - When can I give notice to terminate my current insurance? .....5
  - How can I report the change of insurance policy to the road traffic department?.....5
  - When will my car insurance coverage begin?.....5
  - Where is the insurance valid? .....5
  - Who is my PostFinance car insurance contractual partner? .....6
  - Why is the motor vehicle insurance from PostFinance so much cheaper? .....6
  - How are claims processed?.....6
  - What is the role of TONI Digital Insurance Solutions AG?.....6
  - Who can I contact if I experience any problems or have any questions relating to the insurance and contract? .....6

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## Questions about the conditions for taking out a policy and on the insurance portal

### **Under what conditions can a PostFinance car insurance policy be taken out?**

- Age of most frequent driver must be 20 or higher
- Most frequent driver must be in possession of driving licence for at least 2 years
- Date: when purchasing a new or used vehicle or when changing insurer by giving due notice
- Domicile in Switzerland
- Provision of a Swiss mobile phone number (required for communication and login)
- **There is no** requirement to have an account with PostFinance.

### **Which vehicles can be insured and which cannot?**

Private vehicles for private use are insurable, e.g. estate cars, hybrids, convertibles, family cars, etc.

Currently, non-insurable vehicles include vehicles that are 20 years old or more, private vehicles for business use (company vehicles), motorcycles, commercial vehicles, vehicles from the luxury segment, high-performance vehicles (proportion of horsepower to weight), vehicles with a very small number of registrations (speciality vehicles).

It may be the case that a vehicle is viewed as a private vehicle, but is classified by the manufacturers as a commercial vehicle (e.g. VW T6). Unfortunately we are currently unable to offer any insurance cover for this type of vehicle.

### **What is the procedure for taking out insurance cover?**

There are four main steps in taking out an insurance policy:

- I. On the insurance portal: calculating the premium and displaying the quote.
- II. On the insurance portal: taking out the insurance policy by clicking on "Take out policy now". By doing so, you have secured your policy. Your insurance cover is only guaranteed, however, after you have properly registered the car at the road traffic department, i.e. after you have had the insurance policy reassigned in the registration document (cf. Step IV).
- III. Activation of your customer account on our portal (Cockpit / Login).
- IV. Registration, i.e. reassignment of the insurance policy on the registration document at the road traffic department.

The insurance cover comes into force with Step 4 (Registration), and only then becomes legally binding. In parallel with this, you must – if applicable – give due notice to cancel your existing insurance policy (see Instructions for changing your insurance policy).

## Questions about the offer

### **What makes PostFinance car insurance attractive?**

PostFinance car insurance has the following advantages for you:

- Permanently low prices
- TOP insurance coverage – other optional extras
- Free choice of garage in the event of a claim
- The use of a replacement vehicle during the period that a damage is being repaired is free of charge
- Three-month cancellation period – no risk
- Quick and uncomplicated claims handling with reputed partners
- Available 24 hours a day via modern online cockpit
- Only available from us: environmental option to offset CO2 footprint

### **What does the liability insurance include?<sup>i</sup>**

Liability insurance is required by law and covers damage caused to other people, vehicles, buildings or the environment.

### **What does partially comprehensive insurance include?<sup>i</sup>**

Partially comprehensive insurance extends the liability coverage to include damage caused by hazards, fire and theft, as well as glass damage. Cover is provided for damage to the insured vehicle caused by fire, natural forces, vandalism, glass breakage, marten bites, collision with animals, or theft. If necessary, the costs for salvaging the vehicle will also be covered. In addition, the replacement vehicle required after a claim is insured during the period that the damage is being repaired (the cost coverage for the replacement vehicle is up to a max. of CHF 500.00).

### **What does fully comprehensive insurance include?<sup>i</sup>**

With fully comprehensive insurance, the partially comprehensive and liability insurance policies are extended to cover collision damage. Fully comprehensive insurance is required for leased vehicles. For fully comprehensive insurance, partially comprehensive insurance is also required.

### **What aspects of my car can I insure?**

The insurance coverage can be extended with the following additional options (possible only in combination with partially or fully comprehensive insurance):

#### **Parking damages<sup>i</sup>**

Your insurance will also cover damage caused by unknown individuals to your parked vehicle.

#### **Vehicle legal protection<sup>i</sup>**

Your insurance will also cover legal disputes that arise from the use of the insured vehicle during the term of the policy.

<sup>i</sup> You can find more detailed information in the applicable General Terms and Conditions of Insurance (GTC).

### **Personal belongings<sup>i</sup>**

Your insurance will cover damage to or theft of personal belongings that you are carrying with you in your car.

### **Gross negligence<sup>i</sup>**

If you drive negligently in road traffic and thereby cause an accident, the insurance company is entitled to reduce the claims payments. By expanding your insurance to cover gross negligence, we will refrain from recourse or a reduction in benefits for damage caused by gross negligence (this does not apply if you are under the influence of alcohol, drugs or medication).

### **Glass breakage in headlights<sup>i</sup>**

Your insurance will cover damaged or broken headlights, tail lights, indicators, bulbs and LEDs.

### **Value supplement<sup>i</sup>**

In the event of theft or a write-off, you will be reimbursed the replacement value of the vehicle over two years (up to the purchase price).

### **Roadside assistance<sup>i</sup>**

Our roadside service is there to help you if you have a vehicle breakdown, lose your keys or run out of petrol anywhere in Europe.

### **Personal accident insurance<sup>i</sup>**

Your insurance will also cover passengers (including cats and dogs) in the event of consequential damage following an accident when using the vehicle.

### **CO2 option**

If you choose this option, every kilometre you drive will support a "south pole" project we have selected. One of the aims of this socio-economic project is to tackle unnecessary CO2 emissions.

### **How can I insure myself against parking damages?**

Protection against parking damages can be selected as optional supplementary cover.

This option can be selected after the selection has been made for comprehensive or partially comprehensive insurance.

The parking damages option is offered only for vehicles that are no older than 9 years. For older vehicles, this option will be greyed out or not shown by default, based on the date of first registration.

## Submit a claim or accident report

### **How do I make a claim?**

You can make a claim online right away at <https://versicherungen.postfinance.ch> or by calling 0848 117 799 (from Switzerland) or +41 58 667 14 00 (from abroad). Do not acknowledge any third-party claims and do not sign any documents written in a foreign language.

Please also use the "Accident Statement" template that will be sent to you with the insurance card.

<sup>i</sup> You can find more detailed information in the applicable General Terms and Conditions of Insurance (GTC).

## General questions about the insurance

### **How can I take out an insurance policy?**

Insurance can only be taken out online at [versicherung.postfinance.ch](https://versicherung.postfinance.ch). This website calculates a non-binding quote before you take out the policy.

### **When can I give notice to terminate my current insurance?**

An insurance policy can be terminated by giving due notice (normally three months), with effect from the end of the specified contractual period. The insurance policy can also be terminated if there is a change of vehicle, change of owner, if the premium is increased and in the event of a claim.

### **How can I report the change of insurance policy to the road traffic department?**

The electronic proof of insurance will be transmitted automatically by us to the road traffic department in your canton. In order to register the vehicle on time, you have two options. Approximately four to five days before the date you entered for the change of insurance, you can send the existing registration document to the road traffic department, or go in person with the registration document to the road traffic department.

When changing vehicles, the road traffic department requires the following documents:

- From the old vehicle: original registration document, so this can be cancelled
- From the new vehicle: Registration document (for used vehicles) or the inspection report form 13.20A (new vehicles), which is usually completed directly by the dealer.

If you are sending the registration document, please enclose a note with the date of the change of the insurance policy. During the following week, the new registration document will be sent to you by the road traffic department. The insurance coverage will apply from the commencement of cover date specified in the policy.

Please note that for insurance starting on 1 January, the registration document must reach the road transport office before 1 January. You should also pay attention to holidays to ensure that the insurance cover is entered into the registration document by the date of the commencement of cover. A period without insurance should be avoided at all costs. We therefore advise selecting the start date for the new insurance policy to begin a few days earlier than the end date of the current insurance cover.

### **When will my car insurance coverage begin?**

If the vehicle is registered before the commencement of cover date that is indicated in the policy, the vehicle will be insured starting from the commencement of cover date. If the vehicle is registered after the commencement of cover date that is indicated in the policy, the vehicle will be insured starting from the time that the vehicle is registered.

### **Where is the insurance valid?**

The insurance is valid in Europe and in countries bordering the Mediterranean (see the country list on the green insurance card).

## Who is my PostFinance car insurance contractual partner?

For the liability insurance, as well as the partially comprehensive and fully comprehensive insurance: Great Lakes Insurance SE in Baar; Great Lakes is a subsidiary of the Munich Re Group, one of the leading reinsurers worldwide which has vast experience with motor vehicle insurance. Breakdown service (roadside assistance insurance) is provided by the insurance company Europäische Reiseversicherungs AG (ERV). The insurer for the vehicle legal protection insurance is the insurance company Coop Rechtsschutz AG. TONI Digital Insurance Solutions AG acts as the fixed insurance broker for the insurance companies listed below. PostFinance Ltd acts as the marketing partner of TONI and sells the motor vehicle insurance products online from the insurance companies listed below.

Contractual partner	Role
Great Lakes Insurance in Baar	Insurer for liability insurance, partial and collision cover. Great Lakes is a subsidiary of the Munich Re Group (a reinsurer for many insurance companies and one of the leading reinsurers worldwide) and is the insurer for personal liability insurance, partial and collision cover.
Europäische Reiseversicherungs AG (ERV)	Insurer for breakdown insurance (roadside assistance insurance)
Coop Rechtsschutz AG	Insurer for vehicle legal protection insurance

## Why is the motor vehicle insurance from PostFinance so much cheaper?

The service from PostFinance aims to offer prices that are fair, while also being sustainably inexpensive. We are avoiding bait offers. This is made possible by a business model that is based on offering online sales only and that makes it possible to process queries and amendments from customers completely online. In addition to providing a higher level of convenience for customers, this also reduces costs.

## How are claims processed?

As with many established insurers, PostFinance co-operates with many experienced and capable partners to record and process claims. Members of the partner network include Carglass and Repanet.

## What is the role of TONI Digital Insurance Solutions AG?

PostFinance acts as the marketing partner for TONI Digital Insurance Solutions AG and sells the car insurance online on its behalf. TONI acts as the fixed insurance broker for the insurance companies listed below. TONI Digital Insurance Solutions AG has a FINMA licence as an insurance broker and is also continually evaluated by PostFinance and the insurance companies.

## Who can I contact if I experience any problems or have any questions relating to the insurance and contract?

PostFinance AG  
c/o TONI Digital Insurance Solutions AG  
Unterrohrstrasse 4  
8952 Schlieren Switzerland

Tel. (from Switzerland): 0848 117 799  
Tel. (from abroad): +41 58 667 14 00

[versicherungen.postfinance.ch](https://versicherungen.postfinance.ch)

# Instructions for changing your insurance policy

## 1. Determine the termination date for the current insurance policy

The conditions can be found in the policy or in the General Terms and Conditions of Insurance (GTCI). Usually, the notice period is three months before the end of the annual contract term.

## 2. Obtain a quote at [insurance.postfinance.ch](https://insurance.postfinance.ch) and take out a policy online

Under commencement of cover, enter the end date of the current policy.

## 3. Cancel your current insurance policy

You can use our termination letter template for this. You can find details below about when you can change your existing insurance policy

## 4. Report the change of insurance policy to the road traffic department

The electronic proof of insurance will be transmitted automatically by us to the road traffic department in your canton. You can register the vehicle by going in person with the old registration document to the road traffic department approximately four to five days before the date you entered for the change of insurance, or by sending the registration document by post.

When changing vehicles, the road traffic department requires the following documents:

- From the old vehicle: original registration document for cancellation.
- From the new vehicle: Registration document (for used vehicles) or the inspection report form 13.20A (new vehicles), which is usually completed directly by the dealer.

If you are sending the registration document:

- Indicate in a way that is clearly visible (e.g. using a Post-it note) the date of the change of insurance.
- The road traffic department will send you the new registration document.

Please pay attention to any holidays. For insurance starting on 1 January, the registration document must reach the road transport office before 1 January. A period without insurance should be avoided at all costs.

The insurance coverage will apply from the commencement of cover date specified in the policy.

## When can existing insurance be changed

### **When the contract expires**

- By giving due notice, you can cancel your insurance with effect from the end of the contractual period. If the contract is not cancelled, it will normally be extended by a further year.

### **When changing your vehicle**

- If you replace your old vehicle with a new one, for example, the insurance for the old vehicle can be cancelled. Let the current insurance provider know quickly, so that they can terminate the contract and refund on a pro rata basis the annual premium that has been paid in advance.

### **If the premium changes**

- If the insurer changes the amount of the premium or the excess, or if it reduces the benefits, you can cancel with effect from the date of the contract amendment. The notice of termination must have been received by the insurer before the new premium applies.

### **If there is a change of owner**

- If there is a change of owner, the comprehensive insurance cover will cease. The personal liability insurance cover will be transferred to the new owner, however. The new owner may cancel this within 14 days of the transfer. The old personal liability insurance expires once the new party is listed on the registration document. Please note that some insurers do not accept a transfer within the family as a reason for termination.

### **In the event of a claim**

- If the insurer pays compensation in the event of a claim, you may terminate the policy. The deadlines are governed by the General Terms and Conditions of Insurance (GTCI). The liability of the insurer ends 14 days after the notice of termination is received. If the contract has been in force for longer than one year and the damages do not constitute a write-off, you will receive the prepaid annual premium back on a pro rata basis.



Sender:

Sender: \_\_\_\_\_  
**REGISTERED**

**Termination of motor vehicle insurance for policy no.**

Dear Sir or Madam

I hereby give due notice to terminate the above policy as of per

Please send me a written confirmation. Thank you for the insurance coverage that you have provided.

Kind regards,