



The coverage you
need at a price
you deserve

Exclusively for Novartis employees

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Working together for you

Anyone who contributes to the success of one of the world's major companies can expect something in return. This is why Novartis employees can now enjoy exclusive conditions from AXA.

Clear advantages

Novartis employees receive a substantial discount on their AXA insurance premiums. Switching to AXA is worth it not only for the discounted premiums, but also for the great service at an affordable price.

Who benefits?

The special conditions are available exclusively for Novartis employees as insured persons. Several insurable areas give you the option of choosing between insurance for you alone and insurance for your whole family.

There is no cost for switching insurers.

Service makes the difference

We can guarantee you both excellent insurance benefits and fair advice. In an emergency, what really counts is service that you can rely on. The focus is always on you and your needs.



Welcome to the number one!

1.9 million customers can't be wrong. 93% of them are satisfied with AXA's coverage and service. We hope you'll be one of them soon.



Your partner in the event of a claim

Always report any incidents to AXA first. We will organize the repair of your car through a certified partner garage. This way you benefit from the following advantages:

- Repair using state-of-the-art standards and manufacturer's specifications
- Lifelong repair guarantee
- Replacement vehicle, including pickup and delivery service
- Vehicle cleaning
- Repair by our glass partner at the place of your choice



AXA 24-hour hotline

Whatever happens, we'll be there to help. Contact us at AXA.ch or 0800 0809 809 – available around the clock.



Parking disc and European accident statement

Practical and very important when the worst happens! Order your free parking disc today for everyday use and a European accident statement for when you need it. Give us a call.



myAXA – our customer portal

Here you will find all information about your contracts, data, invoices and a whole lot more – online, anywhere and at any time. Of course, you can also submit your claim via myAXA.



Private pension provision that gives you more

Private pension provision gives you advantages in many situations – certainly in tax matters, but also when it comes to purchasing real estate or dealing with an inheritance, and even if your company goes bankrupt. We will show you how you can make appropriate use of these privileges, depending on the situation at hand.



Sustainable investments

AXA invests insurance premiums and pension assets sustainably. But how exactly? Find out at [AXA.ch/sustainable-investments](https://www.axa.ch/sustainable-investments)



Security for your money

You benefit from AXA's experience as one of the world's largest asset managers. We are particularly known for our expertise in managing pension assets.



Access to your money

If you urgently need money, there's almost always a solution. Some options are a surrender of 3b capital or a policy loan. But it's best to ask us which approach makes the most sense in your case.



Pay less tax

With restricted pension accounts (Pillar 3a), it pays to make full use of the limits defined by law. AXA will help you keep to the necessary deadlines so that you don't miss out on any tax advantages.



Equity capital to purchase a home

Your pension plan can be pledged to finance residential property. Attractive options are available to save for residential property or to repay a mortgage indirectly.

You have more possessions than you realize

Mobile phone damage, bicycle theft, house fire: These are just some of the risks you can insure yourself against with our household contents coverage. We give you a comprehensive solution – one that is flexible and can be expanded to suit your needs.

The basics

Household contents insurance protects you against fire, theft and water damage. In case of damage or loss, we pay the new-for-old value. Household contents include all personal movable property (including digitally acquired data such as songs, e-books, etc.) that belongs to you or to your family members who share the same household. This also extends to items that are leased or rented, items you have been entrusted with and items that your guests have brought with them. And your household contents are insured not only in your home, but also anywhere in the world. If you move within Switzerland, the insurance is also valid during the moving process.

All Risk household contents insurance provides coverage for households with upscale furnishings and valuables. Your household contents enjoy all-round protection – and that includes coverage against damage you yourself cause as well as in the event of loss. We will be pleased to advise you in person.

Personal liability can be combined with household contents insurance.

25% discount

As a Novartis employee, you receive a 25% discount on your premium.

Interesting add-ons

Certain risks call for special protection and can also be covered. Examples:

- Theft away from home
- Breakage of glass/stone components of furniture
- Breakage of windows, washbasins and building glass
- Gross negligence
- Loss of keys and key service
- Emergency repair contractors
- Bike and e-bike assistance

Individual comprehensive protection

Whether it's an e-bike, hearing aid or expensive photo equipment, your most important items can also be insured against damage caused by yourself or external influences (e.g. your camera falls on the floor).

Claim scenario

After his lunch break, Mr. Zbinden finds to his horror that his new bike has vanished – together with its lock and lights. He had left it in the underground bike park for just one hour.

Breakdown of costs

Claim for theft

Replacement of the bicycle	CHF	2,600
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Replacement of bicycle accessories (lock and lights)	CHF	100
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Claim total	CHF	2,700
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Deductible	CHF	200
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Compensation from AXA	CHF	2,500
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Calculate your premium and get more information
AXA.ch/novartis-en

Get protection for you and your family

Accidents happen.

And the consequences can be serious, ranging from personal injury to property damage – for which you must accept responsibility. Or maybe someone submits an unjustified claim against you. We support you with individual solutions in both these cases.

The basics

Our personal liability insurance protects you against claims for personal injuries or property damage that you cause to others and defends you against unsubstantiated claims. You are insured as a:

- property owner
- tenant
- animal keeper
- kite surfer
- drone owner
- bike, e-bike or moped rider

Claim scenario

In a moment of absentmindedness, Ms. Peyer knocks over a vase of flowers, and its contents spill onto the lounge floor in her rented apartment. A major portion of the parquet floor (solid wood) needs replacing.

Interesting add-ons

You can add other modules to your liability insurance.

- Use of private third-party vehicles
- Use of car sharing and rental vehicles
- Pet damage to rented accommodation
- Loss of keys & key service
- Gross negligence
- Hunters
- Horse lessees

25% discount

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Breakdown of costs

Value of the damaged parquet floor (40 m ²)	CHF	9,800
Removal of water stains on wall	CHF	500

Claim total	CHF	10,300
Deductible	CHF	200
Compensation from AXA	CHF	10,100



Calculate your premium and get more information
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

Getting your rights when you're in the right

With AXA-ARAG legal protection insurance, you can count on a strong partner to help you settle legal matters and disputes – a partner that is committed to defending your rights. Legal disputes with your employer, a hospital or landlord can quickly become very expensive. Our modules give you the flexibility to put together a legal protection policy that suits your personal needs and ensures you optimal coverage.

“The 13th month salary was agreed in the contract I had with my former employer. When I decided to give notice and take up a new job, my boss was no longer willing to pay me the prorated 13th month salary. Fortunately, AXA-ARAG gave me professional legal support.”

Lara M., AXA-ARAG customer since 2015

We offer advice and support for legal issues and disputes in the following areas:

- Home & Everyday: in connection with renting or owning property, everyday transactions (e.g. purchases) and privacy violations
- Mobility & Travel: in connection with vehicles, traffic offenses and travel contracts
- Health & Personal Insurance: in connection with health problems, maternity, retirement or unemployment
- Work: in connection with your employment and disputes with your employer

Additional modules for comprehensive legal protection:

- Partnership & Family: support in legal matters and disputes in connection with school authorities and child protection agencies as well as mediation in the event of separation or divorce
- Taxes: support in legal matters and disputes in connection with the Swiss tax authorities regarding income tax and wealth tax

Legal Advice PLUS – comprises an analysis of your situation, examination of documentation and legal advice concerning all areas of Swiss law.

Good to know

All modules can be taken out individually or in any combination. For basic coverage, we recommend the modules “Home & Everyday,” “Mobility & Travel,” “Health & Personal Insurance” and “Work.” The add-on modules allow you to tailor your legal protection to your individual needs and ensure comprehensive coverage no matter what situation you are facing.

15% discount

As a Novartis employee, you receive a 15% discount on your premium.



More Information
AXA.ch/novartis-en

Protect yourself against online risks

Nowadays it's impossible to imagine life without the Internet. But there are many dangers lurking on the web. What if you are scammed by a fake shop? What if cybercriminals hack your credit card? Or what if your child becomes a victim of cyberbullying? In these instances, we are the strong partner who will stand up for you and protect you against financial loss.

Cyber Plus insurance offers comprehensive protection against cyber crime. Cyberinsurance is made up of four modules. You can take out each module individually.

- **Online accounts and credit cards:** AXA Cyber Plus insurance helps when your personal details or bank account or credit card data are stolen or misused.
- **Cyberbullying and copyrights:** We are here to help if copyrights have been violated online or if you are being cyberbullied. In justified cases, we will also pay for psychological counseling by a trained expert over the phone.
- **Online Shopping:** AXA Cyber Plus insurance takes the worry out of online shopping by protecting you against financial losses if you buy from dubious online shops.
- **Data recovery, virus removal and IT assistance:** We offer assistance with data recovery, virus removal, technical faults and other IT support issues relating to electronic devices like computers and laptops.

Cyberinsurance consists of AXA insurance, AXA-ARAG internet legal protection and cyber prevention services – which all together keeps you fully covered against online risks.

Exclusive prevention services

As an AXA customer, you benefit from unique prevention services. With these, you will receive a push message if your credit card details are stolen, your e-mail address or telephone number is affected by a data leak, or if online posts are found that damage your reputation or violate your personal rights.



For more information, visit
[AXA.ch/cyber](https://www.axa.ch/cyber)

All-round protection during the construction phase

Good to know

We offer attractive solutions for financing your construction project. Learn about our mortgage models or partial financing with your pension fund assets.

The dream of building your own home can quickly turn into a nightmare.

Because when so many people are working together, errors often occur that lead to damage and loss. As the construction owner, you are liable for damage to third parties caused by your construction project.

As the construction owner, **contract works insurance** offers you financial protection if a building under construction is damaged or destroyed on account of a sudden unforeseen event.

Basic coverage

- Losses and damage caused by construction accidents
- Acts of vandalism on building works
- Burglary and theft of property already built into the construction
- Damage from fire and natural forces, depending on the cantonal regulations
- Advances of amounts for which the liability insurer of a party involved in the construction is liable. This protects your capital and ensures that the work can be continued.

The following can also be included:

- Damage to existing structures
- Damage from spray painting and graffiti
- Construction substrate and soil mass
- Scratches on surfaces
- Additional inclusions are possible

Add-on coverages

Some add-on coverages that can be taken out include: legal protection for builders and contractors' guarantee insurance (work guarantee).

Construction owner's liability insurance covers financial claims for personal injury and property damage against you as the construction owner or owner of the construction land. It also defends you against unsubstantiated claims for damages.

Basic coverage

- Third-party claims due to damage from construction and assembly work
- Environmental damage
- Loss prevention costs, i.e. measures taken to prevent immediately imminent damage or loss
- Legal protection in criminal proceedings

The following can also be included:

- Pure financial losses
- Damage due to drilling for geothermal energy use
- Accidents involving visitors and customers

Main risks

As the construction owner, you are responsible for any damage to third parties due to construction work or damage to the construction project caused by a construction accident, regardless of whether you are at fault. The same also applies to loss or damage caused by architects, building contractors or tradespeople acting on your behalf.

For example:

- Damage due to unexpected behavior of the construction substrate
- Damage due to accidents during construction activities
- Claims by third parties for cracks in neighboring buildings, and also on account of unsubstantiated or excessive claims
- Acts of vandalism, thefts
- Building contractor's failure to perform due to bankruptcy



For more information, visit
[AXA.ch/construction](https://www.axa.ch/construction)

Protect what you care about! Fire or water damage is not only a threat to your personal safety, it can also put your financial future at risk. Protect your home for peace of mind and a life without any unwelcome surprises.

Our building insurance provides you with comprehensive coverage for everything that is permanently installed in your building, including photovoltaic installations, window panes and much more. If you like, you can also insure the grounds around your building. Protect yourself against financial risks and set up your building insurance based on your needs.

Fire and natural hazards

Almost all of the cantons in Switzerland require you to insure your house against damage caused by fire and natural hazards, such as flooding, hail or falling rocks. You can take out this insurance through AXA in the cantons of Geneva, Uri, Schwyz, Ticino, Appenzell Innerrhoden, Valais and Obwalden. In the remaining cantons, you are required to insure your property against fire or natural hazards with the cantonal buildings insurance authority.

Additional building insurance coverages

- Water damage: Whether your water pipes burst or freeze
- Damage due to glass breakage: Damage to glass, such as window panes or sanitary installations
- Damage to building due to burglary or attempted burglary
- Extended coverage: Malicious damage or damage resulting from martens, rodents and insects, among other things, is also covered
- Earthquake

Supplemental coverage

- Building technology failure
- Damage to the surrounding areas
- Equipment for building maintenance (for multi-family homes)
- Damage to external blinds caused by singeing
- Additional costs for temporary housing
- Additional costs resulting from the loss of rent

Photovoltaics, solar power systems and heat pumps

Our comprehensive coverage for building technology insures, among other things, your systems that use renewable energies. In addition to damage and destruction, you can also insure loss of earnings due to lost power generation.

Premises liability insurance

The law clearly states when you can be held liable for damage caused by an

10% discount

As a Novartis employee, you receive a 10% discount on your premium.

accident if you own a house or property. This type of damage often is the result of structural defects or a lack of maintenance. If, for example, you forget to salt your icy forecourt and someone slips, falls and injures themselves, you are liable. Liability insurance from AXA will protect you against these types of claims for damages from third parties and defend you against unsubstantiated claims. If you own and live in a single-family house, these types of claims are already included in our personal liability insurance. Building liability insurance provides all the condominium owners with coverage for such claims.

Carefree living

Good to know

We also have attractive solutions for financing your construction project. Learn about our mortgage models or partial financing using your pension fund assets.



For more information, visit
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

Make the dream of owning your own home a reality

Many people dream of owning their own home. But a lot of them think they can only get a mortgage from a bank. This is not actually true. As an insurance company, we are committed to finding suitable ways of investing our pension and premium assets. This is why our lending policy provides accountability for all parties involved. We often have very attractive terms for borrowers.

Financing example

Purchase price	CHF 1,200,000
Down payment – at least 20% of the purchase price*	CHF 240,000
Loan amount	CHF 960,000

Costs

Interest on first mortgage CHF 800,000 at 5.00%*	CHF 40,000
Interest on second mortgage CHF 160,000 at 5.50%**	CHF 8,800
Amortization within no more than 15 years or up to age 60	CHF 10,670
Annual ancillary costs / maintenance approx. 1% of the purchase price	CHF 12,000

Total annual costs	CHF 71,470
Total monthly costs	CHF 5,956

* Fees (notary and land register fees, property transfer tax, etc.) must also be paid out of your own pocket.
** The credit check is based on a long-term average interest rate of at least 5%.

Owning your own home should be a joy, not a chore. This means the financial outlay needs to be affordable for you over the long term. Tried and tested rules apply when calculating your individual budget so you can gauge your financial options correctly:

- **The 20/80 rule**
20 percent of the purchase price should be covered by your own funds. You may finance the remaining 80 percent with borrowed capital (1st and 2nd mortgages).
- **The 1/3 rule**
The regular expenses for your own home should not exceed 1/3 of your gross annual income. These costs include the interest on the 1st and 2nd mortgages, the ancillary costs and the repayments for the 2nd mortgage.

Our mortgage products

Fixed-rate mortgages

With a fixed-rate mortgage, the loan amount, interest rate and term are agreed when the contract is signed. You can choose between one and ten years as the term, depending on the loan amount. The interest rate is not exposed to any fluctuations until the end of the agreed term.

- **Advantage**
The amount of interest due for the whole term can be budgeted right from the beginning. Interest rates can be fixed up to 12 months in advance, subject to a corresponding premium.
- **Risk**
There is a prepayment penalty for early termination.

SARON mortgage

With a SARON mortgage, you are not tied to a fixed interest rate or a specific term.

- **Advantage**
There is no fixed term, which gives you financial flexibility (e.g. if you are planning on selling your home).
- **Risk**
With a variable-rate mortgage, the rate of interest rises and falls along with the general level of interest rates

Sustainability discount

Whether you are replacing your heating system with renewable energy or installing more efficient thermal insulation or a photovoltaic system, we support your sustainable efforts with attractive discounts.



Calculate your premium and obtain further information
[AXA.ch/mortgages](https://www.axa.ch/mortgages)

For your most cherished possessions

The ideal complement to your household contents insurance is valuables insurance which covers financial loss in case of theft or loss of or damage to the belongings you hold most near and dear – even while you are traveling. Each item is recorded separately, making it easier to provide proof in the event of a claim.

Valuables are a sought-after commodity: Burglaries are on the rise, and thieves know where to look. Once something is lost, no insurance can replace the sentimental value. But it is reassuring to know that we will at least indemnify the material loss.

Scope of coverage

Valuables insurance covers financial losses arising from theft, robbery, loss, misplacement, destruction or damage to your most precious possessions. It also applies while you are traveling. Coverage is worldwide except for paintings.

The following items are insurable:

- Jewelry
- Watches
- Furs
- Paintings
- Musical instruments



For more information, visit
[AXA.ch/valuables](https://www.axa.ch/valuables)



Protection for domestic staff

One of the comforts in life is to be able to benefit from the services of a housekeeper or gardener. But have you ever given any thought to what would happen if there were an accident?

Accident insurance for domestic staff

For just a small sum, you can insure domestic staff (such as housekeepers, gardeners or babysitters) against accidents at work and on the way to and from work. What many people don't know: **This coverage is stipulated by law and is obligatory for all employers.** This insurance is for all of your household staff who work up to eight hours per week and do not earn more than CHF 15,000 per year. If a time comes when you no longer have domestic staff, you can cancel the insurance policy at any time.

Benefits of mandatory accident insurance under the Accident Insurance Act

- Medical expenses (medical treatment, hospital stays in the general ward)
- Daily benefits (maximum 80% of insured earnings from the third day)
- Disability pension (maximum 80% of insured earnings)
- Surviving dependents' pension
- Compensation for physical or mental impairment and helplessness allowance

“We've relied on help with the gardening for many years. So we're glad we have a gardener. But one day he slipped on our outdoor steps and broke his wrist. Fortunately, we were insured.”

Peter U.,
AXA customer since 2011



For more information, visit
[AXA.ch/domestic-staff](https://www.axa.ch/domestic-staff)



More financial freedom – renting without a bank deposit

Tenants often have to deposit up to three months' rent with the bank as a guarantee. This is money you can't use. If you would like to put this money to more profitable use, or if you don't have the necessary liquidity available at present, our rental guarantee insurance is the right solution for you.

With rental guarantee insurance from AXA, you have unrestricted access to your savings instead of having to deposit the amount for the full duration of the tenancy.

We undertake to pay your landlord any justified claims, e.g. for tenant damage or rental arrears. We only claim these amounts back from you later on. Rental guarantee insurance from AXA is a surety, not insurance. In return, you pay an annual fee of 4% of the guarantee amount. This also entitles you to benefit from attractive discounts.

Good to know

Bundle this with liability insurance or an individual solution and get a 10% discount on your rental guarantee insurance!

Sample calculation

Monthly rent of CHF 2,500, three months' rent as deposit

Required deposit CHF 7,500
(without rental guarantee insurance, this would be deposited at the bank)

Annual cost with AXA rental guarantee insurance CHF 300
(Personal liability insurance from another provider)
Annual premium: 4% of the required deposit plus 5% federal stamp duty CHF 15

Annual cost with AXA rental guarantee insurance including 10% discount CHF 270
Personal liability insurance with AXA, annual premium: 3.6% of the required deposit plus 5% federal stamp duty CHF 13.50



Calculate your premium and get more information
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

Driving made worry-free

Gas, hybrid, or electric motor?

When you buy a car, you need motor vehicle insurance. We have a range of attractive solutions for you to choose from that are precisely in line with your wishes and your budget.

Liability insurance covers damage you cause to other people or property with your insured vehicle and is mandatory for registering your vehicle in accordance with the Road Traffic Act. That's because traffic accidents can very quickly become very expensive – especially if people are injured.

Accidental damage insurance covers damage to your vehicle. You choose between partial accidental damage (damage to your vehicle caused by natural hazards, animals and unknown persons) and comprehensive accidental damage (including damage caused by you to your vehicle).

Additional coverage

Damage to parked vehicle: You return from your shopping and discover deep scratches and a new dent in the passenger door. With parking damage insurance (damage to a parked vehicle), this type of damage is also covered.

Roadside assistance including onward travel: (Switzerland / Europe) ensures that you stay mobile if your insured vehicle breaks down. We organize and pay for roadside assistance as well as the direct journey home or the continuation of your journey.

With **bonus protection**, your premium will not increase in the event of a claim. This means your no claims bonus is not affected.

Gross negligence: Benefits are not reduced for damage caused by gross negligence (such as driving through a red light).

Vehicle legal protection

With this add-on, our experts will give you legal advice on the next steps and assist you if there are any disputes involving your vehicle, such as enforcing your claim following a car accident or contesting the excessive bill you've received from your car repair shop.

With the Safe Driver Bonus, young drivers under the age of 26 receive a 15% discount on their AXA car insurance if they take part in a prevention program on safe driving, among other measures.

Add-ons for electric vehicles:

Regardless of whether you have damaged your home or mobile charging station due to improper use, or it has been vandalized or stolen, AXA will pay for an equivalent replacement including installation within the scope of the **charging station add-on**. With the **battery add-on**, you are covered for damage to your high-voltage battery caused by operating errors, power surges, overcurrent, total discharge, malfunctioning of the charging device or exceptional loss of capacity.

Expand your insurance coverage with our flexible add-ons – precisely in line with your needs.

Good to know

Do you sometimes drive someone else's car? A friend's car perhaps? If the car doesn't have accidental damage insurance, you could be in for a nasty surprise if you have an accident. A supplement added to your personal liability insurance protects you against this risk.

20% discount

As a Novartis employee, you receive a 20% discount on your premium.



Calculate your premium and get more information
AXA.ch/novartis-en

As with car insurance, you can put together your own motorcycle and motor scooter insurance protection based on your exact needs.

Liability insurance covers damage you cause to other people or property with your insured motorcycle or motor scooter and is mandatory for registering your motorcycle or motor scooter in accordance with the Road Traffic Act. That's because traffic accidents can very quickly become very expensive – especially if people are injured.

Accidental damage insurance covers damage to your motorcycle or motor scooter. You choose between partial accidental damage (damage to your motorcycle or motor scooter caused by natural hazards, animals and unknown persons) and comprehensive accidental damage (including damage caused by you to your motorcycle or motor scooter).

Additional coverage

Damage to parked motorcycle or motor scooter

You return from your lunch break and discover a deep scratch on the fuel tank. Your motorcycle or motor scooter is just a few months old – which makes it all the worse. With parking damage insurance (damage to a parked vehicle), this type of damage is also covered.

Roadside assistance including onward travel (Switzerland / Europe) ensures that you stay mobile if your insured motorcycle breaks down. We organize and pay for roadside assistance as well as the direct journey home or the continuation of your journey.

With the motorcycle clothing add-on, your motorcycle clothing (including helmet, boots, etc.) is insured if it is stolen or damaged in an accident.

You can expand your insurance coverage with our add-ons for motorcycles or motor scooters – precisely in line with your needs.

20% discount

As a Novartis employee, you receive a 20% discount on your premium.

Claim scenario

After a motorcycle trip, Igor takes a break at a service station. On returning to the parking lot, he gets a nasty shock: The locked storage box has been broken into – and his motorcycle helmet and expensive leather jacket have both been stolen.

Breakdown of costs

Accidental damage

Damage to storage box	CHF	250
Theft of motorcycle helmet	CHF	359
Theft of leather jacket	CHF	899

Claim total CHF 1,508

Deductible CHF 0

Compensation from AXA CHF 1,508

Rev up your coverage

Riding the streets on a motorcycle gives you a heightened sense of the powerful machine under you. And even on a motor scooter, you are much more attuned to your environment than in a car. You do your part by driving with skill and caution. Coverage and protection – that's up to us.



Calculate your premium and get more information
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

Coverage for your classic car

Do you love cars and motorcycles that have been around a while and have their own stories to tell? We share your passion. So you can count on us to provide you with first-class protection for your pride and joy.

Your antique automobile is unique, and so is our insurance solution. Thanks to our modular and flexible options, you can optimally tailor the insurance coverage to your vintage car and your needs.

Classic car comprehensive protection is automatically included when you take out accidental damage insurance. It includes: Insurance services for replacement and individual parts, for transportation damage, as well as an increase in coverage if your vintage car grows in value.

With our Operating damage add-on, you are optimally covered in the event of damage caused by incorrect gear changes, misfueling, overheating and material fractures. Or in the event of subsequent damage caused by fluid leaks (oil, water, fuel, etc.).

Arrange your appointment with an AXA advisor today to discuss the options that provide the best coverage for your beloved vehicle.

Good to know

More than two vintage cars can be insured under a single set of interchangeable license plates. Inquire at your local department of motor vehicles.

20% discount

As a Novartis employee, you receive a 20% discount on your premium.



For more information, visit
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

Stay safe in the saddle

But there are several issues they need to consider.

Mopeds are all the rage, and the e-bike boom is still going strong. Almost every second person in Switzerland rides their bike or moped on a regular basis. The risks often go underestimated. Do you know how you and your two-wheeler are insured?

Good to know

Personal liability insurance protects you against claims from third parties. And it makes no difference if you are riding your own or someone else's bicycle, e-bike or moped (up to 25 km/hr).

The basics

Liability insurance for bicycles, e-bikes and mopeds (up to 25 km/h) is voluntary. If you already have personal liability insurance, coverage for bicycles, e-bikes and mopeds (up to 25 km/h) is included automatically.

For mopeds and e-bikes (up to 45 km/h), separate liability insurance is required. You will need to submit a certificate of insurance to the department of motor vehicles to get a license plate.

To cover damage to your bike, e-bike or moped, you can take out the "Bicycles, e-bikes and sports equipment" module – either separately or in combination with household contents insurance. This provides comprehensive protection against theft, a fall or damage, including when you are on the go.

25% discount

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For more information, visit
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

Seamless travel coverage

Whether you're planning a summer vacation on the beach, a trip to a European city or a cycling tour across Switzerland, with our travel insurance, you can relax and enjoy your vacation and travels.

Travel protection tailored to your needs

Create a travel insurance package that best serves your needs. You can purchase each of these basic modules individually or in any combination. Add-on modules can only be purchased together with at least one basic module.

Basic modules

Travel cancellation insurance

We cover the costs of your vacation, travel and language stays anywhere in the world if you are unable to begin them, cannot continue them as booked or have to cancel them prematurely.

Personal assistance

AXA is ready to provide you with travel insurance no matter where you are in the world. And if you have an emergency while traveling, AXA will pay the costs.

Roadside assistance

Regardless of whether your car breaks down, you're involved in an accident with your motorcycle, your e-bike gets stolen or your racing bike is damaged in a collision, we are there for you around the clock 365 days a year.

Add-on modules

Luggage

Losing your luggage is not only frustrating, it's also generally expensive. Our add-on modules will pay for your loss if your carry-ons and checked luggage are lost or arrive late.

Rental car deductible

We cover the costs of the deductible charged by the car rental or car share company in the event of accidental damage incurred while traveling or on vacation.

Travel legal protection

Problems with the hotel, airline or travel agency? Our Travel legal protection add-on module gives you access to legal assistance and help with legal disputes wherever you are in the world. It covers you while you're on vacation and even after you're home.

Medical treatment costs abroad

The Medical treatment costs abroad add-on module provides worldwide coverage for the expenses that your health or accident insurance will not pay for. This module can only be purchased together with the Personal assistance basic module.

Our single-trip travel insurance (short-term contract) gives you insurance coverage around the globe

- for a single trip,
- for up to eleven other travelers and
- for a trip lasting up to 125 days.

There are seven modules that you can combine as you like to create your travel insurance policy, and you can simply pay for it with a credit card online.

10% discount

As a Novartis employee, you receive a 10% discount on your premium (even if you already have a bundle discount).

Attractive bundled discounts: If you select all the basic modules, you get a 25% discount. If you take out two of the basic modules, you'll receive a 10% discount.



Calculate your premium and get more information
AXA.ch/novartis-en

Ship ahoy!

Good to know

We have specially trained watercraft experts located close to virtually every shore. So when you need professional advice or help filing a claim, you can rely on them and their extensive expertise in shipbuilding and their latest knowledge about the industry. Don't hesitate to call us if you have a question or concern.

Liability insurance is mandatory by law for the following boats:

- boats powered by an engine
- sailboats with a sail area of over 15 m²
- rental boats in general

It covers any damage you may cause to persons, property or animals with your boat.

With **AXA All Risk**, you are covered against anything that isn't explicitly excluded – so you can enjoy care-free outings on your boat. All Risk covers you against the following financial risks:

- Collision
- All events under partial accidental damage insurance
- Other damage and losses provided they are not excluded

With **partial accidental damage insurance**, your boat is insured for the following types of loss or damage, among others: theft, fire damage, damage caused by natural hazards, snowslides and malicious damage.

So you've fulfilled your dream of owning your own boat, but you're still looking for the right insurance?

AXA will steer you in the right direction: Our individual solutions offer you optimal insurance coverage.

Breakdown assistance

covers the costs of towing by the water police, maritime rescue service or a boatyard if you are unable to independently drive your boat back to the port or repair yard due to a breakdown.

Machinery insurance is a supplemental coverage option for All Risk insurance. The module covers damage to motors due to internal effects or external causes such as improper use, carelessness, negligence, insufficient water, oil, fuel or other operating agents, failure of systems used for measuring, control or safety.

Marine legal protection insurance

provides the financial means necessary to defend and enforce your legal interests.

15% discount

As a Novartis employee, you receive a 15% discount on your premium.

Above the clouds

You've realized your dream of flying – now we'll take care of your safety.

Whether you pilot, own, keep or rent an aircraft, our aviation insurance will cover your aircraft not only while it is in use but also when it is laid up.

As a pilot, you are liable to third parties for any loss that occurs in the air or on the ground. You are also responsible for your passengers and can be held liable if something unforeseen happens.

Combined third-party and passenger liability insurance offers you comprehensive protection against liability claims.

Comprehensive accidental damage insurance covers damage to the aircraft. Accidental damage insurance for aircraft that are in storage only covers damage that occurs while the aircraft is on the ground.

The **insurance covers** keepers and owners of aircraft, crew members and air freight carriers, as well as persons responsible on their behalf.

Accident and passenger insurance can be taken out for passengers and crew members – the same as for motor vehicle insurance. We then pay medical expenses, daily benefits (if these have been included) or a disability lump sum or death lump sum.

Good to know

As the renter of aircraft owned privately or by a club, you are liable for any losses. First clarify if the aircraft has accidental damage insurance and if there are club bylaws that regulate the deductible in the event of a claim.



For more information, visit
[AXA.ch/watercraft](https://www.axa.ch/watercraft)



For more information, visit
[AXA.ch/aviation](https://www.axa.ch/aviation)

The Swiss 3 Pillar system

The purpose of Switzerland's three-pillar pension system is to ensure that people in Switzerland are financially secure in their old age and in the event of disability or death. Our pension model is one of the most reliable in the world. It has proven its merits over many decades, and it dates back to the establishment of Old-Age and Survivors' Insurance (AHV), Disability Insurance (IV) and Loss of Earnings Benefits (EO) in 1948.

The three-pillar system has been enshrined in the Federal Swiss constitution since 1972. It is based on the interaction between state protection of basic livelihood, occupational benefits insurance (which includes employers) and tax-privileged private pension provision. The Swiss pension system is a key factor behind the social and financial security of people living in Switzerland.

How is the Swiss three-pillar pension system structured?

Switzerland's pension system consists of 3 pillars: state, occupational and private pension provision. The purpose of Pillar 1 – old-age, survivors' and disability insurance, or AHV – is to ensure a minimum standard of living. Pillar 2 – occupational benefits insurance, or BVG – is intended to maintain your accustomed standard of living in old age. Both Pillar 1 and Pillar 2 are mandatory.

Pillar 3 is voluntary and allows you to save up for retirement using a privately funded account. This way you can secure your retirement, save on taxes and also insure yourself against the risks of death and disability.

Pillar 1 – securing your livelihood with state pension provision

Pillar 1 comprises old-age and survivors' insurance (AHV), disability insurance (IV), and also supplementary benefits under loss-of-income insurance (EL). AHV / IV provides coverage to secure the livelihood of insured persons in old age, on death or in the event of disability. The purpose of supplementary benefits is to secure livelihood if other state security benefits or your own income are not sufficient. As a general rule, all people working and living in Switzerland are covered by Pillar 1. You can learn more about Pillar 1 here.

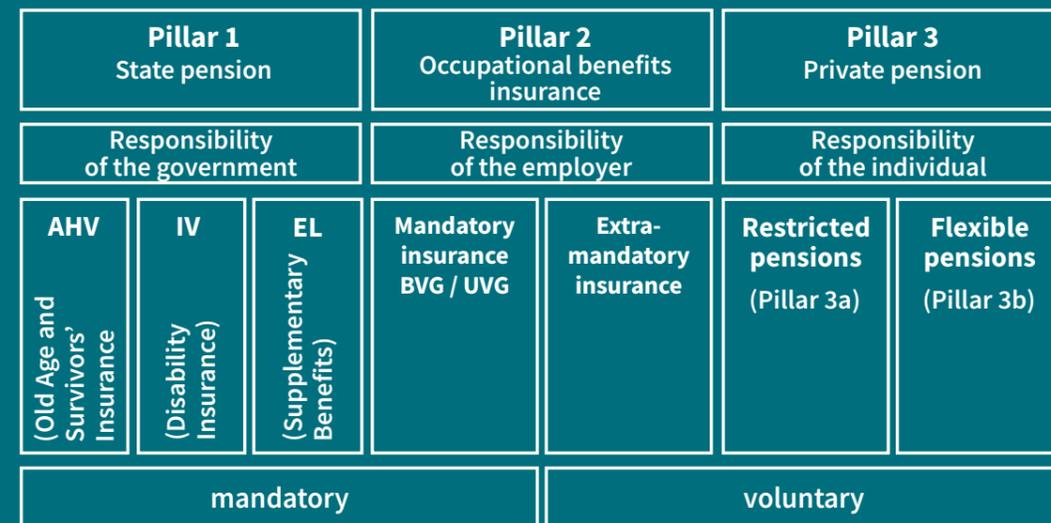
Pillar 1 at a glance:

- AHV, IV, EO
- Mandatory state pension provision
- Goal: to provide a minimum standard of living for all people living and working in Switzerland

Pillar 2 – occupational benefits insurance

Pillar 2 of the Swiss pension system consists of occupational benefits insurance (BVG), also commonly referred to as a "pension fund." The purpose of occupational benefits insurance is to supplement the benefits from AHV / IV in old age or in the event of disability or death, and to ensure that your accustomed lifestyle can be maintained.

The 3 Pillar system



All employees with income above the annual salary subject to AHV contributions (minimum annual BVG salary) are insured by the pension fund chosen by their employer, and through the automatic BVG deductions. Like the insurance coverage under Pillar 1, occupational benefits insurance is therefore part of mandatory pension insurance. Pillar 2 also includes occupational accident insurance, daily sickness benefits insurance and the vested benefits institutions.

Pillar 2 at a glance:

- Occupational benefits insurance (BVG) or "pension fund," accident insurance, daily sickness benefits insurance, vested benefits institutions
- Additional mandatory pension provision for working people
- Goal: to maintain your accustomed lifestyle

Pillar 3 – voluntary private pension provision

Pillar 3 (comprising Pillar 3a and Pillar 3b) is a voluntary addition to the benefits from AHV / IV and occupational benefits insurance. Nowadays, benefits from Pillars 1 and 2 will often be insufficient to main-

tain a person's accustomed lifestyle in old age. For this reason, many people in Switzerland opt for additional private pension provision based on Pillar 3 in order to avoid any unpleasant income gaps. Pillar 3 consists of restricted pension accounts (Pillar 3a) and flexible pension accounts (Pillar 3b). Contributions to 3a restricted pension accounts are tax-privileged and can be deducted from taxable income, up to a defined maximum.

Pillar 3 at a glance:

- Voluntary private pension account
- 3a restricted pension account (tax-privileged) and 3b flexible pension account
- Goal: to maintain your accustomed lifestyle and fulfill your individual wishes in retirement

How can I save for the future?

The good news is that life expectancy is rising. The not so good news is that benefits from Pillars 1 and 2 are not increasing at the same rate. If you want to enjoy life to the full in your retirement, you will need your own savings as well. And this likewise applies if you want greater financial freedom to pursue your current life dreams. With a good plan, you can do both.

What happens when my income drops because of my incapacity to work?

If your disability reduces your ability to work by at least 25 percent, the "Premium waiver in the event of occupational disability" module will let you lower your premium payment by the percentage of your occupational disability. This means AXA will pay your premium while you are unable to work.

What do my retirement savings look like right now?

A retirement consultation will give you an in-depth insight into your personal situation. You will find out which AHV benefits you can expect later on in life. How you can close potential gaps on your Pillar 2 savings by purchasing additional benefits in the pension fund. And, above all, what options Pillar 3 gives you for saving for the future on your own.

When should I start saving with Pillar 3?

Given demographic developments, it is never too early to start private retirement provision – but it can quickly become too late. If you want to benefit from the compound interest effect and the advantages of a long-term investment horizon, you should start early – ideally the moment you receive your first paycheck. This is worth your while even with a monthly sum of just CHF 50.

Restricted or flexible – which is the best way to save?

The real question is whether you are seeking to build a financial cushion for your medium-term dreams or save up for your retirement? A smart pension plan can do both. Although under Swiss law the money you have saved using tax-privileged programs in Pillar 3a (restricted account) can only be used to provide for your retirement – i.e. it is ringfenced – Pillar 3b (unrestricted account) can be set up with any end date in mind.

Will I also benefit now by saving for my future?

Yes, in the form of tax savings. Those who save for their old age through Pillar 3a are rewarded every year by tax benefits so generous that the contributions are worthwhile for this reason alone. Persons subject to AHV contributions who have joined a pension fund can deduct CHF 7,258 (2025) from their taxable income each year, while self-employed people with no Pillar 2 solution can deduct as much as 20% of their net income from employment, up to an annual maximum of CHF 36,288 (2025). Another thing about Pillar 2: Once the maximum amount has been paid into Pillar 3a, an additional pension fund buy-in can in many cases increase retirement assets and reduce your tax burden even further.

What kind of returns can I expect?

An individual pension plan takes into account your needs in respect of both returns and security. On the basis of your personal risk profile, you yourself determine what proportion of your annual premium should be invested in the equity market with a view to generating returns.

Is my capital secure?

Security is of vital importance when it comes to retirement savings. For that reason, you can determine yourself what proportion of your annual premium should be invested in secure assets, which are 100% protected by law as part of AXA's restricted assets. In addition, you can take advantage of various individual security options.

Can I draw on my Pillar 3 capital even before I retire?

Your unrestricted 3b capital can be withdrawn at its current surrender value at any time. You can start withdrawing your savings from your Pillar 3a account no more than five years before regular retirement age. Prior to this point, your 3a savings can only be paid out if you want to use it as start-up capital for self-employment, or if you plan to leave Switzerland for good. Your Pillar 3a policy can also be used as equity if you are looking to purchase your own home.

Who inherits my savings when I die?

A pension plan is essentially a life insurance savings vehicle with integrated death coverage. If you die, the beneficiary you have designated in your retirement plan will receive the death lump sum.

What if I can no longer afford my contributions?

A flexible model such as that provided by AXA allows you to change your agreed premium – or even pause it – as it suits you. If you have insured the risks and death and disability, your coverage remains in place even if you pause your premium payments.



All the information you need about the SmartFlex personal pension plan is available here:
[AXA.ch/doc/afnpe](https://www.axa.ch/doc/afnpe)



For more information, visit
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)



How can I protect myself and my loved ones?

No one likes thinking about worst-case scenarios. But engaging with this issue can deliver financial security for both you and your loved ones. Be it in the case of death, accident or illness.

Who needs risk protection?

Do you have a family? Are you self-employed or the sole earner in your household? Do you have a mortgage to pay? In all these cases, insuring yourself against the risks of death and occupational disability / invalidity is particularly important, as otherwise you and those close to you face the threat of serious financial problems should the worst happen.

Do I really need risk protection if I don't have a family to support?

Very probably. After all, those who bear financial responsibility – even if just for themselves or for a start-up founded with a colleague – should at least be sufficiently insured against loss of earnings as a result of a prolonged illness or the financial consequences of death.

What does term life insurance cost?

Term life coverage will also fit into a tight budget, where it may play an especially important role. As a Novartis employee, you can take advantage of our special offer with preferential rates on term life insurance.

Who or what can I protect against an emergency?

Your family, for example, so that everyday living costs can be met even in the absence of any income. Or your home – the mortgage which you should have covered right from the start under term life insurance, so that those left behind after you die can continue to make the payments.

Is term life insurance also suitable for unmarried couples?

For co-habiting couples who are not married, mutual protection in the event of death is more important than it is for married couples. Unmarried couples living together are in a worse position than married ones when it comes to social insurance and inheritance laws. If no arrangements are made, the survivor could find themselves in financial difficulties. Individual retirement savings are the ideal way to provide security for your partner, as Pillar 3b lets you choose your beneficiary.

What does occupational disability protection cover?

The financial consequences that arise when you become disabled due to accident or illness. What would you live on in the event that you were temporarily or permanently unable to work?

I already have accident insurance – isn't that enough on its own?

The most frequent cause of disability is serious illness. However, many people are only insured against disability as a result of an accident. Statutory accident benefits in the event of disability amount to 80% of the standard monthly salary, up to a maximum insurable income of CHF 148,200.



For more information, visit
[AXA.ch/novartis-en](https://www.axa.ch/novartis-en)

When it comes to pensions and insurance, answers need to be tailored to specific circumstances. AXA shows you fresh alternatives and delivers relevant solutions.

Arrange for a no-obligation personal consultation today.



If you have any questions, please contact the Novartis line at AXA in Basel.

Phone 061 284 66 99.

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