

A smiling female scientist with short brown hair, wearing a white lab coat over a red top and blue jeans, is operating a complex piece of machinery in a pharmaceutical warehouse. The machine has a camera mounted on it. The background shows tall shelves filled with various pharmaceutical boxes. Two large red geometric shapes, a triangle and a parallelogram, are overlaid on the image. The text 'The coverage you need at a price you deserve' is written in white serif font across the lower part of the image.

The coverage you
need at a price
you deserve

Exclusively for Novartis employees

Table of contents

Working together for you	3
Claims service included	4
Household contents insurance	6
Personal liability insurance	8
Legal protection insurance	10
Cyber insurance	12
Construction insurance	14
Building insurance	16
Mortgages	18
Valuables insurance	20
Accident insurance for domestic staff	22
Rental guarantee	24
Car insurance	26
Motorcycle and motor scooter insurance	28
Vintage car insurance	30
Bicycle and moped insurance	32
Travel insurance	34
Watercraft insurance	36
Aircraft insurance	37
The Swiss three-pillar system	38
Savings and pension provision	40
Risk coverage	42

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 www.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 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.



We protect what you care about

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 will offer you a comprehensive solution. One that is flexible and you can expand 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. If you move house within Switzerland, the insurance is also valid during the moving process.

All Risk Household Contents offers protection for households that want more from their insurance. Your household contents are fully insured – including coverage against damage you yourself cause at home or away from home.

Personal liability can be combined with household contents insurance in a household policy.

Interesting add-ons

Certain risks call for special protection, and these can also be included. Examples:

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

Individual comprehensive protection
Whether a smartphone, bike or other valuable, our modular comprehensive coverage lets you insure your possessions against damage caused by other people or by you accidentally as well as against loss or theft (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
<hr/>		
Replacement of bicycle accessories (lock and lights)	CHF	100
<hr/>		
Claim total	CHF	2,700
Deductible	CHF	200
Compensation from AXA	CHF	2,500

Good to know
You don't need insurance for your entire household contents? No problem: Our individual comprehensive coverages protect individual groups of items even without household contents insurance. For example, consumer electronics (including smartphones), sports equipment (including bikes and e-bikes) or medical aids (including glasses and hearing aids)

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



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

Get protection for you and your family

“We’d always had a rather difficult relationship with our neighbor. But he went too far when he accused our daughter of defacing the wall of his house with graffiti. Fortunately, AXA helped us.”

Markus E., AXA customer since 2010

Accidents happen. And the consequences can be serious, ranging from personal injury or property damage – for which you must accept responsibility. Or maybe someone submits an unjustified claim against you. In both of these cases, we will support you with individual solutions.

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

Interesting add-ons

You can add other modules to your liability insurance.

- Use of private third-party vehicles
- Use of carsharing and rental vehicles (also as individual solution, can be purchased without basic coverage)
- Pet damage to rented accommodation
- Loss of keys & key service
- Gross negligence
- Hunters
- Horse lessees

25% discount

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Claim scenario

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

Breakdown of costs

Value of the damaged parquet floor (40 m²)	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
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
www.axa.ch/novartis-en

Protect yourself against risks on the net

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. It comprises four modules, each of which can also be taken out individually.

- **Online Accounts & Credit Cards:** AXA Cyber Plus insurance helps when your personal details or bank account or credit card data are stolen or misused.
- **Cyberbullying & Copyrights:** We are here to help if your copyrights have been violated on the Internet or if you are being cyberbullied.
- **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 & 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.

Regardless of which module or modules you choose, Cyber Plus insurance offers comprehensive protection against cyber risks through a combination of AXA insurance coverage, AXA-ARAG legal protection and prevention services.

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
www.axa.ch/novartis-en



Comprehensive coverage during construction

Good to know

We offer attractive solutions for financing your construction project. Learn about our mortgage models or partial financing using 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: construction defect coverage, legal protection for builders (private individuals) 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 for criminal proceedings

The following can also be included:

- Your personal contribution as construction owner
- 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
www.axa.ch/construction

You are proud of your home. And not without good reason – it’s a major financial commitment. Fire or water damage would be catastrophic. Protect your home.

We use the term building insurance to group together all insurances for loss or damage due (for example) to fire, events caused by natural hazards, water, burglary and glass breakage. Claims for damages asserted against you as the construction owner are also covered.

Building insurance offers several modules that can be combined or in some cases also taken out individually:

- Fire insurance, including natural hazards
- Water insurance
- Earthquake insurance
- Burglary insurance
- Building technology failure
- Glass breakage insurance
- Extended coverage against malicious damage and damage due to vandalism or rodents

Differences between cantons
In most cantons, homeowners are required to take out building insurance against damage from fire and natural hazards and have to insure their home with the local cantonal building insurance. In the cantons of Uri, Schwyz and Obwalden, building insurance is mandatory, but you can choose the insurance yourself. The cantons of Geneva, Ticino, Appenzell Innerrhoden and Valais are exceptions to this rule – insurance there is voluntary.

Overinsurance
In the event of a claim, you receive no more than the actual new-for-old value. For this reason, you should avoid overinsurance – doing so will reduce your premium and save you money.

Underinsurance
In the event of a total loss, compensation is limited to the amount of the sum insured. Partial loss or damage is only indemnified at the ratio of the sum insured to the replacement value of the building. When you take out fire insurance, for example, we advise you to opt for automatic adjustment of the sum insured. This way you will avoid underinsurance due to inflation.

Supplemental insurance
As a general rule, we offer the same fire and natural hazards coverage as under cantonal buildings insurance. For single-family dwellings, occupants’ goods and provisions are covered under household contents insurance. As a homeowner, you can buy supplemental coverages for the following areas:

- Equipment and supplies, such as stored fuel (heating oil, wood, etc.) as well as products and tools for maintaining the property (lawnmowers, garden tools, cleaning materials, etc.)
- Physical structures and surroundings
- Rental income for leased residential property

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

Building liability insurance covers claims for damages arising from personal injury and property damage which are brought against you as the property owner under provisions of liability law. However, a distinction must be made between:

- **Single-family dwellings**
Our personal liability insurance already includes single-family dwellings which you live in yourself.
- **Condominiums**
For this type of property, building liability insurance must be taken out in the names of all co-owners

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.

Owning your own home is easier than you think



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	900,000
Own funds for down payment – at least 20 % of the purchase price**	CHF	180,000
Loan amount	CHF	720,000
Costs		
Interest on first mortgage CHF 600,000 at 4.50 %**	CHF	27,000
Interest on second mortgage of CHF 120,000 at 5.00 %*	CHF	6,000
Amortization within no more than 15 years or up to age 60	CHF	8,000
Annual ancillary costs / maintenance approx. 1 % of the purchase price	CHF	9,000
Total annual costs	CHF	50,000
Total monthly costs	CHF	4,167

* The credit check is based on a long-term average interest rate of at least 4.5 %.

** Fees (notary and land register fees, property transfer tax, etc.) must also be paid out of your own pocket.

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 possibilities correctly:

- **The 20 / 80 rule**
20 % of the purchase price should be covered by your own funds. You may finance the remaining 80 % 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 a term of between two and 15 years, depending on the loan amount. The interest rate is not exposed to any fluctuations until the end of the agreed term.

Advantages

The amount of interest due for the whole term can be budgeted right from the beginning. Interest rates can be fixed up to 18 months in advance, subject to a corresponding premium.

• Risks

There is a prepayment penalty for early termination.

SARON mortgage

SARON mortgages are based on the money market and are subject to daily fluctuations.

• Advantage

You have the flexibility to decide at the end of any quarter if you want to partially or fully switch your mortgage to a fixed-rate mortgage at no charge.

• Risk

Interest rate expenses cannot be planned for.

Variable-rate mortgages

With a variable-rate 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.



Calculate your premium and
obtain further information
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
www.axa.ch/valuables



Protection for domestic staff

One of the nice things 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 do not know: This coverage is stipulated by law and is obligatory for all employers. 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 (UVG)

- 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 so hard on our outdoor steps that he broke his wrist. Fortunately, we were insured.”

Peter U., AXA-ARAG customer since 2011



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 is the right solution for you.

With a rental guarantee 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, such as for tenant damage or rental arrears. We only claim these amounts back from you later on. A rental guarantee 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.

Sample calculation

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

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

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

Cost with rental guarantee from AXA and 10 % bundle discount CHF 270
Personal liability insurance with AXA, annual premium: 3.6 % of the required deposit plus 5 % federal stamp duty CHF 13.50

Good to know

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



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

Coverage for your classic car

Your antique automobile is an affair of the heart. To you, it has not only material value, but also a great deal of sentimental value. Everyone who shares your passion understands this. And so do we: You can rely on us for the very best insurance for your treasured ride.

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 complete protection is included free of charge when you take out accidental damage insurance. It comes with the following benefits: transportation damage, individual and replacement parts, as well as any damage that is no more than 30 % over the agreed value of your vintage vehicle.

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
www.axa.ch/novartis-en





Stay safe in the saddle

Many bicycle and moped riders hardly give a second thought to insurance. 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

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



For more information, visit
www.axa.ch/novartis-en



The travel insurance for everyone

Travel, vacation, leisure time and transportation. We support you and your family in any emergency you may encounter in Switzerland or abroad. Quick and reliable – around the clock. With specialists ready to provide you with expert assistance.

“Our daughter broke her leg during our family vacation and had to have an emergency operation at a local hospital. AXA organized the journey home for us all and paid the extra costs.”

Martin B., AXA customer
since 2014

Your coverage is as individual as your travel plans. It comprises three modules that you can combine any way you like to suit your needs:

Travel insurance

If you can't go on the trip you planned, we pay the costs of cancellation.

Personal assistance

Sometimes an emergency can ruin your plans, forcing you to take immediate action – which usually comes at a price. We are by your side to organize what is necessary and bear the costs incurred.

Vehicle assistance

Your vehicle breaks down, or you're on vacation with your motor home and suffer a mechanical failure – we will be there to help.

Select what's right for you and benefit from our attractive bundle discount, which can save you up to 25 % on your premiums.

15 % discount

As a Novartis employee, you receive a 15 % discount on your premium (even if you already have a bundle discount).

Good to know

You've been looking forward to a theater performance in Verona for the past few weeks. But unfortunately you've caught the flu and are confined to bed at the time of the performance. The evening has to be canceled, but your tickets are insured.



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

Ship ahoy!

15 % discount

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

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.

Like motor vehicle insurance, watercraft insurance offers you a flexible total package for watercraft that includes liability, accidental damage, legal protection and accident insurance.

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

Machinery insurance is a supplemental coverage option for comprehensive accidental damage insurance. The module covers losses 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.

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.

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
www.axa.ch/novartis-en



For more information, visit
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.

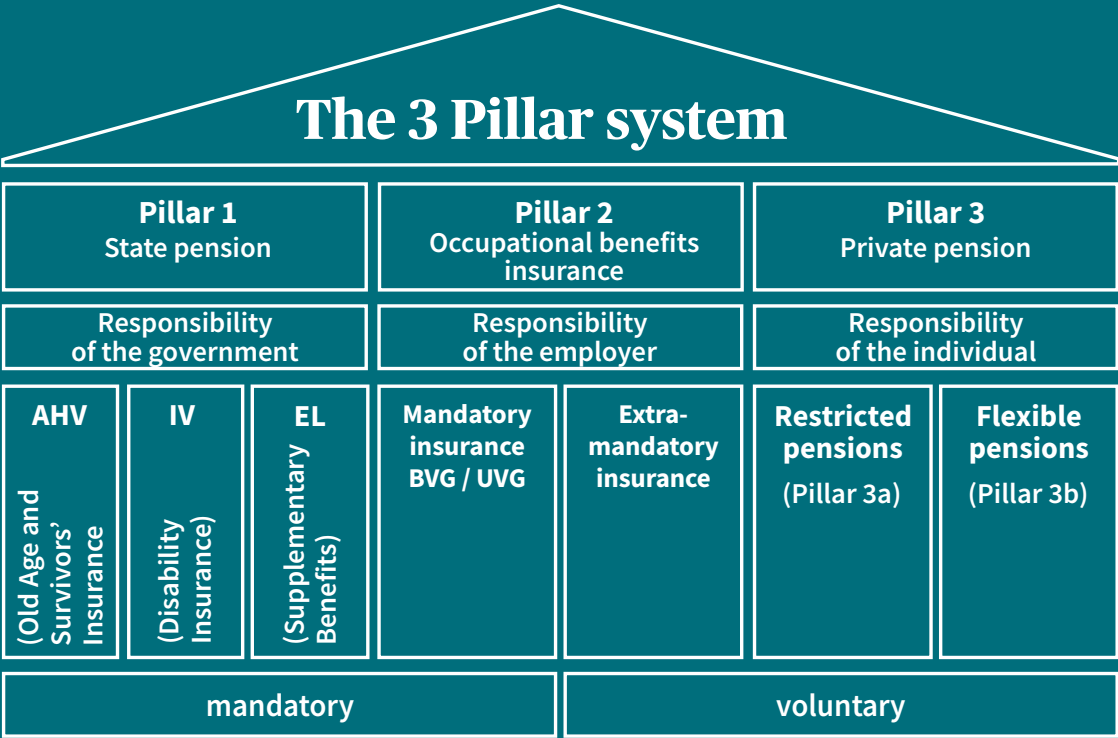
Pillar 3 is voluntary and allows you to save up for retirement using a privately funded account. This way you can secure your retirement, save on taxes and also insure yourself against the risks of death and disability.

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.



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 7,056 (2023) 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 35,280 (2023). 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:
www.axa.ch/doc/afnpe



For more information, visit
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
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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