



“Security for companies” – may we show you some solutions that will achieve this goal? Follow the links on the pages of this brochure to go straight to the product information you want.

Do you have any other questions about insurance? Visit us online, contact your AXA advisor, or give us a call.

AXA.ch/companies
0800 809 809

A woman with blonde hair tied back, wearing glasses and a white button-down shirt, is shown in profile from the waist up. She is looking out a window with a view of a building facade. A large red arrow points from her chin towards the right side of the page. The background is a light green wall on the left and a window with a view of a building on the right.

Security for companies

SME insurance and insurance check	4 – 5
You and your employees	
Daily sickness benefits	6 – 7
Accident insurance	8 – 9
Corporate health management	10 – 11
Occupational benefits	12 – 13
Your company	
Property and transportation insurance	14 – 15
Cyber insurance	16 – 17
Credit insurance	18
Building insurance	19
Your finances and assets	
Commercial third-party and professional liability insurance	20 – 21
Legal protection insurance	22 – 23
Fleet insurance	24
Fleet management	25
Our services	26 – 27

**SME insurance from AXA
protects your company from
A to Z - everything from a single
source and available online.**



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

Insure your company online

Start the SME check
And find out what insurance your company needs.



Insurance overview in just three minutes

It doesn't take long to consult our website and identify the insurance solutions relevant to your business – free of charge and with no obligation on your part.



Tailored to individual sector and legal form of company

Define the main sector, location, size, and other attributes of your business to receive a tailor-made result.



Information that is simple and easy to understand

At the end, you receive a clear summary of the mandatory insurance, recommended coverage, and coverage to be reviewed.



Up and running with the right protection

You can print out your recommendations, discuss them with our advisors or take out insurance directly online.

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

Every third SME is insured with AXA. Become part of our loyal clientele. SME insurance from AXA offers all-round protection for your company – simple, uncomplicated, and available online.

AXA's SME insurance covers the main risks in your company. Whether liability claims brought by third parties, cyber incidents, or malfunctioning equipment: With SME insurance you can rest assured that the most common risks facing your company are covered. You are of course free to decide which risks you wish to cover and for what amount.

Our SME experts are there to assist you
Are you worried about keeping your business secure? Our advisors are always there for you – and will be happy to answer any questions you have about insurance.



Identify your SME's main insurance needs now.
For more information, visit:
[AXA.ch/sme-insurance](https://www.axa.ch/sme-insurance)

Continued salary payment protection

If employees are absent due to illness or are on maternity leave, they are entitled to salary payments for a period of up to several months, depending on the canton and their length of service. This obligation to continue salary payments can prove a considerable financial burden for SMEs. Daily sickness benefits insurance provides relief.

Good to know

Healthy employees are motivated and productive. We support you and your employees with corporate health management – from prevention to reintegration in the workplace.

Daily sickness benefits insurance from AXA is tailored to the specific requirements of your company. In addition, it can easily be combined with other forms of group personal insurance (e.g. accident insurance).

Daily sickness benefits for employees

As an employer you are obliged to pay your employees' salaries when they are sick – for a period ranging from three weeks to several months, depending on the canton and length of service involved. In such cases, daily sickness benefits insurance from AXA covers salary costs for a maximum of 730 days. Depending on the contract, coverage is from 80 to 100 %.

Daily sickness benefits for company owners

For self-employed individuals, having a secure income is of central importance. The benefit amount and waiting period can be set freely, as for employees.

It is also important that you safeguard yourself against the risk of accident. You can easily do so by including accident coverage under your daily sickness benefits insurance.

Daily birth benefits

Under the Loss of Earnings Compensation Scheme (LEC), maternity benefits are paid to women who give birth. Although these benefits are generally limited both with regard to time (14 weeks) and amount, some collective employment agreements nevertheless stipulate that employers must pay benefits for a period of 16 weeks. Together with daily sickness benefits insurance from AXA, you can thus close any gaps in coverage.



For more information, visit
[AXA.ch/daily-sickness-benefits](https://www.axa.ch/daily-sickness-benefits)

If something happens

From craft workshops or factories to service businesses – accidents at work occur in every sector.

And unfortunately they often have an expensive sequel. You can protect yourself with accident insurance from AXA.

Mandatory accident insurance (AIA/UVG)

In Switzerland, companies must insure their employees against occupational accidents and illnesses. When employees are employed by a company for more than eight hours a week, they must also be insured against non-occupational accidents. Occupational accident insurance is voluntary for company owners and self-employed individuals.

The benefits extend to the statutory maximum and include care services and medical treatment in a general ward, daily allowances, disability and survivors' pensions, integrity compensation in the case of permanent physical or mental impairment, and a helplessness allowance for people who require constant assistance or supervision.

Accident insurance supplementary to AIA coverage (SAI/UVGZ)

This optional insurance may be added to mandatory accident insurance. It offers improved social benefits at favorable conditions – such as bearing the cost of medical treatment for employees who often travel abroad. It also covers the employer's obligation to continue paying salary components that are above the AIA/UVG maximum.

Accident Card – for accidents abroad

Medical treatment abroad usually requires confirmation of coverage. The AXA Accident Card gives you peace of mind. Ring the telephone numbers listed on it to receive immediate confirmation of basic coverage if you need emergency treatment abroad because of an accident.

Supplementary interim accident insurance

Whether you're taking a break from your job or temporarily unemployed: Interim accident insurance from AXA allows you to extend your statutory accident insurance coverage under AIA/UVG by up to six months.

Good to know

If you insure your employees against illness and accident (daily sickness benefits insurance and occupational accident insurance), AXA provides you with a single-policy insurance package. You then have less administrative work – and also receive a discount.



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



Focus on health

If a person is regularly exposed to stresses, strains, and dangers in the workplace, they gradually become less productive and may even fall ill.

Corporate health management from AXA promotes the health of your employees and helps keep them motivated and productive.

Did you know that every franc invested in corporate health management (CHM) is returned an average of three times over? AXA offers you comprehensive health management. We help you to analyze the situation, devise preventive measures, and gauge success.

Big savings potential

On average, every day of absence costs your company around CHF 600 to CHF 1,000! Furthermore, your firm's success is driven by a highly motivated and loyal workforce that can deliver maximum performance. We offer you some attractive options for starting out in CHM, as well as individual offers and complete concepts with appropriate tools to suit businesses of all sizes.

What you can expect

With CHM from AXA you can reduce your absence rate by up to 36%. Workshops and specialist presentations provide you with valuable skills. You'll discover what points to look out for during discussions with employees about frequent or lengthy absences. For cases that are medically or legally complex, you receive support from our specialists.

Care management

Early contact is important for a quick return to the work process. AXA care managers are here to support you directly with:

- reintegration into the workforce
- coordination
- absenteeism
- combating misuse
- medical plausibility checks
- information about employment law

Analysis and reporting tools

If you employ at least ten members of staff, you'll receive an annual prevention report free of charge. Substantiated key figures and survey results help you identify challenging situations in your business and pinpoint areas for action. These tools also provide a visual presentation of the financial potential offered by prevention measures. AXA offers you a variety of statistical and survey instruments for this purpose. You can request reports and statistics online via myAXA.ch at any time.

Employee health – the compass for a healthy working atmosphere

Motivated, healthy employees and a good working atmosphere are the basis for your company's success. Together with our partner DearEmployee, we will help you achieve this. The platform for health in the workplace is adapted to the individual requirements of your company and shows you the key areas to address action.

Good to know

Would you like to offer your employees a health check? Mobile test modules allow you to do this directly on your company premises. In just 60 minutes, we'll provide a complete medical check-up and coaching session.



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



Actively shape the future

Occupational benefits are very important for companies and their employees. With occupational benefits insurance from AXA you can positively influence your appeal as an employer while retaining the freedom to define the scope of coverage plus reducing administrative work to a minimum.

Good to know

It is not only our pension solutions that are sustainable – the AXA investment principles are too. We invest in accordance with clearly defined ESG (environmental, social, and governance) criteria. Which is also why AXA has an AAA sustainability rating from MSCI.

Managing their own pension fund is often too costly for companies. That's why AXA offers a range of semi-autonomous pension solutions that are equally attractive for start-ups, SMEs, and large enterprises. We firmly believe: New solutions are needed to meet the market's ever-changing requirements when it comes to occupational benefits insurance. Which is why we combine existing pension solutions with new technologies and services. This results in integral pension solutions that go beyond the classic OPA/BVG solution.

The advantages for you as an employer:

- **Full flexibility:**

With the right pension solution, employers can make a significant contribution to enabling employees to maintain their accustomed standard of living after retirement. Rigid, predetermined pension plans no longer meet employees' needs. Which is why maximum flexibility in the design of the pension plan goes without saying for us.

- **High service quality:**

Occupational benefits are a complex topic. They cause a lot of administrative work and correspondingly high costs. This is the reason we offer our customers a broad range of services – ranging from expert advice on ways to relieve their administrative burden to a platform for fringe benefits.

- **Reduced administrative burden thanks to online services:**

AXA is committed to providing efficient, user-friendly online services. Our customer portal allows companies to maintain, for instance, a full overview of all information about their contracts and their insured, and find all the current notification forms in one place.

- **Sustainable and profitable investments:**

Our Asset Management team manages over 40,000 Swiss companies' pension assets in excess of CHF 100 billion. Our strength lies in global experience, local expertise, and a risk-conscious investment philosophy. We achieve sustainable investment returns over the long term for our customers.

The advantages for your employees:

- **Attractive interest rates:**

By consistently leveraging the advantages of a semi-autonomous pension solution and the investment expertise of the AXA Asset Management team, we can offer a very attractive interest rate on retirement assets.

- **High degree of flexibility:**

AXA insureds can opt for early or flexible retirement or continue working until age 70 and paying into the pension fund. Retirement benefits under AXA can be withdrawn as a pension, a lump sum, or a combination of the two.

- **Full transparency:**

Employees can use the myAXA pensions portal to take charge of planning their retirement provision themselves and work through the calculations for various scenarios on their own.

- **Attractive fringe benefits thanks to Swibeco:**

With the Swibeco fringe benefits platform, your employees receive benefit programs, gifts, and tax-free fringe benefits from a single source. This can help you as an employer to attract and retain the best talent for longer.



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

Back to normal fast

Severe weather, fire, flood, or theft can badly impact your day-to-day business. You can systematically protect your tangible assets with property insurance from AXA. You decide on the scope of benefits, sum insured, and the tangible assets insured.

Property insurance from AXA covers damage to material items, loss of earnings, and additional costs due to property damage – whether this is in your own company, in buildings used, or in a third-party business. The costs of clearance and disposal are also covered, as well as those for replacing the personal property of employees and visitors.

In addition, AXA covers financial losses caused by fire, events caused by natural perils, burglary and theft, flood, glass breakage, and malicious damage as well as earthquakes.

You can combine property insurance with sector-specific modules – such as engineering insurance, cyber insurance, or transportation insurance.

Engineering insurance

Engineering insurance from AXA offers effective protection against the financial consequences of damage to technical facilities, machinery, and information technology equipment. The scope of coverage is geared to your exact requirements. You decide whether you want to insure all your machinery or individual pieces of equipment only.

Engineering insurance pays for the repair or replacement of machinery and equipment. Depending on the coverage selected, AXA will also compensate you for the costs of recovering IT data and maintaining business continuity. AXA will cover the loss of earnings and additional costs caused by reduced output or production downtime.



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

Protect your goods in transit

The module best suited to your company's sector and requirements can be added to your general property insurance. Transportation insurance is tailored to production and commercial businesses.

Transportation insurance

AXA offers customized transportation insurance to protect your goods from point of departure to destination. Thanks to an individual risk analysis, you receive a clearly budgeted solution for your goods. And you know what compensation you will receive in the event of loss or damage.

Transportation insurance is triggered if goods are lost or damaged in transit. The risks of theft, robbery, and damage during loading and unloading are also insured. The geographic scope of validity can be freely selected.



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

Protection against cyber attacks

Whether a business interruption or a loss of data or reputation: Cyber insurance from AXA protects your company against the financial losses a cyber attack might cause and allows your business operations to continue unhindered.

Cyber insurance

Cyber crime and data misuse are a growing threat for almost every company. AXA's cyber insurance covers the costs when protection systems fail, employees abuse your trust, or liability claims are made following the theft of data. Cyber insurance pays for losses caused by malware (Trojans, computer viruses, etc.), hacker attacks, data misuse, data manipulation, data loss, system failure, or misappropriation of the system.

Cyber prevention service

More than half of all businesses in Switzerland have already suffered a cyber attack. With the free "Cyber Check & Protection for SMEs" security check, you'll find out how secure your IT and company are and how you can protect yourself against future attacks.

The AXA cyber prevention service provides you and your employees with access to a training platform with learning videos and an interactive quiz. On your personal IT security platform you will also receive the monthly IT security report plus recommendations on how you can make your IT even safer.



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



How well prepared is your business against hackers from the world wide web? Take the **quick "Cyber Check & Protection for SMEs" test**, which will analyze your website security, identify any security gaps, calculate your security score, and show you relevant solutions. Quick and free.

Be solvent – stay solvent

What happens if your customers pay their bills late or not at all?

Outstanding bills can threaten your existence. In situations such as these, AXA's credit insurance covers the financial loss.

Good to know

As well as credit insurance, AXA offers a number of other solutions in the area of debtor risks and risk management. We will be glad to advise you.

Credit insurance compensates for losses on accounts receivable and gives you greater security in the form of prior credit checks on new customers and monitoring of existing customers. AXA also handles everything to do with debt collection on your behalf.

The insurance covers unpaid bills from trade, manufacturing, or service transactions with customers worldwide. To ensure that you remain liquid and able to continue trading, you will receive compensation in advance at a guaranteed point in time, before insolvency even happens.



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

Insure buildings optimally

Every company is vulnerable to risks caused by natural forces. These may significantly disrupt or damage your infrastructure and resources. AXA can help you evaluate your building risks accurately.

The term "building property insurance" covers all insurance for damage to property. AXA offers many different components that can be combined with each other. These include fire and natural hazards (excluding earthquakes), water (including rental income), earthquakes, failure of building technology, extended cover for damage through vandalism, rodents, or vehicle impact, refurbishment and conversion up to CHF 100,000, burglary, and glass breakage.

Good to know

Buildings are usually insured at replacement value. To ensure that your company does not become underinsured with the passage of time, we recommend automatic adjustment of the sums insured. That way, the insured value always corresponds to the construction cost index.



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

Limit liability risks

As an entrepreneur you are responsible for your decisions, your employees, and your products and services. Mishaps and errors can quickly lead to expensive claims. Liability insurance from AXA covers you for such situations.

If third parties suffer damage caused by your company, your products, or your work, AXA protects you against claims for compensation for bodily injury and property damage.

Commercial third-party liability insurance

Where people work, mistakes can happen. Whether from negligence or ignorance, as result of material defects or production errors: People and property can be affected. Our comprehensive insurance means policyholders are able to calculate financial losses and protect themselves against the economic consequences.

Professional liability insurance

For some professions, professional liability insurance is absolutely essential: For attorneys, doctors, or architects, for example, a wrong assessment can lead to serious consequences and at worst entail personal liability with their own assets. Our comprehensive insurance means policyholders are able to calculate financial losses and protect themselves against the economic consequences.

Special solution for advisory professions

If inadequate advice or errors in the execution of an order lead to financial loss for a customer or if bodily injury or property damage arises due to inattentiveness, AXA can cover you for pure economic loss, bodily injury, and property damage through its professional liability insurance for advisory professions.

This liability insurance covers professional risk, company risk, operational risk, and environmental risk. Here again, the basic coverage can be extended with various options.

Directors' and officers' liability

If you as a manager or director make a wrong decision, you are personally liable and your own assets are at risk. Choose the right product for your particular situation from our range of specialist directors' and officers' liability insurance policies.



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

Getting your rights when you're in the right

With legal protection insurance for companies from AXA-ARAG, you have a powerful partner to help you settle legal matters and disputes – a partner that is committed to defending your rights. Legal disputes with staff, customers, or other business partners can quickly become very expensive and time-consuming. Our legal protection insurance is adapted to your needs to ensure you are optimally insured.

Whether it's financial claims, business interruptions, data misuse, or privacy violations, your company can quickly become involved in a legal dispute through no fault of its own. AXA-ARAG is there to support you in such situations as a powerful partner that gives you advice and defends your rights.

Our all-round no-worries package can be made up of various modules tailored to your individual requirements so as to provide you with financial protection in legal cases, legal advice, and legal support from our experts.

Tailored to your requirements

Choose from six different modules the legal protection that meets your company's requirements.

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

Commercial legal protection

In connection with employees, commercial properties, permits, insurances, and other matters concerning your organization.

- **Legal protection for landlords – supplementary coverage in addition to commercial legal protection**

As landlord or lessor of insured properties.

- **Contract legal protection**

In connection with your customers, suppliers, and other business partners. This module may be chosen to enhance commercial legal protection.

- **Legal protection for debt collection – supplementary coverage in addition to contract legal protection**

Help with collecting outstanding payments from your customers.

- **Personality rights and internet legal protection**

In connection with the violation of your personality rights and internet crime. This module may be chosen to enhance commercial legal protection.

- **Motor legal protection**

In connection with vehicles, business trips, and traffic violations.

Plannable security for your organization

Our legal protection products for companies offer comprehensive protection in the event of legal disputes. Our experts advise and represent you in legal matters and commission expert opinions and reports. AXA-ARAG pays the fees of independent lawyers, any court fees, procedural costs, non-court costs awarded to the opposing party, and bail to avoid pre-trial detention (advance payment).

Legal protection for small companies and start-ups – neat and simple

The comprehensive legal protection package is specially tailored to the needs of start-ups and small companies.

AXA-ARAG legal protection for small companies covers all important legal risks for you, your employees, and your company – and is structured in a straightforward way. The attorneys at AXA-ARAG are the “legal department” of your sole proprietorship or small company.

Good to know

On myright.ch/business you can find useful services and free legal tips provided by AXA-ARAG. You can seek advice on legal matters here and find interesting articles, templates, and checklists related to relevant legal topics.



For more information, visit
AXA-ARAG.ch/legal-protection-companies



Stay mobile

A single insurance policy for your vehicles keeps you moving. Whether it's a courier vehicle or a driving school car, a truck or a limousine – our benefits are suited to the risks of the specific type of use.

Fleet insurance from AXA is the convenient insurance solution for your vehicles. It includes all your vehicles on one policy. You thus save on premiums and administrative work. The change from comprehensive to partial accidental damage insurance happens automatically as your vehicles get older.

Customized protection

Not every vehicle requires the same form of protection. Under a needs-oriented insurance plan, coverage is granted in categories on the basis of criteria such as vehicle type, list price, use, age, and driver group.

Basic coverage includes your choice of liability insurance, partial or comprehensive accidental damage insurance, parking damage insurance, and accident insurance. AXA also offers worthwhile supplementary cover options such as gross negligence, own loss, or legal protection insurance.

Individual premiums

Our premiums fit your requirements. Choose between a premium calculation that is fixed or one based on claims experience – AXA offers you two premium systems that are a fit for your company.

Profit from a no-claims discount individually adjusted to your claims experience, or from a uniform fixed-rate premium. Regardless of the vehicle's value, engine size, or total weight, the premium for every vehicle is the same within an insurance category, making it easy to budget the cost that this involves. Unlike with the no-claims discount system, the premiums always remain the same.

Depending on the size of your fleet, you will profit from an increasing volume discount.

Contact AXA first

Let us carry out the repair for you. You benefit from our excellent partner network and exclusive services. We organize the repair and have it carried out by one of our partner garages. We'll give a lifelong guarantee for the repairs.



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

Your fleet in good hands

UPTO fleet management is a cost-cutting, time-saving fleet service for companies of all sizes. Our fleet managers take care of everything related to the mobility of your fleet.

Cut mobility costs and save time

With our fleet managers there to help, you'll no longer need to worry about time-consuming price quote checks, trips to the garage, or maintenance deadlines. Thanks to their expert knowledge and the national network of AXA Mobility Services, our fleet managers can additionally cut your mobility costs by up to 20%. This means you save on costs and time.

Modular structure

The modular fleet management structure accommodates a fleet service that is both individual and flexible. Fleet management consists of four modules:

- **Vehicle procurement:** We negotiate vehicle prices based on your wishes and ideas, and you benefit from our network and the attractive conditions that we enjoy.

- **Vehicle financing:** If you so wish, you can finance the vehicles directly through us.

- **Fleet management:** You will be assigned a personal fleet manager. They will handle any tasks to do with your fleet and make sure that your vehicles stay mobile 24/7.

- **Vehicle sale/vehicle return:** We will manage the sale of vehicles that you are no longer using or wish to replace, at the best market price available.

Our modules are individually combinable. You will always get exactly the fleet service that you wish for – it's entirely UPTO you.

Good to know

Keep track of your fleet with our innovative UPTO platform: You can inspect vehicle data, invoices, and running costs whenever you wish. If your mobility needs change or you require another service, UPTO fleet management can be updated monthly, quickly and easily, within the modules, or it may be terminated. The bottom line is you will always have the right mobility service for you.



For more information, visit
[UPTO.ch/fleet](https://www.upto.ch/fleet)



AXA 24-hour hotline

For questions or in emergencies, you can call 0800 809 809 any time day or night.



Succession planning

Do you want to prevent your company from stopping work when you do? Then plan your succession early. And AXA is here to help you go further.



AXA advice

AXA has 277 agencies in the most extensive sales network of any Swiss insurance company. You can find a personal AXA advisor near you.



Sustainable investments

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



Pensions portal on myAXA

The pensions portal is useful to your employees, too. It allows them to take charge of planning their own retirement provision.



Smart Fleet

We optimize your vehicle fleet with targeted prevention from Smart Fleet, thus helping you save on costs. Why not request free prevention advice?



SME insurance check

In a few clicks, our free SME insurance check shows you what kinds of insurance are relevant to your company and offers you the best possible insurance package.



Care management

Care management is available free to our corporate customers with group personal insurance. It offers support with human resource management on topics such as absences, reintegration, and rehabilitation.



UPTO – The fleet management of choice

UPTO fleet management is a cost-cutting, time-saving fleet service for companies of all sizes. The UPTO fleet managers are there for you when it comes to everything to do with mobility. Our experts will manage your fleet and help you cut costs and maintain liquidity.



Employee health

Find out simply and effectively how good the working atmosphere at your company is. The digital employee survey gives you an insight into your staff's health, motivation, and retention rates.



MyRight

On myright.ch/business we provide you with useful services and free legal tips. You can seek advice on legal matters here and find interesting articles, templates, and checklists related to relevant legal topics.



Swibeco

Swibeco is an AXA partner company offering you a platform for fringe benefits. Swibeco's benefits program is clear and can be personalized. You decide which offers you'd like to give your staff.



Accounto

Accounto relieves SMEs and fiduciary companies of time-consuming book-keeping tasks and creates a new and unique understanding of fiduciary business. Each SME can thus benefit from a personalized, digital CFO.

Service makes all the difference

First-class services and personal advice. We can guarantee you both. We offer you insurance products from a single source, personal advice any time of the day or night, and useful services. An all-round no-worries package that allows you to focus on what is most important: your company and your employees.