service@simpego.ch
www.simpego.ch

Simpego car insurance product information

Dear customer,

This product information is intended to help you understand your insurance policy documents. The content and scope of each party's rights and obligations in respect to the other party are governed exclusively by your insurance contract, the General Terms and Conditions of Insurance (T&Cs), any special conditions as well as the applicable laws, in particular the Swiss Federal Act on Insurance Policies (VVG).

The accident insurance cover option is a fixed-sum insurance scheme; all other cover options are non-life insurance schemes.

Your contractual partner

Your contractual partner is Simpego Insurances AG (hereinafter referred to as "simpego"), Hohlstrasse 556, 8048 Zurich, Switzerland. Simpego is a public limited company according to Swiss law.

You can find us online at: www.simpego.ch

Insured vehicles and persons

The insured vehicles and persons are listed in your insurance contract.

Scope of the insurance cover

The following summary of the insurance cover available serves as an overview to provide you with guidance. You can find a conclusive general description of the insurance cover in the General Terms and Conditions (T&Cs). You can find information on the insurance cover you have put together and individual details, e.g. the agreed sum insured, in your insurance contract.

The following cover options can be included:

Compulsory liability insurance: simpego covers damage to third-party property (e.g. vehicles) or individuals that you, as the keeper or driver, cause with your vehicle. simpego assumes the costs of justified claims that have been asserted and also defends against unjustified liability claims.

Comprehensive insurance: In addition to the vehicle listed in the insurance contract, equipment and accessories, as well as charging infrastructure (charging stations and charging accessories) are also included in the scope of cover. Installations and mounts can also be included in the scope of cover for delivery vehicles.
Partially comprehensive insurance covers damage to your vehicle resulting from fire, natural events, snowslide, theft, collision with animals, marten and rodent bites, glass breakage affecting the vehicle windows, vandalism, assistance and falling objects.
The collision cover also covers collision damage over and above all partially comprehensive events.

Additional cover options: You can also opt to include items that individuals take with them, protective motorbike clothing (including that of a passenger), extended glass cover (glass cover Plus for small glass components) or damage to the parked vehicle (parking damage Basis/parking damage Plus).

Within comprehensive insurance, you can choose between two repair models for cars or delivery vehicles:

- Partner garage: You undertake to notify us of any accidental damage claims before repair work is performed and to have the repair work carried out at a simpego partner garage. You can find all partner garages here: simpego.ch/partner-garages. This allows you to benefit from lower comprehensive insurance premiums, a free collection and delivery service, a free replacement

vehicle for the duration of the repair work and a warranty on the work carried out. If you do not keep to the agreement in the event of a claim, the contract will be changed to the "free choice of garage" repair model and you will have to make a back-payment for the difference in premium for a maximum period of one year.
- Free choice of garage: You can choose the garage you want to perform the repair work yourself.

Accident insurance: We insure all occupants of a vehicle for accidents in connection with the use of the vehicle.

Gross negligence protection: Where traffic accidents and collisions are caused due to gross negligence, benefits will not be reduced and no recourse claims will be asserted against the insured person unless the driver caused the insured event while drunk or unfit to drive, under the influence of drugs or as a result of medication abuse, or with blatant disregard for the speed limit.

24h assistance: simpego can assist you in the event of breakdowns, traffic accidents or theft by providing on-site breakdown assistance and towing the insured vehicle away. simpego assumes the costs and organises mobility, including return travel, for all vehicle occupants and pays for any necessary accommodation, as well as return transportation of the vehicle that is no longer roadworthy.

Premium and deductibles

The premium is defined each year of the contract, and must be paid in advance. The premium amount depends on the insured risks and the agreed benefit. The premium remains unchanged in the event of a claim, with the exception of renovations in individual cases. If payments are made by way of instalments, a surcharge must also be paid for the instalment. For the sake of the environment, a surcharge is also levied for customer documents in paper format.

The following statutory duties are also levied in accordance with Article 76a RTA: federal stamp duty (5% of the premium for liability insurance, comprehensive insurance, gross negligence protection and 24h assistance), accident prevention contribution (0.75% of the premium for liability insurance) and contributions in accordance with the Road Traffic Act (CHF 2.10 for motorbikes, CHF 4.20 for light vehicles up to 3.5 t, CHF 8.40 for heavy vehicles; from 01.01.2026: CHF 1.40 for motorbikes, CHF 4.20 for light vehicles up to 3.5 t, CHF 12.60 for heavy vehicles).

If a premium has been paid in advance for a certain insurance term and the contract is then terminated before the end of this term, simpego will reimburse the share of the premium for the insurance term that has not expired. The premium will not be reimbursed if:

- You terminate the insurance contract within twelve months of concluding the contract as a result of a damage event;
- The insured benefit has been paid out due to a disappearance of risk (total write-off).

In the case of a damage event, you will pay part of the damage yourself (deductible) if agreed in the contract. The agreed deductibles are specified in your insurance contract.

Your essential obligations

Your essential obligations include:

- Immediately reporting a damage event to simpego;
- Not recognising any claims;
- Immediately informing simpego of any changes to the information about you that is specified in your insurance contract.

This list only contains the most common obligations. Additional obligations can be found in the T&Cs and in the Swiss Federal Act on Insurance Policies (VVG).

Start and end of insurance cover

The start of the contract and therefore the start of the insurance cover is specified in your insurance contract. Your insurance covers damage occurring (property insurance) or caused (liability/accident insurance) during the term of the insurance contract. On expiry of the contract term, the contract will be extended by one year at a time unless the contract is terminated in writing by a contracting partner on the last day before the end of the insurance year at the latest. This will either happen tacitly or simpego will make you a new offer for the new insurance year.

The contract can be ended early by means of a contract termination in the following circumstances, among others:

- After each damage event for which simpego pays out benefits;
- In the event of changes to the premium, deductibles or benefits. If you do not agree with the revision, you can terminate the contract at the end of the contract year.

You have a 14-day right of withdrawal after concluding the contract. If you terminate the contract, it will be cancelled from the start of the cover and you will be reimbursed for any premiums that have already been paid. If simpego has already made payments for damage, you will need to pay these back.

Data protection

simpego relies on electronic data processing in the interests of processing contracts efficiently and correctly. When processing personal data, simpego complies with Swiss data protection legislation.

Collection and purpose of data: Personal data resulting from the contractual relationship or the handling of claims is processed by simpego and is used in particular for the determination of premiums, the clarification of risks, the processing of insured events, for company marketing purposes and for the maintenance and documentation of existing and future customer relationships. In particular, simpego is entitled to obtain credit-history data from external providers and to disclose your personal data in this connection in order to check the customer's creditworthiness. Conversations with our Customer Solution Centre may be recorded in order to guarantee impeccable service and for training purposes. When you use our website, simpego collects information, e.g. on the device being utilised and its settings, cookies, the time and date of your visit, the pages and content you access, the functions you utilise, the referring website and, depending on the provider, the location details. You can configure your internet browser to block or deceive certain cookies or alternative techniques or to delete existing cookies. You can also enhance your internet browser with software that blocks tracking by certain third parties.

Retention: Simpego processes your personal data for as long as it is necessary for the fulfilment of our contractual and legal obligations or otherwise for the purposes pursued with the processing, i.e. for example for the duration of the entire business relationship (from the initiation and processing to the termination of a contract) as well as beyond this in accordance with the statutory retention and documentation obligations. The retention periods are determined internally by simpego.

Transmission to third parties (recipients): simpego may in particular make use of third parties to perform contracts or to process claims. Some of these third parties are in Switzerland but others might be in any country in the world. In particular, you must expect your data to be transferred to various European countries – which, according to the Swiss Federal Council, have a sufficient standard of data protection – Kosovo and Israel, where third parties whose services we use (such as pricing machines or service centres) are located. SVV Solution AG (a subsidiary of the Swiss Insurance Association) operates a joint clearing authority for the processing of electronic data exchange concerning proof of insurance and keeper information with the driver and vehicle licensing offices. The corresponding data protection is ensured. Intermediaries may receive data from us that is required for support and consultation services. Intermediaries are bound by law and contract to observe their special duty of secrecy as well as the provisions of the data protection legislation. Independent brokers may only access this data if you have authorised them to do so.

Insurance fraud: We exchange data with contracted service providers and other insurance companies for investigations in connection with the identification of fraud. simpego may use your personal data and analyse it based on corresponding patterns. For this purpose, and for your and our protection against criminal or fraudulent activity, simpego may also create and edit profiles. simpego will answer any inquiries received from other insurance companies on their customers in the event of any suspicion of insurance fraud. For example, simpego will provide information on existing insurance contracts or prior claims. In addition, simpego can submit such inquiries about its own customers to other insurance companies. This also applies even if the insurance is not taken out. In order to combat insurance fraud, simpego may join SVV Solution AG's reference and information system. In particular, the vehicle-related claims data may be transmitted to SVV Solution AG for entry in the electronic data collection CarClaims-Info. Furthermore, your personal data may be checked against the data contained in all relevant sanction lists.

You can find detailed information on data protection in our privacy policy at www.simpego.ch/en/privacy.