Car insurance
Comprehensive insurance cover for every eventuality

Worry-free on the road, thanks to guaranteed protection against costs caused by an accident or breakdown.

The essentials in a nutshell

Visana offers liability insurance together with a choice of either partially or fully comprehensive insurance. While the liability insurance covers damage caused by the insured vehicle, the comprehensive insurance covers damage to the insured vehicle itself. You can benefit from attractive premium discounts if you drive claims-free, or cover fewer than 15,000 kilometres per year.

Visana's car insurance is valid in Switzerland, Liechtenstein and all countries listed on the international insurance card.

Your advantages at a glance

- Guaranteed fixed premium instead of no-claims-bonus system
- Attractive premium discounts
- Customer-friendly one-year contracts
- Free choice of car repair shop
- Comprehensive cover for glass breakage (all glass parts, including headlights and tail lights, are insured)
- Cover for damage caused by martens or collisions with animals
- Gross negligence included in all insurance packages
- Unlimited cover for parking damage, both in terms of sum, and claims per year
- Carbon offsetting possible

More details about car insurance:
visana.ch/car-insurance

Our car insurance range

Accidents can always happen on the road. That is why liability insurance is required by law. This covers all property damage and bodily injury caused to third parties (including damage to house walls, garden fences and vehicles). You decide how far your car insurance benefits should extend beyond that. Here is an overview of our insurance packages and the additional benefits included in each:

	Benefits
Liability	• Cover of up to CHF 100 mn per incident for property damage and bodily injury • One-year contracts • Guaranteed fixed premium • Gross negligence included
Partially comprehensive cover	• Glass parts, tail lights and headlights (LED, xenon) automatically included • Cover for damage caused by martens or collisions with animals • Cover for damage caused by natural hazards, e.g. hail • Free choice of car repair shop • In the event of a write-off, reimbursement of the car's value when new during its first two years in operation, and of the replacement value from the 7th year onwards
Fully comprehensive cover	• Up to CHF 3,000 in cover for transported items, including work-related equipment • CHF 1,000 in mobility compensation for public transport and taxis upon vehicle breakdown or forfeiture of driving licence • Gross negligence included
Parking damage	• Cover for damage to the car when parked, caused by third parties • No limit on the sum of the parking damage • Unlimited number of parking damage incidents per year

Premium discounts

Instead of a no-claims-bonus system, all the insurance packages mentioned have a guaranteed fixed price. At the same time, you can profit from attractive premium discounts, thanks to the 'pay as you drive' economy option. If you have any questions about this, your Visana advisor will be happy to answer them.

	'Pay as you drive' economy option
Premium discount	Up to 25% discount on the next premium
Conditions	Fewer than 15,000 kilometres driven per year and no claims

Carbon offsetting

For anyone wishing to make their mobility as sustainable as possible, Visana also offers the opportunity to offset kilometres driven, by means of climate protection projects. Our partnership with 'carbon connect' makes this possible: **carbon-connect.ch**

Optional top-up cover

- Passenger accident insurance
- Breakdown service / assistance
- Reduced deductible for collision damage

V-3019 - 03-2026

Visana, Motorfahrzeugversicherung, Weltpoststrasse 19, 3000 Bern 16, Tel. 0848 726 225, visana.ch