Business Legal Insurance

The Product protects small and medium-sized companies against legal risks arising from cyber incidents, ensuring access to professional legal support and effective resolution of disputes. The insurance covers a wide range of cyber-related legal matters in relation with, inter alia, data protection violations, personality rights infringements, credit card misuse and contractual disputes with digital service providers. Delivered through Sunrise with AXA-ARAG Rechtsschutz AG ("AXA-ARAG") as insurance partner, the service provides legal advice, representation, and coverage of legal costs, ensuring structured handling of legal cases and reliable support for companies with up to 50 employees and CHF 5 million annual revenue.

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<tr><th></th><th>Price</th></tr>
<tr><td>Monthly Fee</td><td>CHF 14.90 (5% of Swiss federal stamp duty included. This product is exempt from VAT)</td></tr>
<tr><th></th><th>Product</th></tr>
<tr><td>Product Name</td><td>Business Legal Insurance</td></tr>
<tr><td>Product Description (Overview)</td><td>The purpose of the product and the services provided together with the product ("Product", "Service") is to protect small and medium companies (SMEs) against legal risks and disputes arising from cyber-related events and activities.
The Product provides legal insurance in accordance with the General Insurance Conditions Business Legal Insurance ("GIC Business Legal Insurance"), including legal advice, representation, and the assumption of legal costs for insured legal cases.</td></tr>
<tr><td>Features (Overview)</td><td>Coverage for legal advice and representation by AXA-ARAG legal experts
Coverage of legal costs (lawyer fees, court costs, procedural costs) up to CHF 150,000 per legal case, with a maximum insurance benefit of CHF 300,000 per insurance year across all cases under the same Customer
Coverage for cyber-related legal disputes including:
Data protection violations
Identity and credit card misuse
Personality rights violations (e.g. defamation)
Domain disputes
Contractual disputes with internet providers and platforms
Deductible does not apply by default, however, if the Customer chooses their own lawyer instead of an AXA-ARAG recommended lawyer, a deductible applies.
All features are detailed in the GIC Business Legal Insurance, that form an integral part of the contract.</td></tr>
<tr><td>Product limitations (Examples)</td><td>No direct financial indemnity for losses; coverage is limited to legal protection services
Legal cases occurring before the start of insurance are not covered
Disputes against AXA-ARAG, Sunrise GmbH, its employees or appointed representatives are excluded
Legal disputes between insured parties under the same policy are excluded
Insurance benefits may not be provided where this would result in a violation of applicable international sanctions or embargo regulations
The insurer (AXA-ARAG) retains full control over the handling of the legal case, including defining the legal strategy, appointing or approving external lawyers, and granting prior cost approval. The insured party may not appoint lawyers or initiate legal proceedings without the insurer's prior consent
The insured company is required to cooperate fully by promptly reporting claims, providing complete and accurate information, and following the insurer's instructions
Certain thematic areas are not covered under the policy.
All product limitations are details in the GIC Business Legal Insurance that form an integral part of the contract.</td></tr>
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Contractual Parties and Insurance Partner	Any customer who has a contractual relationship with Sunrise (e.g. a subscription) may join the collective insurance contract by concluding an accession agreement with Sunrise. By doing so, the Customer becomes the insured company with a direct right of claim against AXA ARAG. The handling of benefits is carried out directly between the insured company and AXA ARAG. The insured company or an insured person has no direct right to insurance benefits vis-à-vis Sunrise.
	Usage
Available for	This Product is available for business customers, for **small and medium companies up to 50 employees and up to CHF 5 Million annual revenues.** The Product is offered solely as part of a bundle (such as, for example, Sunrise Ethernet, Sunrise IP VPN, Sunrise Internet Direct, or SME Ready Insurance) and cannot be purchased on a standalone basis. **The Product is only available for companies that fulfill the "Eligibility Criteria"** according to the paragraph below. The insurance coverage applies exclusively to the specific legal entity that subscribed to the Product according to the GIC Business Legal Insurance and that is mentioned as insured company in the Insurance Confirmation ("Insured Company"). If your organization includes multiple legal entities, coverage does not extend to sister or affiliated companies. Each company must purchase its own insurance product to be covered.
Eligibility Criteria	The contract will only be concluded with companies that, at the time of joining (and for criterion number 5 throughout the entire duration of the contract), fulfil all the following conditions: 1. The consolidated turnover according to the latest annual financial statements of the company to be insured is less than CHF 5 million and the forecast consolidated revenue for the financial year is less than CHF 5 million. 2. The company to be insured has fewer than 50 employees. 3. The company to be insured has not suffered more than two cyber incidents in the last three years. 4. The company to be insured is not aware of any acts or circumstances that could give rise to a liability claim by a third party against the company to be insured. 5. The company to be insured does not operate in a field of activity that is listed on the negative list (Extractive Industries & Nuclear, Raw Material Extraction & Hazardous Substances, Oil & Gas, Fossil Energy, Utilities & Critical Infrastructure, Weapons, Military, Defense & Security Sector, Banks, Credit Institutions and Payment Service Providers (incl. Crypto), Public Sector & International Organizations, Hospitals, Tobacco Industry, Private Households, IT Service Providers, Aerospace & Aviation).
Activation	Activation process takes place in three steps: 1. If the Customer orders the Product via the Sunrise website (sunrise.ch) or through an authorized Sunrise sales representative, the Customer needs to confirm all eligibility criteria; after having received the order, Sunrise will send an "Order Reception" email to the Customer, which is not qualified as acceptance of the order; 2. Sunrise will then carry out the necessary internal administrative checks and set up the activation of the Product; 3. The Contract only becomes binding and is concluded, when the customer receives the "Welcome Email" where all relevant documentation including Insurance Confirmation is provided to the Customer. In the contract, the activation date of the Product is stated ("Activation Date"). The Product may be ordered through Sunrise.ch or Sunrise Sales Consultation at +41 800 555 552.
Minimum Term	24 months starting from the Activation Date ("Minimum Term")

Renewal, Cancellation Notice	The Contract regarding the Business Legal Insurance Product can be terminated not earlier than at the end of the Minimum Term, subject to a notice period of three (3) months. Unless terminated to the end of the Minimum Term, the Contract shall be automatically renewed for an additional year (12 months) in each case ("Renewal Period", "Renewed Contract"). The Renewed Contract may then be terminated at the end of any Renewal Period, subject to a notice period of three (3) months. The customer may terminate the Contract in part only related to the Business Legal Insurance Product without terminating the bundled Sunrise product (such as, for example, Sunrise Ethernet, Sunrise IP VPN, Sunrise Internet Direct, or SME Ready Insurance) in accordance with the provisions above. However, the Contract for the Business Legal Insurance Product cannot be maintained without an active eligible Sunrise bundle. Accordingly, if the bundled Sunrise product is terminated, the customer no longer fulfils the eligibility criteria for the Business Legal Insurance Product and the Business Legal Insurance Contract will be terminated automatically at the time the bundled Sunrise product ends. The Customer has the right to withdraw from the Contract within 14 days of its conclusion. The withdrawal period is deemed to have been observed if Sunrise receives the withdrawal notice no later than on the last day of the withdrawal period, in written form or in another text form (for example by email).
Form of Cancellation	The Product may be terminated by letter, by telephone or in a different written form in accordance with the applicable GIC Business Legal Insurance (e.g. by email to dedicated Account Manager or by chat at sunrise.ch/cancellation).
Extraordinary Termination Right (Examples)	In addition to the extraordinary termination rights granted to Sunrise in the General Terms and Conditions for Business Customers as well as in the GIC Business Legal Insurance, Sunrise may terminate the Contract without notice, inter alia, 1. if there are indications that the customer is using the Product or Services improperly, unlawfully, fraudulently or otherwise non-compliantly; 2. if the Customer did not meet the eligibility criteria at the time the Contract was signed, no reimbursement shall be made and no insurance benefits shall be paid in connection with the relevant loss event; 3. Following a legal case for which AXA ARAG provides benefits, the contract may be terminated either by the Customer no later than 14 days after it becomes aware of the payment of the benefit, in which case insurance cover ends 14 days after receipt of the termination notice by Sunrise, or by Sunrise no later than at the time the benefit is paid, in which case insurance cover ends 30 days after receipt of the termination notice by the Customer. In general and for further details the General Terms and Conditions for Business Customers and the GIC Business Legal Insurance apply.
	General
Support	German | French | Italian | English Support on the following topics is provided by Sunrise: • General Product information regarding the Business Legal Insurance offer; • Administrative handling such as billing related info; Support on the following topics is provided by AXA ARAG and its specialized partners: • **Assistant on legal cases must be reported directly to AXA-ARAG** via: eForm AXA, via email at info@axa-arag.ch or via phone at the following number: 0848 11 11 00.
Customer Obligations	The Customer is subject to specific obligations under the Business Legal Insurance. In particular, the Customer must notify AXA-ARAG without delay of any legal case, provide all relevant information and documentation, obtain prior approval before appointing a lawyer or initiating legal proceedings, and cooperate fully with AXA-ARAG during case handling. Compliance with these obligations is a prerequisite for insurance coverage. Further obligations are defined in the applicable General Insurance Conditions (GIC), which form an integral part of the insurance contract.

Contract Structure, Appendices and Applicable Provisions	This Product Factsheet together with a signed order from the Customer (signed Order Form or Individual Contract) and together with the following appendices and applicable provisions form together the “Contract” with the Customer. The appendices in their current version form an integral part of the Contract and shall be applied in the agreed order in the event of contradictions. By signing this Contract, the Customer accepts both this Contract and all appendices and applicable provisions and confirms to have read and understood them. Appendices: • Insurance Confirmation • General Insurance Conditions (GIC) Business Legal Insurance • Signed Order Form or Individual Contract for Business Legal Insurance • General Terms and Conditions for Business Customers of Sunrise GmbH • Factsheet Business Legal Insurance
Data Sharing	For the purpose of the activation of the Product and Services, the following Customer data will be shared with AXA ARAG: (1) Customer identification data (Sunrise Service ID), (2) Contract Start Date, (3) Company name and company address, (4) Contact person information (name and email address), (5) Business classification (industry sector), (6) preferred correspondence language, (7) premium paid by the customer. Sunrise further confirms that the Customer has declared and accepted to meet the applicable eligibility criteria (“Eligibility Criteria”) required for the insurance coverage. AXA ARAG will process the shared data as an independent data controller for the purpose of managing the insurance coverage.
Price change	Insurance premiums, product terms and contract terms may be adjusted in accordance with the applicable GIC Business Legal Insurance and the General Terms and Conditions for Business Customers.
Last update	June 2026