



Legal protection for private individuals CAP

SKO offers private legal protection insurance in cooperation with CAP Legal Protection. The insurance includes private, traffic and real estate legal protection. It is therefore the ideal supplement to the SKO's professional legal protection for leisure and private use - for CHF 165 for active members and CHF 215 for passive members per year. An overview of the most important benefits (for details, see the applicable [CAP General Conditions of Insurance in German](#)):

- Cost coverage up to CHF 300,000 per legal dispute for attorney, expert opinions, court and procedural costs, etc.
- Insured persons are the member and his family as road user (vehicle owner, hirer, driver, as passenger, cyclist, pedestrian, etc.) and generally as private individuals and property owners.
- Insured vehicles: all vehicles redeemed for an insured person and vehicles hired by an insured person

Combined business legal protection insurance CAP

As a self-employed person or owner of a small or medium-sized business, you can now take advantage of a combined company, private, transport and real estate legal protection. As an ideal supplement to the SKO legal service, the attractive CAP offer for SKO members includes not only legal protection for business risks but also private, traffic and real estate legal protection for you as a private individual - for only CHF 525 per year!

The most important content at a glance (for details, see the [applicable CAP General Conditions of Insurance](#)):

- Cost coverage: You protect your company against contractual disputes with customers and suppliers, with service providers, lessors and landlords as well as employees up to an insured sum of CHF 300,000.
- Insured persons: The insurance offer applies to you as the owner and operator of a sole company, GmbH or AG, which belongs to you or your family economically. The prerequisite is that you work full-time for this company and that the company does not generate more than CHF 750,000 in fees or turnover per year. The employees of your business are also insured when carrying out their professional activities for this business.
- Private, traffic and real estate legal protection: The member and his family are insured as private individuals and as the owner and driver of a vehicle. Cost coverage up to CHF 300,000 per legal dispute for attorney, expert opinions, court and procedural costs, etc.

For advantageous conditions for SKO company partners with a turnover of more than CHF 750,000, please contact the SKO legal service.