

# General Terms and Conditions (GTC) for Combined Household Insurance

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Only the General Terms and Conditions that are valid for the contract are appended to the policy.

## C Household contents

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## C1 Joint provisions for household contents

### C1.1 Insured persons

- 1.1.1 The insured persons are the Policyholder and the persons living in the same household as him/her.

### C1.2 Insured property and costs

The insurance covers:

#### 1.2.1 Household contents

These comprise:

- a) All movable property and pets that are used for private purposes and are owned by the insured persons
- c) Professional tools and equipment used by the insured persons in the capacity of employed persons
- c) Accessories for motor vehicles, trailers, mopeds, caravans, mobile homes and boats that are stored at the insured location, used for private purposes and owned by the insured persons
- d) Property leased by, rented by and entrusted to the insured persons and used for private purposes (including pets)
- b) Personal effects of guests (excluding cash and cash equivalents)
- f) Cash and cash equivalents, i.e. money, credit cards, securities, savings books, precious metals (as stocks, bars or trade goods), coins and medals, loose gemstones and pearls that are the private property of the insured persons and are not business assets. Indemnity for cash and cash equivalents is limited within the scope of the sum insured for household contents to the sum indicated in the policy.

Unless current value has been agreed, the sum insured for household contents must equal the cost of newly acquiring all insured property. Property that is no longer needed is only insured at current value (consequences of underinsurance: Article C1.6).

### 1.2.2 Costs

Clearance costs arising in connection with the occurrence of an insured loss, additional living costs, costs of changing locks and costs of emergency glazing, locks and doors; in addition, the actual costs incurred for replacing identity and other documents.

## **C1.3 The insurance does not cover**

### 1.3.1 Temporary structures

### 1.3.2 Motor vehicles, trailers, mopeds

### 1.3.3 Caravans and mobile homes

### 1.3.4 Accessories for motor vehicles, trailers, mopeds, caravans, mobile homes and boats not stored at the insured location

### 1.3.5 Boats for which statutory liability insurance is compulsory, and boats which are not regularly taken back home after being used, including accessories

### 1.3.6 Aircraft which must be entered in the aircraft register, including accessories

### 1.3.7 Property which is or must be insured by a cantonal insurance institution

### 1.3.8 Valuables and high-tech devices which are covered by a special insurance policy. This clause does not apply if the insurance policy referred to here contains an equivalent clause.

### 1.3.9 Services provided by public fire brigades, the police or other parties with an obligation to render assistance

### 1.3.10 Losses due to biological and/or chemical contamination (contamination, poisoning and prevention and/or restriction in the use of objects owing to the effect or release of chemical and/or biological substances) as a result of terrorism of any kind

### 1.3.11 Losses

a) that are directly or indirectly linked to:

- \_ acts of war
- \_ violations of neutrality
- \_ revolution, rebellion, insurrection
- \_ internal riots (violence against persons or property on occasions of riotous assembly, violent demonstrations or tumult)
- \_ earthquakes and volcanic eruptions

b) which, irrespective of whether other factors have contributed in any order, are directly or indirectly attributable to:

- \_ radioactive material
- \_ nuclear fission or nuclear fusion
- \_ radioactive contamination
- \_ nuclear waste and fuel
- \_ nuclear explosive devices or any other nuclear weapons

and the measures taken to counteract them. If the insured person is taken by surprise by an event defined in Article C1.3.11 a) or C1.3.11 b) outside Switzerland or the Principality of Liechtenstein, the Company's indemnity payments shall only cease 14 days after the first occurrence of the event.

## **C1.4 Calculation of the loss**

### 1.4.1 Household contents

The loss is calculated on the basis of the cost of newly acquiring the property at the time of the loss (= replacement value), less the residual value. Personal sentimental value is only taken into account if this is explicitly stated in the policy.

a) In the case of insurance at current value, the loss is calculated on the basis of the cost of newly acquiring the property at the time of the loss, less depreciation for wear and tear and other reasons.

b) In the case of partial losses, the loss is calculated on the basis of the repair costs or the cost of a partial replacement plus any remaining reduction in value (up to a maximum of the price of newly acquiring an equivalent replacement).

### 1.4.2 Costs

The loss is calculated as follows:

a) Additional living costs

The calculation is based on the costs arising from the inability to use the insured, damaged rooms and the loss of income from subletting. Saved costs are deducted.

b) Clearance costs

The calculation is based on the effective costs of clearing the damage site of remnants of the insured household contents, removing them to the nearest suitable disposal site and depositing and destroying them.

c) Costs of emergency glazing, doors and locks

The calculation is based on the effective costs of carrying out the measures taken.

d) Costs of changing locks

The calculation is based on the effective costs of changing or replacing locks at the locations named in the policy, in bank safes rented by the claimant and keys belonging to them.

e) Costs of replacing identity and other documents

The calculation is based on the effective costs of replacing identity and other documents or copies thereof.

### **C1.5 Calculation of the compensation**

1.5.1 Compensation is calculated in the following order:

a) The deductible agreed in the policy is subtracted from the loss amount calculated in accordance with the contract and the law

b) Then the limit of cover is applied, where such a limit is provided for in the General Terms and Conditions or the policy

c) The compensation is limited by the sum insured (subject to Article C1.5.2)

1.5.2 Loss mitigation costs are also reimbursed; where they and the compensation together exceed the sum insured, they are only reimbursed if they were ordered by the Company.

1.5.3 On request, the Policyholder must draw up a list of the items of property that were present before and after the loss event, and of the items of property that were affected by the loss event, specifying their value.

### **C1.6 Underinsurance**

1.6.1 If the sum insured for household contents is less than the replacement value of the entire household contents (underinsurance), the loss will only be indemnified in the ratio of the sum insured to the replacement value on the date of the loss, resulting in a reduction in the indemnity even in the event of a partial loss.

1.6.2 This rule does not apply:

a) To insured cash and cash equivalents pursuant to Article C1.2.1 f)

b) To insured costs pursuant to Article C1.2.2

c) To scorch and heat damage and damage caused by utility fires

d) To damage caused by electricity and power outages

e) To damage to buildings during theft

f) To the cover for damage to and loss of removal items

g) To simple theft outside the home

h) To glass breakages

i) To insured property under the following General Terms and Conditions for Combined Household Insurance:

\_ C6 Household contents – luggage

\_ C8 Household contents – garden areas

1.6.3 No underinsurance calculation will be performed for losses of less than 10% of the sum insured, up to a maximum loss amount of CHF 20,000.

### **C1.7 Automatic adjustment of the sum insured**

If agreed, the premium and the sum insured for household contents are adjusted in line with the household value index annually on the premium due date. This is calculated on 30 September every year on the basis of the Swiss Consumer Price Index (CPI) by the Swiss Insurance Association (SIA). Limits to the sums insured (such as for cash and cash equivalents) mentioned in the General Terms and Conditions or the policy and any supplementary insurance remain unchanged.

### **C1.8 Additional contractual bases**

Except as otherwise provided herein, the following provisions of the General Terms and Conditions (GTC) for Combined Household Insurance underlying the contract shall apply:

a) A Joint provisions for all lines