

General Terms and Conditions (GTC) for Combined Household Insurance

C2 Household contents – fire and natural hazard losses

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C2.1 Insured perils and losses

The insurance covers losses to household contents resulting from:

- 2.1.1 Fire, smoke (sudden and accidental effects), lightning strike, explosion and implosion
- 2.1.2 The following natural hazard events:
High water, flooding, storm (= winds of at least 75 km/h which blow down trees and blow off roofs in the vicinity of the insured property), hail, avalanche, snow pressure, rock slides, rockfall and landslide
- 2.1.3 Crashes/emergency landings of aircraft, spacecraft and satellites or parts thereof; meteorite strike; sonic boom
- 2.1.4 Disappearance as a result of one of the aforementioned events
- 2.1.5 Scorch damage and losses to household contents exposed to a utility fire or heat; indemnity is limited to the sum agreed in the policy
- 2.1.6 The effects of electrical energy itself on live machines, equipment and cabling; indemnity is limited to the sum agreed in the policy. Consequential losses are excluded
- 2.1.7 The effects of power outages in the household on the contents of freezers, refrigerators, aquariums and terrariums as a result of: generator failure; short circuit without the development of a fire; accidental cutting-off of the power supply from the container to the power supply, provided that this is attributable to a failure of the production facilities or the grid of the energy supplier and not to an official directive or a switch-off that was planned in advance by the energy supplier. Indemnity is limited to the sum agreed in the policy

C2.2 The insurance does not cover

- 2.2.1 Storm and water damage to boats afloat
- 2.2.2 Losses caused by the gradual effects of smoke
- 2.2.3 Losses caused by subsidence, poor building land, faulty building design, inadequate building maintenance, omitted mitigation measures, earth movement due to human activity, snow slide from roofs, groundwater, rising and overflowing of water bodies known from experience to recur, damage due to water from dammed reservoirs or other man-made bodies of water, irrespective of the cause, and back-up of water from sewers
- 2.2.4 Losses to the contents of freezers, refrigerators, aquariums and terrariums due to incorrect temperature or operating settings

C2.3 Deductible and limits of cover for natural hazard losses

The statutory deductibles and limits of cover in accordance with the provisions of the "Natural hazard insurance" section of the Ordinance on the Supervision of Private Insurance Companies (AVO) shall apply.

Losses that are not connected in terms of time or location shall be regarded as a single event if they are attributable to the same atmospheric or tectonic cause.

C2.4 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
- b) C1 Joint provisions for household contents