

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

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## Overview of the lines of combined household insurance

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C	Household contents	G	Valuables and high-tech devices
D	Private liability		

Only the General Terms and Conditions that are valid for the contract are appended to the policy. Damit der Text einfacher lesbar ist, werden nur die männlichen Personenbezeichnungen verwendet.

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## A Joint provisions for all lines

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## Territorial and temporal scope

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### A1 Territorial scope

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- 1.1 The insurance cover applies at the locations listed in the policy and to insured property that is located away from these sites on a temporary basis (no longer than two years).  
The blocking service and the private liability cover are valid worldwide.  
Legal protection is provided if the place of jurisdiction is in Switzerland or the Principality of Liechtenstein and Swiss or Liechtenstein law is being applied.
- 1.2 During a change of residence in Switzerland or the Principality of Liechtenstein, the insurance cover also applies during the move and at the new location. Changes of residence must be reported to the Company within 30 days.
- 1.3 If the Policyholder moves his/her place of residence abroad, the insurance cover shall lapse no later than the end of the current insurance year. The insurance cover for assistance, valuables and high-tech devices lapses immediately.

### A2 Inception and term

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- 2.1 Insurance cover commences on the date stated in the application. Legal protection insurance begins after the expiry of any waiting period as defined in Article E2, which is calculated from the start date of the contract. However, the Company is entitled to reject the application. If it does so, insurance cover ends 10 days after the applicant receives written notification. The premium is payable on a pro-rata basis for the period during which insurance cover is provided.
- 2.2 The insurance cover is valid for losses which occur during the term of the contract. The contract will renew automatically for a further year unless it is terminated at least three months prior to expiry. Notice of termination must reach the contractual partner no later than the final day before the start of the notice period. Policies with a term of under 12 months will lapse on the date given in the policy.

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## Insurance premium

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### A3 Changes to the rate schedule

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- 3.1 In the event of changes to the premium, the deductibles or the limits of indemnity, the Company may request that the contract be amended. It must notify the Policyholder of the changes no later than 25 days before the end of the insurance year.

- 3.2 If the Policyholder does not agree to the changes, he/she may terminate either the affected part of the contract or the contract in its entirety with effect from the end of the insurance year. Notice is deemed valid if it reaches the Company by the last day of the insurance year at the latest.

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## Claims

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### A4 Claims notification and contact points

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- 4.1 The Company must be notified immediately via one of the following channels:
- |                   |                           |
|-------------------|---------------------------|
| Head office       | As stated in the policy   |
| E-mail address    | contact@allianz-suisse.ch |
| Internet          | www.allianz-suisse.ch     |
| Domestic fax      | 058 358 10 01             |
| International fax | +41 58 358 10 01          |
- Emergencies (assistance and blocking service in particular):  
24-hour emergency line Switzerland 0800 22 33 44  
International 24-hour emergency line+41 43 311 99 11  
Domestic fax 043 311 99 12  
International fax +41 43 311 99 12
- 4.2 All information relating to the claim and all circumstances that may affect the assessment of the claim must be provided in full, accurately and voluntarily. This also applies to statements made to the police, the authorities, experts and doctors. The Company is entitled to request written notification of the loss.  
It is the claimant's duty to provide proof of the occurrence and extent of the loss.
- 4.3 The Company is authorised to carry out any tests and obtain any information that may help in the investigation of the loss. All necessary documents must be handed over to the Company.
- 4.4 The insured persons may not acknowledge any compensation claims from or assign any claims under this contract to third parties. Claims settlement by the Company is binding for the insured persons.
- 4.5 The police must be notified without delay in the event of theft. The Company must be informed immediately if stolen items are recovered.
- 4.6 Loss of or damage to luggage must be confirmed by the travel or transport company  
the travel or transport company
- 4.7 Legal protection insurance payments are made by CAP Legal Protection Insurance Company Ltd, P.O. Box, 8010 Zurich. Without the consent of this Company, the insured person must not appoint any legal representatives, initiate any proceedings, agree any settlements or take any legal action, except for precautionary measures taken in order to meet deadlines.

### A5 Determining the loss in property insurance

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- 5.1 The loss shall be assessed either by the parties themselves, by a commonly agreed expert or by means of an expert procedure (Article 67 of the Swiss Federal Law on Insurance Contracts, VVG).
- 5.2 It is the claimant's duty to provide proof of the occurrence and extent of the loss. The sum insured does not constitute proof of the existence or value of the insured property.
- 5.3 The Company is under no obligation to accept salvaged or damaged property.
- 5.4 The Company may choose at its discretion to have the necessary repairs performed, provide a replacement in kind or pay compensation in cash.

### A6 Duties of care and obligations

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- 6.1. The insured persons are obliged to exercise due care and to take any measures required under the circumstances to protect the insured property.
- 6.2 In the event of a culpable breach of the legal or contractual requirements, duties of care or obligations during the contract term, the Company may reduce or refuse to pay indemnity unless the Policyholder proves that these actions had no effect on the loss.

### A7 Termination in the event of a claim

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Either party may terminate the contract wholly or in part after the occurrence of an indemnifiable claim. The Company must terminate the contract at the latest on the date when indemnity is paid, and the Policyholder must do so at the latest four weeks after having been informed about the indemnity payment.

If the Policyholder terminates the contract, the Company's liability lapses 14 days after receipt of the notice of termination.

If the Company terminates the contract, its liability expires four weeks after receipt of the termination notice by the Policyholder.

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## Further provisions

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### A8 Methods of termination

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Notice of termination must be served in writing or electronically. The latter is valid if it bears an electronic signature accredited by an approved certification service in accordance with the Swiss Federal Signature Act (ZertES). Notices served by fax are not valid.

### A9 Place of jurisdiction

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In the event of a legal dispute, the Policyholder or the claimant may file a claim with the court at the place where the Company has its registered office or at his/her/its Swiss or Liechtenstein registered office or place of residence.

### A10 Legal bases

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In all other respects, the provisions of the Swiss Federal Law on Insurance Contracts (VVG) apply. For insurance contracts which are subject to Liechtenstein law, the mandatory provisions of Liechtenstein law shall take precedence where they differ from these provisions.