

Supplementary Terms and Conditions (STC) for Combined Household Insurance

Modification of and addition to the existing General Terms and Conditions

By way of modification/addition to the General Terms and Conditions (GTC) for Combined Household Insurance, the following shall apply:

Articles C1.2 and C1.6 of Term “C1 Joint provisions for household contents” will be replaced by the following provisions:

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
- b) Professional tools and equipment which are the property of the insured persons and are used by them in their capacity as 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) Movable, leased or hired third-party property (including pets) used for private purposes

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, doors and locks; in addition, the actual costs incurred for replacing identity and other documents.

1.2.3 Cash and cash equivalents

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.

1.2.4 Other third-party property (not leased, not hired)

This comprises:

- a) Movable property entrusted to the insured persons and used for private purposes (including pets)
- b) Personal effects of guests (excluding cash and cash equivalents)
- c) Professional tools and equipment entrusted to the insured persons and used by them in the capacity of employed persons

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 provision does not apply to:

- a) Cash and cash equivalents pursuant to Article C1.2.3
- b) Costs pursuant to Article C1.2.2
- c) Scorch and heat damage and damage caused by utility fires
- d) Damage caused by electricity and power outages
- e) Damage to buildings during theft
- f) The cover for damage and loss of removal items
- g) Simple theft outside the home
- h) Glass breakages

- i) Cover under the following General Terms and Conditions (GTC) for Combined Household Insurance:
 - _ C6 Household contents – luggage
 - _ C8 Household contents – garden areas
- j) Other third-party property (not leased, not hired) in accordance with Article C1.2.4.

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.

The following provision has been added to the existing terms and conditions

The term “household contents” applies analogously to “insured property”

The property listed in this supplementary provision under Article C1.2 is meant when the term “household contents” is used in the following sections of the General Terms and Conditions (GTC) for Combined Household Insurance:

- _ C1 Joint provisions for household contents, Articles C1.4.1 and C1.4.2 b)
- _ C2 Household contents – fire and natural hazard losses
- _ C3 Household contents – theft
- _ C4 Household contents – water