

Supplementary Terms and Conditions (STC) for Movables and Buildings Insurance

Natural hazard insurance

1. Legal basis

The law on natural hazard insurance is laid down in the "Natural hazard insurance" section of the Ordinance on the Supervision of Private Insurance Companies (AVO). The Ordinance's provisions on deductibles and limits of cover are listed below. The legal basis is subject to change.

2 Deductibles

Insured object	Deductible
Movables	
Household contents	CHF 500.00
Agricultural inventory	10% of the indemnity Minimum: CHF 1,000.00 Maximum: CHF 10,000.00
Other movables	10% of the indemnity Minimum: CHF 2,500.00 Maximum: CHF 50,000.00
Building	
Buildings used exclusively for residential and agricultural purposes	10% of the indemnity Minimum: CHF 1,000.00 Maximum: CHF 10,000.00
Buildings used for all other purposes	10% of the indemnity Minimum: CHF 2,500.00 Maximum: CHF 50,000.00

3 Limits of cover

Insured object	Limit of cover per event	Limit of cover per policyholder
Household contents, agricultural inventory and other movables	CHF 1 billion	CHF 25 million
Buildings	CHF 1 billion	CHF 25 million