

OVERVIEW OF BENEFITS HOUSEHOLD CONTENTS

INSURED BENEFIT	BASIC COVER	OPTION
Household contents at replacement value	Inside and outside the home	
EMERGENCY ASSISTANCE		
Immediate measures following a fire, natural hazard, burglary or water incident or glass breakage	Up to CHF 1,000	
Deductible	No deductible	
BLOCKING SERVICE		
Blocking of all registered cards, identity documents, personal subscriptions and mobile phones	Effective costs	
Refund of blocking and replacement charges	Effective costs	
Assistance with obtaining replacements	Effective costs	
Compensation for card and mobile phone abuse	CHF 5,000 per event/ CHF 10,000 per event for mobile phones CHF 300 per event for mobile phones	
Deductible	No deductible	
PURCHASE PROTECTION		
Purchase protection Damage and destruction of newly purchased items - within 24 hours of gaining possession - during transportation by a carrier (including loss)	CHF 5,000 per event/CHF 10,000 per insurance year	
Online protection Compensation for credit card abuse by third parties on the Internet	CHF 5,000 per credit card statement/CHF 10,000 per insurance year	
Cash advance/cost guarantee following robbery or theft of cash	CHF 2,000 per event	
Deductible	No deductible	
HOME PROTECTION		
Assistance from electrical, heating, air conditioning and ventilation installation services; pipe cleaning, sanitary installation and replacement appliance services; locksmiths; removal of insect nests; child and animal care in emergencies; surveillance and security services after claims; etc.	CHF 1,000 per event	● CHF 3,000 per insurance year
Deductible	No deductible	
FIRE AND NATURAL HAZARD DAMAGE		
Fire, smoke, lightning, explosion, implosion	Up to the agreed SI	
Aircraft, spacecraft and satellite crashes/emergency landings, meteorite strike and sonic boom	Up to the agreed SI	
Natural hazard events	Up to the agreed SI	

INSURED BENEFIT	BASIC COVER	OPTION
FIRE AND NATURAL HAZARD DAMAGE	Costs up to 10% of the SI	
Cash and cash equivalents	Up to CHF 5,000	
Scorch and heat damage and damage caused by utility fires	Up to CHF 2,000	
Electricity damage	Up to CHF 2,000	
Damage caused by power failure	Up to CHF 2,000	
Deductible	Natural hazard damage: other damage without deductible in accordance with the applicable legal provisions	
THEFT INSIDE THE HOME	Costs up to 10% of the SI	
Burglary, robbery	Up to the agreed SI	
Simple theft inside the home	Up to the agreed SI	
Cash and cash equivalents (only burglary and robbery)	Up to CHF 5,000	
Jewellery	Up to CHF 10,000	Increase up to CHF 40,000
Damage and loss of removal items	Up to CHF 5,000	
Damage to household contents and/or buildings	Effective costs	
Deductible	CHF 200	
THEFT OUTSIDE THE HOME	Costs up to 10% of the SI	
Burglary, robbery	Up to the agreed SI	
Cash and cash equivalents (only burglary and robbery)	Up to CHF 5,000	
Jewellery (only burglary and robbery)	Up to CHF 10,000	
Simple theft outside the home	Up to CHF 2,000	Exclusion or increase up to CHF 10,000
Luggage	● As for simple theft outside the home	As for simple theft outside the home
Deductible	CHF 200	
WATER	Costs up to 10% of the SI	
Rain, snow and melt water through the roof and from roof guttering and external drain pipes	Up to the agreed SI	
Rain, snow and melt water through closed windows and doors	Up to the agreed SI	
Water and other liquids from pipe systems and connected installations and apparatus	Up to the agreed SI	
Costs for loss of water as a result of insured events	Up to the agreed SI	
Back-up from sewers	Up to the agreed SI	
Outflow from heating and tank systems	Up to the agreed SI	
Thawing and repair of pipes damaged by frost (installed by the Policyholder in his/her capacity as tenant)	Up to the agreed SI	
Water from water beds, aquariums, decorative fountains and humidifiers	Up to the agreed SI	
Groundwater	Up to the agreed SI	

INSURED BENEFIT

BASIC COVER

OPTION

Cash and cash equivalents

Up to CHF 5,000

Deductible

No deductible

GLASS

Costs up to 10% of the SI

Glazing in furniture

Flat rate

Possible exclusion

Natural stone, artificial stone and ceramic hotplates

Flat rate

Consequential and/or complementary losses as a result of insured events

Up to CHF 5,000

Glazing in buildings

● Flat rate

Wash basins, sinks, toilets (including cisterns), bidets,
urinals and partition walls

● Flat rate

Shower trays and baths

● Up to CHF 5,000

Deductible

No deductible

● possible inclusions/options

SI = sum insured