

INFORMATION FOR CUSTOMERS UNDER THE VVG

COMBINED HOUSEHOLD INSURANCE

1 General information

The following information for customers provides an easy-to-understand overview of the identity of the Insurer and the key content of the insurance contract in accordance with Art. 3 of the Swiss Federal Law on Insurance Contracts (VVG). The rights and duties of the contracting parties are derived from the insurance contract/the application/the policy and the terms and conditions of the contract. In all other respects, the provisions of the VVG apply.

The mandatory provisions of Liechtenstein law shall apply to policyholders whose customary place of residence or head office is in the Principality of Liechtenstein. For risks located in the Principality of Liechtenstein and applicants whose customary place of residence or head office is in the Principality of Liechtenstein, the duty of information defined in the Liechtenstein Insurance Contract Act (VersVG) shall apply. If the Company has breached the duty of information under Liechtenstein law, the applicant is not bound by the application and the Policyholder may withdraw from the contract after its conclusion. The right of withdrawal expires no later than four weeks after receipt of the policy including information about said right of withdrawal.

2 Who is the Insurer?

Allianz Suisse Insurance Company Ltd, which has its registered office at Richtplatz 1, 8304 Wallisellen, hereinafter referred to as "the Company". It is a joint-stock company under Swiss law.

The responsible supervisory authority is the Swiss Financial Market Supervisory Authority (FINMA), Laupenstrasse 27, 3003 Berne.

3 When does the contract commence?

Insurance cover commences on the date specified in the quote/application or in the policy.

4 When and how can the contract be revoked?

The Policyholder may cancel his/her application to conclude the contract or the declaration of acceptance in writing or in another form evidenced in text.

The cancellation period is 14 days and begins as soon as the Policyholder applies for or has accepted the contract. The period is observed if the Policyholder notifies the insurer of his/her cancellation on the last day of the cancellation period or sends his/her declaration of cancellation by post.

The right of cancellation is excluded for temporary cover

notes and agreements concluded for less than one month.

5 Which risks are insured and what is the scope of the insurance cover?

The insured risks and the scope of the insurance cover are set out in the quote/application or the policy and in the terms and conditions of the contract.

Assistance services, household contents and third-party liability claims can be insured.

Depending on the agreement, the insurance covers the following risks and benefits:

5.1 Assistance

- The insurance covers emergency assistance, a blocking service, purchase protection and home protection (e.g. the organisation of immediate measures in the event of an emergency, reimbursement of blocking/replacement fees, protection in the event of damage to or destruction of deliveries and loss during transportation, locksmith services).
- The insurance does not cover the costs of definitively repairing the loss or damage, replacement costs for mobile phones and subscription services, manufacturing and material defects or services for definitively repairing the damage.
- This is an assistance service.

5.2 Fire and natural hazards

- The insurance covers fire, smoke, lightning, explosion, implosion, flooding, inundation, storm, hail, avalanche, snow pressure, rock slides and rockfall, landslide, aircraft/spacecraft crashes, sonic boom, scorch/heat damage and damage caused by electricity and power outages.
- Subsidence, faulty building design, inadequate building maintenance, snow slides from roofs and groundwater are not insured.
- This insurance is a form of indemnity insurance.
- Indemnity is paid at the replacement value or collector's value (if agreed in the policy).

5.3 Theft

- The insurance covers burglary, robbery, simple theft, damage to and loss of removal items, costs of changing locks in the event of theft or loss and

- cash against simple theft without a deductible.
- Simple theft of professional equipment and pre-existing damage in the case of relocation cover are not insured.
- This insurance is a form of indemnity insurance.
- Indemnity is paid at the replacement value or collector's value (if agreed in the policy).

5.4 Water

- The insurance covers tap water and other liquids, rain, snow and melt water, back-up from sewers, groundwater and water from slopes, water from water beds, aquariums and decorative fountains.
- Rain, snow and melt water through open skylights/windows and damage due to water shortage are not insured.
- This insurance is a form of indemnity insurance.
- Indemnity is paid at the replacement value or collector's value (if agreed in the policy).

5.5 Glass

- The insurance covers breakage of insured glazing in buildings and furniture as well as consequential and complementary losses.
- Optical lenses, lighting elements of any kind, crystals of wrist and pocket watches, glass in electrical and electronic devices (with the exception ceramic hotplates, ovens, steamers), tiles and wall and floor panels are not insured.
- This insurance is a form of indemnity insurance.
- Indemnity is paid at the replacement value or collector's value (if agreed in the policy).

5.6 Luggage

- The insurance covers unforeseen and sudden damage and destruction caused by external influences, as well as damage caused by loss or disappearance and costs of replacement luggage.
- Bicycles, vehicles and boats including accessories, cash and cash equivalents, jewellery, travel tickets and damage caused by rodents and other pests are not insured.
- This insurance is a form of indemnity insurance.
- Indemnity is paid at the replacement value or collector's value (if agreed in the policy).

5.7 Personal liability

- Protects the assets of the insured persons as private individuals against statutory liability claims from third parties in respect of personal injury, property damage and financial losses, e.g. in their capacity as private individuals, head of a family, owner of animals, building/condominium owner or owner/operator and user of watercraft, bicycles and mopeds.
- Claims relating to the insured persons or people living in the same household as them and property belonging to such persons, contractual liability in excess of the statutory requirements,

journeys made without official authorisation, loss of or damage to data and programs (software), acts of war, unrest of any kind and terrorism are not insured.

- This insurance is a form of indemnity insurance.
- Indemnity is paid to the aggrieved party in accordance with the statutory guidelines.

6 How much is the premium and when is it due?

The amount of the premium depends on the risks insured and the desired coverage. A fee may be added for payment by instalments. All details of the premium and any fees are contained in the quote/the application or in the policy or its supplementary documents.

The premium is payable on the due date specified in the contract.

If agreed, the sum insured and the premium for household contents are adjusted in line with the household value index annually on the premium due date. If the application of the index would result in the sum insured falling below the amount stated in the policy, no adjustment will be made. In this case, the sum insured and premium for household contents shall remain at the most recent index value. Limits to the sums insured mentioned in the General Terms and Conditions of the policy and any supplementary insurance remain unchanged.

The Company may amend the contract with effect from the following insurance period (e.g. increase premiums or instalment surcharges).

7 When is the insurance cover valid?

The insurance covers claims arising from losses that occur during the term of the contract.

8 When must a loss be reported?

If a loss occurs, the Policyholder or the claimant must notify the Company immediately.

9 When does the contract end?

The Policyholder's termination options:

- At the end of the third insurance year and each subsequent contract year.
Deadline: notice of termination must be received by the Company no later than three months before the expiry date. If the contract is not terminated, it shall be renewed tacitly for successive one-year periods. Fixed-term contracts without a renewal clause end automatically on the date specified in the application/quote or in the policy.
- After the occurrence of an indemnifiable loss.
Deadline: no later than four weeks after becoming aware of the payment by the Company.
- In the event of a material reduction in risk.

Deadline: no deadline – the notice period is four weeks.

- If the Company changes the premiums.
Deadline: no later than the final day of the insurance period.
- If the Company has breached the statutory duty of information.
Deadline: no later than four weeks after becoming aware of this breach and the information in accordance with Art. 3 VVG, but in any case no later than two years after the breach of duty.

The Company's termination options:

- At the end of the third insurance year and each subsequent contract year.
Deadline: notice of termination must reach the Policyholder no later than three months before the expiry date.
- After the occurrence of an indemnifiable loss.
Deadline: at the latest upon payment of the indemnity.

This list contains the main termination options. Further termination options arise from the terms and conditions of the contract/the VVG.

10 What other obligations does the Policyholder have?

- Changes in risk: if a change in a significant fact causes a material increase in risk during the term of the insurance, this must be reported to the Company in writing without delay.
- Investigations: in the case of clarifications related to the insurance contract, e.g. regarding breaches of the duty of disclosure, increases in risk or claims assessments, the Policyholder must cooperate and provide the Company with all relevant information and documents, obtain these from third parties for the attention of the Company and authorise third parties in writing to hand over the relevant information, documents, etc., to the Company. The Company is also entitled to carry out its own investigations.
- Insured event: the insured event must be reported to the Company without delay.

This list contains only the most common duties. Further duties arise from the terms and conditions of the contract and the VVG.

11 To which bodies can complaints be submitted?

Complaints can be sent to Complaints Management at www.Allianz.ch.

An independent complaints office is also available:
Stiftung Ombudsmann der Privatversicherung und SUVA,
Postfach, 8024 Zürich.

12 How is your personal data protected?

We process your personal data in accordance with legal requirements for the following purposes:

- As part of the conclusion and performance of the contract (e.g. provision of advice and customer support, risk assessment)
- To safeguard our legitimate interests or those of third parties (e.g. marketing purposes)
- On the basis of your consent (e.g. in order to process personal data of a particularly sensitive nature)
- Due to legal obligations (e.g. the Anti-Money Laundering Act or insurance supervisory law)

We do not pass your personal data on to unauthorised third parties. Our employees only have access to the data they require for the purpose of fulfilling the contractual and legal obligations. To be able to provide our services, it is necessary in certain circumstances for us to pass on your data both within and outside the Company. Depending on the intended purpose, this includes, for example, companies of the Allianz Group, previous insurers, reinsurers and cooperation partners. In addition, we have to disclose your personal data to government agencies (e.g. authorities, social security providers, courts) to the extent that we are legally obliged to do so.

We process and store your personal data for as long as we are obliged to do so by the provisions of the law and the contract. You have the right to obtain information about your personal data, to have it rectified or erased, to object to it or to restrict its processing.

You can find further information in the Allianz Suisse data protection statement (<http://www.allianz.ch/privacy>).

