

General Terms and Conditions (GTC) for Combined Household Insurance

B1 Emergency assistance

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B1.1 Insured events and benefits

The insurance covers:

1.1.1 24-hour assistance in emergencies

If a fire, natural hazard, burglary or water incident or glass breakage leads to an emergency in which further damage will be inflicted inside or outside the building or to the insured household contents unless immediate action is taken, the Company will organise tradespeople to carry out necessary immediate measures at any time of night or day.

The costs of the tradespeople for the immediate measures ordered by the Company are covered up to an amount of CHF 1,000 per event.

1.1.2 Referral of suitable tradespeople

In the case of events which are not an emergency in accordance with Article B1.1.1, the Company will provide the telephone numbers of suitable tradespeople who are available as part of the emergency service.

B1.2 Events and benefits that are not insured

The insurance does not cover:

1.2.1 The costs of definitively repairing the loss or damage

1.2.2 Costs which are the subject of guarantee, service or maintenance agreements

1.2.3 Consequential losses resulting from an insured event

1.2.4 Guarantee services which become necessary due to the immediate measures taken by the referred tradespeople

1.2.5 All services connected directly or indirectly to ordinary maintenance and servicing

1.2.6 Costs of inconvenience incurred in connection with an insured event, e.g. costs of replacing the damaged property or policing

1.2.7 Costs of measures taken without the Company's prior agreement

1.2.8 Losses in which the claimant has culpably failed to take reasonable prevention measures

B1.3 Supplementary provisions

1.3.1 Subsidiarity clause

If an insured person has a claim under another contract, the insurance cover is limited to the portion of the Company's indemnity which exceeds that of the other contract. This clause does not apply if the contract referred to here contains an equivalent clause.

1.3.2 Additional contractual bases

Except as otherwise provided herein, the following provisions of the General Terms and Conditions (GTC) for Combined Household Insurance underlying the contract shall apply:

- a) A Joint provisions for all lines