

General Terms and Conditions (GTC) for Combined Household Insurance

C6 Household contents – luggage

Contents

- C6.1 Insured perils and losses
- C6.2 The insurance does not cover
- C6.3 Additional contractual bases

C6.1 Insured perils and losses

6.1.1 By way of addition to the General Terms and Conditions for Combined Household Insurance, C3 Household contents – theft, disappearance, damage to and loss of luggage during journeys outside the municipality of residence lasting longer than eight hours are also covered.

6.1.2 Costs of essential purchases which become necessary because a transport company is late in delivering luggage given to it for transportation shall be reimbursed up to an amount of 20% of the sum insured for luggage listed in the policy.

6.1.3 The luggage cover only applies to damage to and loss of prams, inflatable dinghies and folding boats during transportation by a transport company. Films and data storage devices are only insured at the value of the materials.

C6.2 The insurance does not cover

No cover is provided for losses which occur:

- 6.2.1 Due to the effects of temperature and weather
- 6.2.2 Through wear and tear
- 6.2.3 Due to the nature of the goods
- 6.2.4 During the use of sports equipment (e.g. skis) and musical instruments
- 6.2.5 To bicycles, vehicles and boats including accessories
- 6.2.6 To cash and cash equivalents, jewellery, travel tickets, stamps, certificates, business papers and artworks
- 6.2.7 To trade goods and professional tools and equipment
- 6.2.8 To objects which are predominantly of sentimental value
- 6.2.9 Through theft (the insurance cover under the General Terms and Conditions for Combined Household Insurance, C3 Household contents – theft, continues to apply)
and
- 6.2.10 Costs of inconvenience incurred in connection with the loss (e.g. costs of replacing the insured objects and policing)

C6.3 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
- b) C1 Joint provisions for household contents