

General Terms and Conditions (GTC) for Combined Household Insurance

C3 Household contents – theft

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C3.1 Insured perils and losses

The insurance covers losses to the household contents convincingly proven on the basis of physical evidence, eye-witness accounts or otherwise according to the circumstances:

3.1.1 Burglary, i.e. theft by persons who forcefully enter a building or a room within a building or break open a container therein

3.1.2 Robbery, i.e. theft involving the use or threat of violence against the insured persons or persons working in the insured person's household and theft committed when resistance is impossible due to death, unconsciousness or injury. Pick-pocketing and confidence trickery are not included in this definition

3.1.3 If agreed, simple theft, i.e. theft that is neither burglary nor robbery. Loss and misplacement of property are not included in this definition. Theft from locked vehicles is treated as simple theft

3.1.4 Theft in which rooms or containers are opened with the proper keys or codes if the perpetrator has gained possession of the keys or codes by means of burglary or robbery

3.1.5 Damage to or loss of household contents during relocations (i.e. while moving house or apartment) within Switzerland and the Principality of Liechtenstein. Calculating from the first start date of this cover, a maximum of one claim will be paid within a period of five years. Indemnity is limited to the sum indicated in the policy

3.1.6 Damage to the insured household contents or interior parts of the building (the insured location) inflicted during a burglary or robbery or attempted burglary or robbery, even if nothing goes missing

3.1.7 Damage to the building (insured location) inflicted during a theft or an attempted theft

C3.2 Limits of cover

3.2.1 Jewellery at the insured location

In the case of jewellery, i.e. items fashioned from precious metals, precious stones or pearls and wrist and pocket watches of all kinds, the indemnity for simple theft at home is limited to the sum agreed in the policy. This limit of indemnity also applies to burglary if the aforementioned objects are not locked in a safe weighing at least 100 kg or a walled-in wall safe or no other agreement has been reached in the policy.

3.2.2 Jewellery away from the insured location

In the case of burglary and robbery away from the insured location, the indemnity for jewellery, i.e. items fashioned from precious metals, precious stones or pearls and wrist and pocket watches of all kinds, is limited to CHF 10,000 unless the jewellery is locked in a safe weighing at least 100 kg or a walled-in wall safe. Jewellery not worn during stays at hotels must be stored in a safe.

C3.3 The insurance does not cover

3.3.1 Losses which occur as a result of events insured under the fire cover

3.3.2 Simple theft of professional tools and equipment

3.3.3 Simple theft of cash and cash equivalents, unless otherwise agreed in the policy

3.3.4 Costs of changing locks in the event of simple theft or loss, unless otherwise agreed in the policy

3.3.5 In the case of the relocation cover pursuant to Article C3.1.5:

a) Pre-existing damage

b) Damage due to the effects of temperature

c) Damage caused by chips, scratches, scrapes and abrasion to enamelled or varnished objects

d) Damage caused by scratches, scrapes, abrasion, pressure, cracks in polish, the detachment of glued parts and veneering of furniture and wooden parts

C3.4 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