

# OVERVIEW OF BENEFITS

## PRIVATE LIABILITY

INSURED BENEFIT	BASIC COVER	OPTION
<b>SUM INSURED</b>		
	CHF 3 million	<input checked="" type="radio"/> CHF 5 million/10 million
<b>GENERAL INFORMATION</b>		
Private individual		
Head of family		
In multi-person insurance: all persons who live in the policyholder's household		
Children without legal capacity (including if the duty of care has not been breached)	Up to CHF 200,000	
Housewife/house husband		
Private employer (for loss or damage caused by domestic workers)		
Tenant of buildings and premises		Premium reduction for building owners
Damage to entrusted or hired property (damage to property in insured person's custody)		
During non-professional army, civil defence and fire service		
User of third-party motor vehicles – car/lorry/motorbike (as a passenger)		
User of third-party motor vehicles – car/lorry/motorbike (as driver)	Loss or damage to vehicle of up to CHF 100,000	Possible exclusion
“Mallorca coverage” Rental vehicle in other European countries for up to one month	Difference between possible local SI and statutory minimum cover in Switzerland	
Secondary self-employment	Up to CHF 10,000 income from secondary employment per year	
Waiver of recourse for gross negligence	<input checked="" type="radio"/>	
Hole-in-one for golfers	<input checked="" type="radio"/> Up to CHF 3,000	
Waiver of goodwill deduction	Up to CHF 5,000	
<b>LEISURE TIME</b>		
Sport and other leisure activities		
Owner and/or user of bicycles and mopeds	Subsidiary cover to statutory insurance	
Property damage during sports and games (including without statutory liability)	Up to CHF 2,000	
Loss or damage to leisure rowing boats entrusted to the insured person	Excluding participation in races	

## INSURED BENEFIT

## BASIC COVER

## OPTION

**ANIMALS**

Animal owner	Normal pets	
Damage by pets (including without statutory liability)	Up to CHF 2,000	

**OWNER**

House and land ownership	Owner-occupied, private single-family, two-family or three-family home and/or mobile home in a fixed location	
Undeveloped land	Up to 10,000 m <sup>2</sup>	
Principal	Provided that the total construction value does not exceed CHF 100,000	
Environmental damage		

**DEDUCTIBLE OPTIONS**

Tenant damage, damage to property in insured person's custody and other property damage	CHF 200	● Reduction, exclusion, increase to CHF 5,000
Property damage to third-party motor vehicles used – car/lorry/motorcycle (as driver)	10%, at least CHF 500, maximum CHF 5,000	

● possible inclusions/options

SI = sum insured