

**GENERAL
TERMS AND
CONDITIONS (GTC)
OF COMBINED
HOUSEHOLD
INSURANCE**

VERSION OF 09.2021

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A 1 GEOGRAPHICAL SCOPE

A 1.1 Location

The insurance cover applies at the locations listed in the policy and to insured property that is located away from these sites on a temporary basis (no longer than two years).

The blocking service and the private liability cover are valid worldwide.

A 1.2 Change of apartment

During a change of residence in Switzerland or the Principality of Liechtenstein, the insurance cover also applies during the move and at the new location. Changes of residence must be reported to the Company within 30 days.

A 1.3 Transfer of place of residence abroad

If the Policyholder moves his/her place of residence abroad, the insurance cover shall lapse no later than at the end of the current insurance year.

A 2 INCEPTION AND TERM

A 2.1 Contract start date

Insurance cover commences on the date stated in the application. However, the Company is entitled to reject the application. If it does so, insurance cover ends 14 days after the applicant receives written notification. The premium is payable on a pro-rata basis for the period during which insurance cover is provided.

A 2.2 Right of cancellation

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.

A 2.3 Contract term

The insurance cover is valid for losses which occur during the term of the contract. The contract will renew automatically for a further year unless it is terminated at least three months prior to expiry. Notice of termination must reach the contractual partner no later than the final day before the start of the notice period. Contracts with a term of less than one year lapse on the date stated in the contract.

A 3 CHANGES TO THE RATE SCHEDULE

A 3.1 Changes to the premium, deductibles or limits of indemnity

In the event of changes to the premium, the deductibles or the limits of indemnity, the Company may request that the contract be amended. It must notify the Policyholder of the changes no later than 25 days before the end of the insurance year.

A 3.2 Termination in the event of contract amendment

If the Policyholder does not agree to the changes, he/she may terminate either the affected part of the contract or the contract in its entirety with effect from the end of the insurance year. Notice is deemed valid if it reaches the Company by the last day of the insurance year at the latest.

A 4 CLAIMS NOTIFICATION AND CONTACT POINTS

A 4.1 Contacting the Company

The Company must be notified immediately via one of the following channels:

The Company's address or the responsible general agency according to the policy

E-mail contact@allianz-suisse.ch
Internet www.allianz-suisse.ch

Emergencies (assistance and blocking service in particular):

24-hour emergency line Switzerland **0800 22 33 44**

International 24-hour emergency line +41 43 311 99 11

A 4.2 Information on the claim

All information on the claim and the circumstances that influence the assessment of the claim must be provided in full, accurately, promptly and voluntarily. This also applies to statements made to the police, the authorities, experts and doctors. The Company is entitled to request written notification of the loss. It is the claimant's duty to provide proof of the occurrence and extent of the loss.

A 4.3 Investigations and documents

The Company is authorised to carry out any investigations and obtain any information that may help in the assessment of the loss. All necessary documents must be handed over to the Company.

A 4.4 Third-party claims

The insured persons may not acknowledge any compensation claims from or assign any claims under this contract to third parties. Claims settlement by the Company is binding for the insured persons.

A 4.5 Notification of the police in the event of theft

The police must be notified without delay in the event of theft. The Company must be informed immediately if stolen items are found.

A 4.6 Luggage

Loss of or damage to luggage must be confirmed by the travel or transport company.

A 5 DETERMINING THE LOSS IN PROPERTY INSURANCE

A 5.1 Assessment of the loss

The loss shall be assessed either by the parties themselves, by a commonly agreed expert or by means of an expert procedure.

A 5.2 Proof of occurrence and extent

It is the claimant's duty to provide proof of the occurrence and extent of the loss. The sum insured does not constitute proof of the existence or value of the insured property.

A 5.3 No obligation to accept

The Company is under no obligation to accept salvaged or damaged property.

A 5.4 Repair, replacement in kind or compensation

The Company may choose at its discretion to have the necessary repairs performed, provide a replacement in kind or pay compensation in cash.

A 6 DUTIES OF CARE AND OBLIGATIONS

A 6.1 Obligations

The insured persons are obliged to exercise due care and to take any measures required under the circumstances to protect the insured property.

A 6.2 Breach of the duty of care and obligations

In the event of a culpable breach of the legal or contractual requirements, duties of care or obligations, the Company may reduce or refuse to pay indemnity unless the Policyholder proves that these actions had no effect on the occurrence of the loss or the amount of the indemnity owed by the Company.

A 7 TERMINATION IN THE EVENT OF A CLAIM

In the event of an indemnifiable claim, either party may terminate the contract in full or in part, in writing or by e-mail. The Company must cancel the policy at the latest on the date when compensation is paid, and the Policyholder must do so at the latest four weeks after having been informed about the compensation payment.

If the Policyholder terminates the contract, the Company's liability expires 14 days after receiving the notice of termination.

If the Company terminates the contract, its liability expires four weeks after receipt of the termination notice by the Policyholder.

A 8 PLACE OF JURISDICTION

In the event of legal disputes, the Policyholder or the claimant may file a claim either with the court at the Company's domicile or at his/her Swiss or Liechtenstein domicile or place of residence.

A 9 LEGAL BASIS

In all other respects, the provisions of the Swiss Federal Law on Insurance Contracts (VVG) shall apply. For insurance contracts subject to Liechtenstein law, the mandatory provisions of Liechtenstein law shall prevail in the event of deviations from these provisions.

A 10 SCOPE OF COVER/APPLICABILITY

The scope of the insurance is defined in the policy. There shall be no insurance cover for coverage types in sections B – D that are not included in the contract.

A 11 UNDERWRITER

The underwriter for all agreed components of this combined household insurance policy is:
Allianz Suisse Insurance Company Ltd (referred to as "the Company" in this document)

A 12 SANCTIONS/EMBARGOES

The Company shall not provide insurance cover, compensation payments or any other services if the provision of such would expose it to trade, economic and/or other sanctions, bans or restrictions imposed by the UN, the EU, the US, Switzerland or the UK and/or other any other relevant national economic or trade sanctions.

B | ASSISTANCE

B 1 EMERGENCY ASSISTANCE

B 1.1 Insured events and cover

The insurance covers:

B 1.1.1 24-hour assistance in emergencies

If an unforeseen and sudden event leads to an emergency in which further damage would be inflicted to the building insured under the combined household insurance policy 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.

B 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.

B 1.2 Events and cover that are not insured

The insurance does not cover:

B 1.2.1 Loss or damage repair

The costs of definitively repairing the loss or damage

B 1.2.2 Guarantee, service or maintenance agreements

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

B 1.2.3 Consequential losses

Consequential losses resulting from an insured event

B 1.2.4 Guarantee services

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

B 1.2.5 Maintenance and servicing

All services connected directly or indirectly to ordinary maintenance and servicing

B 1.2.6 Inconvenience

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

B 1.2.7 No prior agreement from the Company

Costs of measures taken without the Company's prior agreement

B 1.2.8 Prevention

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

B 1.3 Supplementary provisions

B 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.

B 2 BLOCKING SERVICE

B 2.1 Insured persons

The insurance covers the persons who have registered their personal data in respect of Maestro, bank, PostFinance, credit, fuel and customer cards as well as identity documents, subscriptions and mobile phones with the Company.

B 2.2 Insured property

B 2.2.1 Cards, identity documents, mobile phones

The insurance covers all of the following that are registered with the Company:

- a) Maestro, bank, PostFinance, credit, fuel and customer cards, personal identity documents and personal subscriptions that have been issued in the insured persons' names in Switzerland, the Principality of Liechtenstein and the border region within a linear distance of 50 km from the Swiss border
- b) Mobile phones registered with a Swiss network provider (Swisscom, Sunrise, etc.)

The Company guarantees that the data will be treated as confidential and used only in connection with loss reports. The initial registration and any changes will be confirmed to the Policyholder in writing.

B 2.3 Temporal scope

The insurance cover commences one working day after the initial receipt of the data to be registered with the Company.

B 2.4 Insured events and cover

B 2.4.1 Insured events

The insured persons may make use of the blocking service at any time of day or night in the event of theft, loss or disappearance of insured items.

B 2.4.2 Cover

- a) In the event of a theft or loss report, the Company

guarantees that the report will be forwarded immediately to the company named as responsible for the blocking service, subject to this company's direct availability.

- b) The insurance covers financial losses incurred after an insured event resulting from the abuse of registered cards as defined in Article B2.2.1 a). The Company assumes the portion of the loss for which the insured persons are liable towards the contractual partner that issued the card (department store, credit card institution, bank, etc.) in accordance with the general terms and conditions of business and to the extent that the contractual partner does not cover the loss itself, up to a maximum of CHF 5,000 per card or CHF 10,000 per event.
- registered mobile phones as defined in Article B2.2.1 b) due to phone calls made by a third party. The Company assumes the portion of the loss for which the insured persons are liable towards the network provider in accordance with the general terms and conditions of business, up to a maximum of CHF 300 per event.
- c) Where required in emergencies, the Company will inform the insured persons' relatives and employer of the circumstances and the measures taken.
- d) If the registered identity documents, subscriptions, cards and/or mobile phones have to be replaced away from the insured persons' place of residence, the Company will assist the insured persons with obtaining replacements.
- e) The blocking and replacement fees/costs invoiced for registered identity documents and cards (including SIM and subscription cards) will be reimbursed by the Company.

B 2.5 Events and cover that are not insured

The insurance does not cover:

B 2.5.1 Handling costs, losses due to loss of cards

Handling costs, cash balances on cards, unused services from subscriptions and additional financial losses incurred as a result of the loss of cards, subscriptions, identity documents or mobile phones (subject to Articles B2.4.2 b) and B2.4.2 e))

B 2.5.2 Replacement costs

Replacement costs for mobile phones and subscription services

B 2.5.3 Losses caused by gross negligence

Losses caused by gross negligence on the part of the insured person (e.g. if a card requiring a signature has not been signed, the PIN is stored together with the card or the loss is not reported immediately)

B 2.5.4 Incorrect declaration

Losses occurring as a result of incorrect declarations or late notification of changes

B 2.5.5 Unreachable blocking service

Losses incurred because the named blocking service cannot be reached

B 2.6 Supplementary provisions

B 2.6.1 Reporting obligation and receipts

- a) The insured persons report the data on Maestro, bank, PostFinance, credit, fuel and customer cards, mobile phones, personal identity documents and personal subscriptions to the Company in writing using the designated form.
- b) Changes to registered data must be reported to the Company in writing without delay.
- c) To claim the insured blocking and replacement fees, the original receipts must be submitted to the Company.

B 3 PURCHASE PROTECTION

B 3.1 Insured persons

The insured persons are the Policyholder and the persons living in the same household as him/her.

B 3.2 Subsidiarity clause

If an insured person has a claim under another insurance 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.

B 3.3 Purchase protection

B 3.3.1 Subject matter of insurance

The purchase protection covers newly purchased goods during transportation by a carrier/for 24 hours after the insured person takes possession of them.

B 3.3.2 Insured property

The insurance covers new movables for private use (including entry tickets) bought by the insured persons.

B 3.3.3 Property not insured

The insurance does not cover:

- a) Cash, cheques, traveller's cheques, certificates of entitlement (subject to Article B3.5) and all other securities
- b) Food, luxury foods/stimulants and cosmetics
- c) Animals, plants and motor vehicles
- d) Jewellery, watches, precious metals and gemstones; where these items become the property of the insured persons immediately after the purchase, this exclusion only applies if the items are not worn/used as intended or are not carried in the personal custody of the insured persons
- e) Second-hand goods.

B 3.3.4 Term of insurance cover

- a) For items which the insured persons take

possession of immediately after the purchase (i.e. non-mail-order items), the insurance cover commences when the item is handed over on purchase and lasts for 24 hours, including transportation to the final destination and any installation.

- b) For items transported by a carrier (mail-order items), the insurance cover commences when the item is handed over to the carrier. From the time at which the item is handed over by the carrier to the insured person, the insurance cover lasts for a further 24 hours, including any installation.

B 3.3.5 Insured events

The insurance covers:

- a) Damage and destruction
b) Loss during transportation by a carrier (mail-order items)

B 3.3.6 Events that are not insured

The insurance does not cover:

- a) Normal wear and tear
b) Manufacturing or material defects, internal decay or losses due to the item's nature
c) Losses for which a third-party bears contractual liability as the manufacturer or seller

B 3.3.7 Sum insured

Indemnity is limited to CHF 5,000 per event and CHF 10,000 per insurance year.

B 3.3.8 Cover

- a) In the case of destroyed or lost items, the Company has the choice of replacing them in kind or reimbursing the purchase price paid.
b) In the case of damaged items, the Company has the choice of having the items repaired or reimbursing the necessary repair costs; these shall not exceed the purchase price, however.
c) In the case of items which are part of a pair or set, indemnity will be paid up to the amount of the purchase price if the items not affected by the loss are unusable on their own or cannot be replaced individually.

Items which are recovered after being reported lost and indemnified shall become the property of the Company.

B 3.3.9 Duties in the event of a claim

- a) The loss must be reported **by telephone** to the Assistance Centre **within 36 hours** of the handover of the purchased item by the seller/the carrier to the insured person (see Article A4.1, A Joint provisions for all lines).
b) Damaged items must be kept at the Company's disposal until the claim has been fully dealt with and, on request by the Company, be sent in for inspection at the claimant's expense.
c) The following documents must be submitted to the Company (depending on the insured event):

- The original purchase receipt showing the purchase price and the date and time of the purchase/the order confirmation
- Proof that the item was shipped
- Any other information that is relevant to the calculation of indemnity

B 3.4 Online protection

B 3.4.1 Subject matter of insurance

Online protection covers losses arising through abuse of an insured credit card by third parties on the Internet.

B 3.4.2 Insured credit cards

The insurance covers all credit cards that have been issued in the insured persons' names in Switzerland, the Principality of Liechtenstein and the border region within a linear distance of 50 km from the Swiss border.

B 3.4.3 Insured event

The insurance covers credit card abuse by third parties on the Internet.

B 3.4.4 Events that are not insured

The insurance does not cover:

- a) Losses attributable to a failure to comply with the credit card issuer's terms of use for the card (in particular the duties of care)
b) Losses which occur because the institutions responsible for blocking the card cannot be reached
c) Losses caused by persons living in the same household

B 3.4.5 Sum insured

Indemnity is limited to CHF 5,000 per credit card statement and CHF 10,000 per insurance year.

B 3.4.6 Cover

The Company shall assume the portion of the charges on the credit card statement which are proven to have been caused by abuse of the insured credit card by third parties on the Internet and for which the insured persons have received no equivalent value.

B 3.4.7 Duties in the event of a claim

- a) The loss must be reported to the Assistance Centre by telephone without delay (see Article A4.1, A Joint provisions for all lines).
b) The loss or theft of the credit card or the suspected abuse must be reported to the credit card issuer immediately. In addition, the credit card must be blocked immediately.
c) Suspected abuse must be reported to the nearest police station without delay.

B 3.5 Cash advance

B 3.5.1 Subject matter of insurance / service

If all of the insured person's cash is stolen or if he/she is

robbed and has no other means of accessing cash, the Company shall pay a cash advance or issue a cost guarantee amounting to a maximum of CHF 2,000 on the basis of a phone call and a police report.

B 3.5.2 Duties

- a) To obtain a cash advance or a cost guarantee, the insured person must telephone the Assistance Centre (see Article A4.1, A Joint provisions for all lines) and submit a police report.
- b) The Policyholder must repay the entire sum advanced or promised by the Company including any transfer charges within 30 days of the invoice date.

B 4 HOME PROTECTION COVER

B 4.1 Insured persons

The insured persons are the Policyholder and the persons living in the same household as him/her.

B 4.2 Insured location

The insurance cover applies to the premises in which the insured persons live, the location of which is specified in the policy.

B 4.3 Duties in the event of a claim

In order to be able to claim under the home protection cover, the insured person must call the following Assistance Centre numbers immediately and without delay upon the occurrence of an insured event. These phone lines are in operation 24 hours a day, 365 days a year:

24-hour emergency line Switzerland 0800
22 33 44
International 24-hour emergency line +41 43 311 99 11

B 4.4 Events and benefits that are not insured

The Company shall not pay any indemnity:

B 4.4.1 Losses

For losses

- a) that are directly or indirectly linked to:
 - acts of war
 - violations of neutrality
 - revolution, rebellion, insurrection
 - internal riots (violence against persons or property on occasions of riotous assembly, violent demonstrations or tumult)
 - earthquakes and volcanic eruptions
- b) which, irrespective of whether other factors have contributed in any order, are directly or indirectly attributable to:
 - radioactive material
 - nuclear fission or nuclear fusion
 - radioactive contamination
 - nuclear waste and fuel
 - nuclear explosive devices or any other nuclear weapons

and the measures taken to counteract them.

B 4.4.2 Epidemics and pandemics

For losses caused by epidemics and pandemics

B 4.4.3 Contamination

Losses due to biological and/or chemical contamination (contamination, poisoning and prevention and/or restriction in the use of objects owing to the effect or release of chemical and/or biological substances) as a result of terrorism of any kind

B 4.4.4 No prior agreement from the Company

For measures taken that were not organised by the Company or which were taken without the Company's prior agreement.

B 4.5 Subsidiarity clause

If an insured person has a claim under another insurance 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.

B 4.6 Electrical installation service

B 4.6.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.6.2 Insured events and cover

If a built-in electrical installation permanently connected to the building at the insured location is defective, the Company will organise assistance at any time of day or night and pay for any immediate measures that are necessary to ensure that the electrical installation remains functional until the damage has been definitively repaired.

B 4.6.3 Events and cover that are not insured

The Company shall not pay any indemnity or assume any costs:

- a) For defects in large and small electrical and electronic household appliances that are not installed or permanently connected to the building
- b) For defects in consumer electronics, IT and telecommunications equipment or in light fittings, washing machines and dryers
- c) For defects in electricity meters and other monitoring and control instruments such as smoke detectors, heating controllers and thermostats
- d) For the definitive repair of damage which cannot be carried out immediately as part of the first intervention organised
- e) For replacement parts and new purchases of defective electrical appliances and equipment
- f) For the proper maintenance or servicing of electrical installations

B 4.7 Heating, air conditioning and ventilation installation services

B 4.7.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.7.2 Insured events and cover

If the heating, air conditioning or ventilation system permanently installed at and serving the insured location is defective, the Company will organise assistance at any time of day or night and pay for any immediate measures that are necessary to ensure that the system remains functional until the damage has been definitively repaired.

B 4.7.3 Events and cover that are not insured

The Company shall not pay any indemnity or assume any costs:

- a) For the definitive repair of damage which cannot be carried out immediately as part of the first intervention organised
- b) For replacement parts and new purchases to replace defective heating, air conditioning or ventilation systems
- c) For the proper maintenance or servicing of the heating, air conditioning or ventilation system

B 4.8 Pipe cleaning service

B 4.8.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.8.2 Insured events and cover

If a blockage occurs in a water pipe serving the insured location and it cannot be cleared without professional help, the Company will organise assistance at any time of day or night and pay for the clearing of the blockage.

B 4.9 Sanitary installation service

B 4.9.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.9.2 Insured events and cover

The Company will organise assistance at any time of day or night and pay for any immediate measures that are necessary to ensure that the sanitary system remains functional until the damage has been definitively repaired, if:

- a) the cold or hot water can no longer be turned off at the insured location
- b) the cold or hot water supply is interrupted at the insured location

B 4.9.3 Events and cover that are not insured

The Company shall not pay any indemnity or assume any costs:

- a) For defective seals, furred-up components and accessories of fittings and boilers as well as

- consequential damage resulting therefrom
- b) For the definitive repair of damage which cannot be carried out immediately as part of the first intervention organised
- c) For the proper maintenance or servicing of the sanitary installations

B 4.10 Replacement appliance service

B 4.10.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.10.2 Insured events and cover

- a) The Company will organise assistance at any time of day or night and provide a replacement appliance on loan if television sets, stereo systems or lawn mowers for private use and owned by the insured persons are defective.
- b) The Company will organise assistance at any time of day or night and provide a replacement heating or air conditioning unit on loan if the permanently installed heating or air conditioning system serving the insured location breaks down unexpectedly.

B 4.10.3 Events and cover that are not insured

The Company shall not pay any indemnity for repair costs. The costs of immediate measures for the defective heating or air conditioning system will be covered under the provisions for heating, air conditioning and ventilation installation services (Articles B4.7.1 – B4.7.3).

B 4.11 Emergency locksmiths

B 4.11.1 Sum insured

The Company will pay for services up to a maximum of CHF 1,000 per event.

B 4.11.2 Insured events and cover

- a) The Company will organise assistance at any time of day or night and pay for the professional opening (by a locksmith) of the front door of the house or apartment at the insured location if:
 - the insured person has lost or snapped the key
 - the insured person has accidentally locked himself/herself in or out
 - the door can no longer be locked or unlocked due to a defect.
- b) The insurance also covers the fitting of a temporary lock if the door lock is rendered unusable when the door is opened by the specialist firm.

B 4.12 Removal of bees', wasps' and hornets' nests

B 4.12.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.12.2 Insured events and cover

If there are bees', wasps' or hornets' nests in the vicinity

of the insured location, the Company will organise assistance at any time of night or day and pay for the nests to be professionally removed or relocated.

B 4.12.3 Events and cover that are not insured

The Company will not cover the cost of relocation or removal if it is not permitted for legal reasons, e.g. species conservation.

B 4.13 Childcare

B 4.13.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.13.2 Insured events and cover

The Company will organise assistance at any time of night or day and pay for the care of children under the age of 16 living in the Policyholder's household within Switzerland and the Principality of Liechtenstein if the Policyholder or another insured person is unexpectedly prevented from caring for the children due to an accident, emergency hospitalisation or death and no other insured person is available to look after them. Wherever possible, care will be provided at the insured location.

B 4.14 Accommodation of animals

B 4.14.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.14.2 Insured events and cover

- a) The Company will organise assistance at any time of night or day and pay for the accommodation and care of dogs, cats, rabbits, birds, hamsters, guinea pigs and other rodents kept as pets in Switzerland and the Principality of Liechtenstein if the Policyholder or another insured person is unexpectedly prevented from caring for the pets due to an accident, emergency hospitalisation or death and no other insured person is available to look after them.
- b) The accommodation will be provided at an animal shelter or an animal boarding facility. In all cases, it is a prerequisite that the animals be handed over to the person appointed by the Company.

B 4.15 Guard and security service

B 4.15.1 Sum insured

The Company will cover the cost of services up to a maximum of CHF 1,000 per event.

B 4.15.2 Insured events and cover

The Company will organise assistance at any time of night or day and pay for the guarding of the insured location if locking devices or other security measures no longer provide sufficient protection due to a fire, natural

hazard, theft or water event or as a result of glass breakage.

B 4.15.3 Events and cover that are not insured

The Company shall not cover the cost of the repair of the damage (repair costs) and of any consequential damage.

B 4.16 Apartment cleaning service

B 4.16.1 Insured events and cover

The Company will organise an apartment cleaning company:

- a) If required by the insured person (without participation in the cleaning costs)
- b) If the Policyholder moves to a different apartment or house; the Company will contribute CHF 100 to the costs of cleaning the insured location. From the date on which the insurance cover first commenced, this cost contribution will be paid a maximum of once within a period of five years.

C | HOUSEHOLD CONTENTS

C 1 JOINT PROVISIONS

C 1.1 Insured persons

The insured persons are the Policyholder and the persons living in the same household as him/her.

C 1.2 Insured property and costs

The insurance covers:

C 1.2.1 Household contents

Household contents

This includes:

- a) All movable property and pets that are used for private purposes and are owned by the insured persons
- b) Professional tools and equipment which are the property of the insured persons and are used by them in their capacity as employed persons
- c) Accessories for motor vehicles, trailers, mopeds, caravans, mobile homes and boats that are stored at the insured location, used for private purposes and owned by the insured persons
- d) Movable, leased or hired third-party property (including pets) used for private purposes

Unless current value has been agreed, the sum insured for household contents must equal the cost of newly acquiring all insured property. Property that is no longer needed is only insured at current value (consequences of underinsurance: Article C1.6).

C 1.2.2 Costs

Clearance costs arising in connection with the

occurrence of an insured loss, additional living costs, costs of changing locks and costs of emergency glazing, locks and doors; in addition, the actual costs incurred for replacing identity and other documents.

C 1.2.3 Cash and cash equivalents

Money, credit cards, securities, savings books, precious metals (as stocks, bars or trade goods), coins and medals, loose gemstones and pearls that are the private property of the insured persons and are not business assets.

C 1.2.4 Other third-party property (not leased, not hired)

This comprises:

- a) Movable property entrusted to the insured persons and used for private purposes (including pets)
- b) Personal effects of guests (excluding cash and cash equivalents)
- c) Professional tools and equipment entrusted to the insured persons and used by them in the capacity of employed persons

C 1.2.5 The term "household contents" applies analogously to "insured property"

The property listed under Article C1.2 is meant when the term "household contents" is used in the following sections:

- C1, Joint provisions for household contents, Articles C1.4.1 and C1.4.2 b)
- C2, Household contents – fire and natural hazard losses
- C3, Household contents – theft
- C4, Household contents – water

C 1.3 The insurance does not cover:

C 1.3.1 Temporary structures

C 1.3.2 Motor vehicles, trailers, mopeds

C 1.3.3 Caravans and mobile homes

C 1.3.4 Accessories

Accessories for motor vehicles, trailers, mopeds, caravans, mobile homes and boats not stored at the insured location

C 1.3.5 Boats

Boats for which statutory liability insurance is compulsory, and boats which are not regularly taken back home after being used, including accessories

C 1.3.6 Aircraft

Aircraft which must be entered in the aircraft register, including accessories

C 1.3.7 Mandatory insurance

Property which is or must be insured by a cantonal insurance institution

C 1.3.8 Fire brigade and police services

Services provided by public fire brigades, the police or other parties with an obligation to render assistance

C 1.3.9 Contamination

Losses due to biological and/or chemical contamination (contamination, poisoning and prevention and/or restriction in the use of objects owing to the effect or release of chemical and/or biological substances) as a result of terrorism of any kind

C 1.3.10 Losses

Losses

- a) that are directly or indirectly linked to:
 - acts of war
 - violations of neutrality
 - revolution, rebellion, insurrection
 - internal riots (violence against persons or property on occasions of riotous assembly, violent demonstrations or tumult)
 - earthquakes and volcanic eruptions
- b) which, irrespective of whether other factors have contributed in any order, are directly or indirectly attributable to:
 - radioactive material
 - nuclear fission or nuclear fusion
 - radioactive contamination
 - nuclear waste and fuel
 - nuclear explosive devices or any other nuclear weapons

and the measures taken to counteract them.

If the insured person is taken by surprise by an event defined in Article C1.3.11 a) or C1.3.11 b) outside Switzerland or the Principality of Liechtenstein, the Company's indemnity payments shall only cease 14 days after the first occurrence of the event.

C 1.4 Calculation of the loss

C 1.4.1 Household contents

The loss is calculated on the basis of the cost of newly acquiring the property at the time of the loss (= replacement value), less the residual value. Personal sentimental value is only taken into account if this is explicitly stated in the policy.

- a) In the case of insurance at current value, the loss is calculated on the basis of the cost of newly acquiring the property at the time of the loss, less depreciation for wear and tear and other reasons.
- b) In the case of partial losses, the loss is calculated on the basis of the repair costs or the cost of a partial replacement plus any remaining reduction in value (up to a maximum of the price of newly acquiring an equivalent replacement).

C 1.4.2 Costs

The loss is calculated as follows:

- a) Additional living costs
The calculation is based on the costs arising from the inability to use the insured, damaged rooms

and the loss of income from subletting. Saved costs are deducted.

- b) **Clearance costs**
The calculation is based on the effective costs of clearing the damage site of remnants of the insured household contents, removing them to the nearest suitable disposal site and depositing and destroying them.
- c) **Costs of emergency glazing, doors and locks**
The calculation is based on the effective costs of carrying out the measures taken.
- d) **Costs of changing locks**
The calculation is based on the effective costs of changing or replacing locks at the locations named in the policy, in bank safes rented by the claimant and keys belonging to them.
- e) **Costs of replacing identity and other documents**
The calculation is based on the effective costs of replacing identity and other documents or copies thereof.

C 1.5 Calculation of the compensation

C 1.5.1 Order of calculation

Compensation is calculated in the following order:

- a) The deductible agreed in the policy is subtracted from the loss amount calculated in accordance with the contract.
- b) Then the limit of cover is applied, where such a limit is provided for in the General Terms and Conditions or the policy.
- c) The compensation is limited by the sum insured (subject to Article C1.5.2).

C 1.5.2 Loss mitigation costs

Loss mitigation costs are also reimbursed; where they and the compensation together exceed the sum insured, they are only reimbursed if they were ordered by the Company.

C 1.5.3 List of affected property

On request, the Policyholder must draw up a list of the items of property that were present before and after the loss event, and of the items of property that were affected by the loss event, specifying their value.

C 1.6 Underinsurance

C 1.6.1 Calculation

If the sum insured for household contents is less than the replacement value of the entire household contents (underinsurance), the loss will only be indemnified in the ratio of the sum insured to the replacement value on the date of the loss, resulting in a reduction in the indemnity even in the event of a partial loss.

C 1.6.2 No application of underinsurance

This provision does not apply to:

- a) Cash and cash equivalents pursuant to Article C1.2.3
- b) Costs pursuant to Article C1.2.2

- c) Scorch and heat damage and damage caused by utility fires
- d) Damage caused by electricity and power outages
- e) Damage to buildings during theft
- f) The cover for damage and loss of removal items
- g) Simple theft outside the home
- h) Loss or damage from glass breakage
- i) Cover under the following General Terms and Conditions (GTC) for Combined Household Insurance:
 - C6 Household contents – luggage
- j) Other third-party property (not leased, not hired) in accordance with Article C1.2.4.

C 1.6.3 Waiver of reduction for underinsurance

No underinsurance calculation will be performed for losses of less than 10% of the sum insured, up to a maximum loss amount of CHF 20,000.

C 1.7 Automatic adjustment of the sum insured

If agreed, the premium and the sum insured for household contents are adjusted in line with the household value index annually on the premium due date. This is calculated on 30 September every year on the basis of the Swiss Consumer Price Index (CPI) by the Swiss Insurance Association (SIA). Limits to the sums insured (such as for cash and cash equivalents) mentioned in the General Terms and Conditions or the policy and any supplementary insurance remain unchanged.

C 2 FIRE AND NATURAL HAZARD DAMAGE

C 2.1 Insured risks and losses

The insurance covers losses to household contents resulting from:

C 2.1.1 Fire, smoke, lightning strike, explosion

Fire, smoke (sudden and accidental effects), lightning strike, explosion and implosion

C 2.1.2 The following natural hazard events:

High water, flooding, storm (= winds of at least 75 km/h which blow down trees and blow off roofs in the vicinity of the insured property), hail, avalanche, snow pressure, rock slides, rockfall and landslide

C 2.1.3 Crashing aircraft and spacecraft

Crashes/emergency landings of aircraft, spacecraft and satellites or parts thereof; meteorite strike; sonic boom

C 2.1.4 Extinguishing water and clearance work

Destruction or damage caused by extinguishing the fire or necessary clearance work in accordance with Article C2.1.1

C 2.1.5 Disappearance

Disappearance as a result of one of the aforementioned events

C 2.1.6 Scorch and heat damage

Scorch damage and losses to household contents exposed to a utility fire or heat; indemnity is limited to the sum agreed in the policy

C 2.1.7 Electricity damage

The effects of electrical energy itself on live machines, equipment and cabling; indemnity is limited to the sum agreed in the policy. Consequential losses are excluded

C 2.1.8 Damage caused by power failures

The effects of power outages in the household on the contents of freezers, refrigerators, aquariums and terrariums as a result of: generator failure; short circuit without the development of a fire; accidental cutting-off of the power supply from the container to the power supply, provided that this is attributable to a failure of the production facilities or the grid of the energy supplier and not to an official directive or a switch-off that was planned in advance by the energy supplier. Indemnity is limited to the sum agreed in the policy.

C 2.2 The insurance does not cover:

C 2.2.1 Storm and water damage to boats

Storm and water damage to boats afloat

C 2.2.2 Effects of smoke

Losses caused by the gradual effects of smoke

C 2.2.3 Subsidence and construction defects

Losses caused by subsidence, poor building land, faulty building design, inadequate building maintenance, omitted mitigation measures, earth movement due to human activity, snow slide from roofs, groundwater, rising and overflowing of water bodies known from experience to recur, damage due to water from dammed reservoirs or other man-made bodies of water, irrespective of the cause, and back-up of water from sewers

C 2.2.4 Contents of freezers

Losses to the contents of freezers, refrigerators, aquariums and terrariums due to incorrect temperature or operating settings

C 2.3 Deductible and limits of cover for natural hazard losses

The statutory deductibles and limits of cover in accordance with the provisions of the "Natural hazard insurance" section of the Ordinance on the Supervision of Private Insurance Companies (AVO) shall apply. Losses that are not connected in terms of time or location shall be regarded as a single event if they are attributable to the same atmospheric or tectonic cause.

C3 THEFT

C 3.1 Insured risks and losses

The insurance covers losses to the insured property

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convincingly proven on the basis of physical evidence, eye-witness accounts or otherwise according to the circumstances:

C 3.1.1 Burglary

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

C 3.1.2 Robbery

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

C 3.1.3 Simple theft

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

C 3.1.4 Appropriation of keys by means of burglary or robbery

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

C 3.1.5 Damage during relocations

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

C 3.1.6 Damage without loss

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

C 3.1.7 Damage to the building

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

C 3.2 Limit of cover

C 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.

C 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.

C 3.3 The insurance does not cover:

C 3.3.1 Fire cover

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

C 3.3.2 Professional tools and equipment

Simple theft of professional tools and equipment

C 3.3.3 Cash and cash equivalents

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

C 3.3.4 Costs of changing locks

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

C 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

C 4 WATER

C 4.1 Insured risks and losses

The insurance covers losses to household contents resulting from:

C 4.1.1 Water from pipe systems

Outflow of water and other liquids from pipe systems and connected installations and apparatus; also, outflow of water from water beds, aquariums, decorative fountains and humidifiers inside the building

C 4.1.2 Rain, snow and melt water

Rain, snow and melt water that has entered the building from external drain pipes, roof guttering or through the roof itself, but not through open skylights or openings in the roof in the case of new buildings, conversions or other work

C 4.1.3 Rain, snow and melt water through closed windows and doors

Rain, snow and melt water that has entered the building

through closed windows and doors

C 4.1.4 Back-up from sewers

Back-up from sewers inside the building

C 4.1.5 Groundwater

Groundwater inside the building

C 4.1.6 Liquids from heating systems

Oil and other liquids that have flowed out of heating systems

The insurance also covers:

C 4.1.7 Frost damage

Costs of repairing and thawing water pipes and appliances connected to them installed by the Policyholder in his/her capacity as tenant inside the building that have been damaged by frost

C 4.1.8 Loss of water

Costs of loss of water as a result of an event defined in Article C4.1.1

C 4.2 The insurance does not cover:

C 4.2.1 Liability of the owner

Losses arising as a result of events defined in Articles C4.1.4 and C4.1.5 if the owner of the building/sewer system is liable

C 4.2.2 Fire cover

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

C 5 GLASS

C 5.1 Insured risks and losses

Depending on the agreement in the policy, the insurance covers breakage of glass, Plexiglas or similar plastics, where these are used in place of glass and belong to the rooms used exclusively by the insured, in:

C 5.1.1 Glazing in furniture

C 5.1.2 Glazing in buildings

C 5.1.3 Natural and artificial stone slabs

Natural and artificial stone slabs, which are used as furniture, kitchen and bathroom covers, or on ceramic hotplates

C 5.1.4 Wash basins and sinks

Wash basins, sinks, toilets (including cisterns), bidets, urinals and partition walls

The insurance also covers:

C 5.1.5 Shower trays and baths

Sudden and unforeseen damage to shower trays and baths. Indemnity is limited to the sum indicated in the policy

C 5.1.6 Consequential and complementary losses

Consequential and/or complementary losses as a result of insured events Indemnity is limited to the sum indicated in the policy

C 5.2 The insurance does not cover:

C 5.2.1 Hand-held mirrors, optical lenses, glassware

Damage to hand-held mirrors, optical lenses, glassware, glass containers and lighting elements of any kind, light bulbs, fluorescent and neon tubes, crystals of wrist and pocket watches and electrical and electronic devices (with the exception of ceramic hotplates)

C 5.2.2 Tiles and panels

Damage to ceramic tiles and ceramic or porcelain wall and floor panels

C 5.2.3 Fire cover

Damage which occurs as a result of events insured under the fire cover (with the exception of sonic boom)

C 6 LUGGAGE

C 6.1 Insured risks and losses

C 6.1.1 Theft, disappearance, damage and loss

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.

C 6.1.2 Essential purchases in the event of late delivery

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.

C 6.1.3 Damage during transportation by a transport company

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.

C 6.2 The insurance does not cover:

No cover is provided for losses which occur:

- Due to the effects of temperature and weather
- Through wear and tear
- Due to the nature of the goods
- During the use of sports equipment (e.g. skis) and

- musical instruments
- To bicycles, vehicles and boats including accessories
- To cash and cash equivalents, jewellery, travel tickets, stamps, certificates, business papers and artworks
- To trade goods and professional tools and equipment
- To objects which are predominantly of sentimental value
- Through theft (the insurance cover under the General Terms and Conditions for Combined Household Insurance, C3 Household contents – theft, continues to apply)
- Costs of inconvenience incurred in connection with the loss (e.g. costs of replacing the insured objects and policing)

D | PERSONAL LIABILITY

D 1 INSURED PERSONS

D 1.1 Single-person insurance

The insurance covers the Policyholder. If the Policyholder marries, the insurance policy is automatically converted to a multi-person policy. The date of marriage must therefore be reported to the Company. The premium for multi-person insurance is only payable from the next premium due date after the date of marriage.

D 1.2 Multi-person insurance

The insurance covers:

- the Policyholder,
- all persons living in the same household as the Policyholder,

plus the following individuals, who do not have to live in the same household as the Policyholder:

- his/her spouse or registered partner
- his/her minor children
- his/her unmarried children of full age who are not in employment

D 1.3 Land owners

The land owner, if the insured person is only the owner of the building in accordance with Article D3.9 but not of the land (building permit).

D 1.4 Other persons as head of family

Other persons as head of a family for losses caused by insured, minor children and minor household members who are staying with them free of charge on a temporary basis.

D 1.5 Animal owners

Other persons as keepers of animals belonging to an insured person which are placed in their custody on a temporary, non-commercial basis.

D 1.6 Private staff

The Policyholder's private staff for losses which occur in the course of their activities under their employment contract.

D 2 SCOPE OF THE INSURANCE

D 2.1 Insurance cover

Private liability insurance protects the assets of the insured persons as private individuals against statutory liability claims from third parties. The Company pays justified claims and represents the insured persons in dealings with the injured parties. It defends the insured persons against unjustified claims and helps them to reduce excessively high demands.

D 2.2 Insured losses

The insurance covers claims brought against the insured persons on the basis of statutory liability provisions in relation to

- personal injury, i.e. death, injury or other damage to the health of individuals
- property damage, i.e. destruction, damage or loss of property; death, injury or loss of animals

D 2.3 Indemnity

The Company's indemnity, including all ancillary indemnity such as interest, lawyer's fees, court costs and loss prevention costs, is limited per event by the sum insured defined in the contract at the time of the loss. If multiple losses are attributable to the same cause, they shall be regarded as a single loss event, even if multiple individuals and/or items of property were injured/damaged.

D 2.4 Waiver of goodwill deduction

If an insured person becomes partly liable despite engaging in an act of goodwill, the Company will refrain from applying a goodwill deduction vis-à-vis the injured party up to a loss amount of CHF 5,000.

D 3 INSURED CAPACITIES AND RISKS

D 3.1 Private individual

The insurance covers the insured person's liability for activities in his/her day-to-day private life.

D 3.2 Head of family

The insurance covers liability as the head of a family.

D 3.3 Lacking capacity

At the Policyholder's request, the Company will pay losses caused by insured children living in the Policyholder's household and household members without legal capacity – even if the head of the family did not breach his/her supervisory obligation and therefore is not liable – up to a maximum of CHF 200,000 and to the same extent as would be the case for a person with legal capacity. However, recourse claims from third parties for payments they have made to injured parties are excluded.

D 3.4 Housewife/house husband

Liability for activities performed by a housewife/house husband for his/her own household.

D 3.5 Private employer

For losses caused by private employees working in the Policyholder's household.

D 3.6 Secondary occupation

The insurance also covers liability in connection with self-employed secondary occupations, provided that the gross annual income does not exceed CHF 10,000.

The following are excluded from this cover:

- Claims by the customer or employer
- Damage to property taken custody of for use, processing, safekeeping, transportation or other reasons, or which has been rented or leased
- Damage to property which occurs during the performance or omission of an activity to or with said property
- By derogation from Article A1.1 (geographical scope) of the General Terms and Conditions for Combined Household Insurance, A Joint provisions for all lines, claims in respect of losses caused or occurring in the US or Canada
- Claims in connection with secondary self-employment in all extreme sports such as downhill mountain or city bike races, bungee jumping, canyoning or snow and river rafting; this list is not exhaustive.

D 3.7 Person responsible for entrusted property (damage to property in insured person's custody)

Damage to property which an insured person has taken custody of for use, safekeeping, transportation or other purposes or which he/she has rented. Unless agreed otherwise, the deductible is CHF 200 per event.

Unless agreed otherwise, the insurance does not cover claims for losses:

- to boats and surf boards (subject to Article D3.16)
- to motor vehicles and trailers (subject to Articles D3.18 and D4.6.1) and aircraft and their accessories
- to business keys or badges including consequential losses
- Horses, including loss to riding equipment and carts

Claims relating to losses to the following items are generally excluded:

- property that is the subject of a hire purchase or leasing contract
- military and service material entrusted to the insured person
- valuables, money, securities, documents, plans and manuscripts

D 3.8 Tenant of buildings and premises

The insurance covers liability for losses to a residential property rented and occupied by insured persons, including holiday apartments and homes, and to the

common fixtures and fittings installed.
Claims for losses to movables rented at the same time are only insured for hotel rooms and holiday apartments and homes.
Unless agreed otherwise, the deductible is CHF 200 per loss event. In the case of losses which have to be reimbursed to the landlord on handover of the apartment, the deductible is applied only once per room.

D 3.9 House and land ownership

The insurance covers liability as the owner of an owner-occupied single-family, two-family or three-family house used only for residential purposes, of a one-family holiday home and/or of a mobile home in a fixed location. This cover is only valid in Switzerland and the Principality of Liechtenstein. Liability as a condominium owner is excluded.

D 3.10 Undeveloped land

Ownership, rental and leasehold of undeveloped land plots in Switzerland and the Principality of Liechtenstein with an area of up to 10,000 m², including garden sheds and other facilities for the management of the same, are also insured.

D 3.11 Principal

The insurance covers liability as a principal, provided that the total construction sum does not exceed CHF 100,000. The insurance is restricted to statutory liability where the insured persons are acting in the capacities defined in Articles D3.8 to D3.12.

D 3.12 Environmental damage

The insurance covers liability for personal injury and property damage to third parties caused by an individual, sudden and unforeseen event (e.g. heating oil leak) and the associated loss prevention costs which the law states must be borne by the insured person. The insured persons/the owners must ensure that the tank systems are maintained and operated according to professional standards. Renovations and similar work order by the authorities must be carried out immediately.

The following are excluded from the insurance cover:

- Claims for expenses incurred in identifying leaks and malfunctions and for emptying and refilling tanks and costs of repairing and altering the system (e.g. renovation costs)
- Claims in respect of damage that occurs gradually and was not caused by an individual, sudden and unforeseen event, as well as associated loss prevention costs

D 3.13 Sport and other leisure activities

The insurance covers liability arising from sporting and other leisure activities.
Without statutory liability, the insurance covers property damage of up to CHF 2,000 per event caused as a sportsperson during the sport or game.

Liability from hunting and liability for damage to horses

including riding equipment and carts are only insured by special agreement.

D 3.14 Army, civil defence, fire service

The insurance covers the insured persons' liability during non-professional military, civil defence and fire service. Damage to army, civil defence and fire service material is excluded from the insurance, however.

D 3.15 Pet owner

Ownership of dogs, cats, horses, goats and other common pets for non-commercial purposes, ownership of bees and liability arising from the ownership of aquariums are insured. Losses caused by wild and venomous animals are only insured by special agreement.

The following are also insured for a sum of up to CHF 2,000 per event:

- Losses caused by these animals without the owner or the person looking after the animal being liable
- Damage/injury caused by an insured person's pets to a person who is looking after them temporarily on a non-commercial basis, even if there is no statutory liability

D 3.16 Owner and user of boats and surf boards

The insurance only covers the liability of the owner and user of boats without motive power such as rowing boats, surf boards and sailing boats without a motor with a sail area no larger than 15 m², subject to Article D4.6. Losses to a boat (with the exception of rowing boats), surf boards and similar watercraft including accessories are not insured.

Losses to the boat caused by an insured person who is only present as a passenger are insured, however.

D 3.17 Owner and user of bicycles and mopeds

The insurance covers liability as the owner and/or user of bicycles and mopeds and motor vehicles which are equivalent to them in Switzerland for the purposes of liability and insurance. The insurance assumes the portion of the indemnity that exceeds the sum insured under the statutory insurance (supplementary insurance).

If no statutory insurance exists, the cover under this contract does not apply either, except for damage caused by children of pre-school age.

Insurance cover does apply to journeys which are permitted without compulsory insurance.

D 3.18 User of third-party motor vehicles with a weight of up to 3.5 tonnes and their trailers with European licence plates

The insurance covers claims against an insured person in his/her capacity as an occasional, irregular driver or user of European-registered third-party motor vehicles weighing up to 3.5 tonnes and their trailers.

Occasional, irregular use would be insured journeys of no more than once a week for a maximum of two months or uninterrupted use for no longer than one week, for example.

D 3.18.1 Third-party losses

- a) Third-party losses caused by vehicles with Swiss or Liechtenstein licence plates are insured provided that they are not covered by the third-party liability insurance which must be taken out for the vehicle.
- b) In the case of vehicles hired from professional and licensed providers in other European countries for up to one month, the difference between the local statutory plus the additionally provided liability cover and the minimum statutory insurance cover in Switzerland is covered (supplementary insurance).

D 3.18.2 Loss of no-claims bonus for liability insurance

The actual loss of the no-claims bonus is insured for motor vehicles with Swiss or Liechtenstein licence plates. The five years following the loss event are taken into account in the calculation of the additional premium, with the calculation being based on the basic premium, the premium level and the premium scale system in force at the time of the loss event. Compensation will not be paid if the Company reimburses the motor vehicle liability insurer for its claims expenses (less deductibles).

D 3.18.3 Accidental property damage to the vehicle and/or trailer being used, up to a maximum of CHF 100,000 per event

The insurance covers accidental property damage to these vehicles up to – prior to subtraction of the deduction – a maximum of CHF 100,000 per event. If comprehensive insurance exists, only the deductible is insured. The actual loss of the no-claims bonus is also insured for motor vehicles with Swiss or Liechtenstein licence plates. The five years following the loss event are taken into account in the calculation of the additional premium, with the calculation being based on the basic premium, the premium level and the premium scale system in force at the time of the loss event. This compensation will not be paid if the Company reimburses the comprehensive insurer for its claims expenses.

All payments under Article D3.18.3 are aggregated up to a total of CHF 100,000 per event. From that, a deductible of 10% (minimum CHF 500, maximum CHF 5,000) is subtracted.

The insurance does not cover:

- a) Losses to vehicles owned by an insured person or the employer of an insured person
Losses to motor vehicles being towed or pushed
- b) The costs of a hire or replacement vehicle

D 3.18.4 Exclusions

In addition to the exclusions set out in Article D4, the

following are also excluded for claims under Article D3.18:

- a) Losses to and with vehicles belonging to a commercial hire firm (except as provided for in Article D3.18.1 b) or an operator from the automotive industry, or which are assumed by an operator from the automotive industry, irrespective of who was driving the vehicle at the time of the insured event
- b) The assumption of a deduction for gross negligence
- c) The deductible under the third-party liability insurance covering the vehicle being used
- d) Claims for losses which occur when the vehicle is being used for journeys that are not permitted by law, by the authorities or by the owner
- e) Liability for journeys which an insured person conducts for consideration or in a professional capacity
- f) Claims for losses during participation in races, rallies or similar competitions, as well as during training drives and other journeys on racing or official training tracks

D 4 EXCLUSIONS

No insurance cover is provided for:

D 4.1 Professional activity

Liability in connection with a professional activity or a commercial or agricultural operation, with the exception of the activities explicitly stated as being insured in the contract and secondary professional activities pursuant to Article D3.6

D 4.2 First-party losses

Claims relating to the insured persons or people living in the same household as them and property belonging to such persons, with the exception of claims by the head of a family in accordance with Article D1.4, an animal owner pursuant to Article D1.5 and personal injury suffered by children on holiday

D 4.3 Intent, crimes and offences

Liability of the perpetrator for assaults or other crimes and offences committed with intent

D 4.4 Contractually accepted liability

Claims on the basis of contractually accepted liability in excess of the statutory requirements and due to the non-fulfilment of a statutory or contractual insurance obligation

D 4.5 Liability of a person lacking capacity on grounds of equity

Liability under Article 54 of the Swiss Code of Obligations (liability of a person lacking capacity on grounds of equity), except as defined in Article D3.3

D 4.6 Land vehicles, watercraft and aircraft

D 4.6.1 Motor vehicles

Liability as the owner, driver or active user of motor vehicles including go-karts and trailers towed by them (except as defined in Articles D3.17 and D3.18); the insurance does, however, cover claims against the insured person when he/she is using third-party motor vehicles in a purely passive capacity as a passenger, provided that they are not insured under the statutory third-party liability insurance for the vehicle

D 4.6.2 Boats and aircraft

Liability as the holder, operator, pilot or user of boats and aircraft of any kind for which liability insurance or a guarantee of the ability to satisfy liability claims is compulsory or would be compulsory if they were registered in Switzerland

D 4.6.3 Losses to boats being used

Losses to boats (except as defined in Article D3.16) and aircraft being used, including equipment and accessories

D 4.7 Loss of or damage to data

Claims relating to loss of or damage to data and programs (software)

D 4.8 Business keys

Claims for damage to and loss of business keys or other means of opening commercial locking systems such as badges, including consequential costs

D 4.9 Order of the authorities

Expenses incurred by the insured persons for removing and disposing of contamination found on land plots by order of the authorities, irrespective of the origin

D 4.10 Principal

Liability as principal for damage to third-party land plots and sites through demolition, excavation or construction work, except as provided for in Article D3.11

D 4.11 Wear and tear and gradual damage

Wear and tear (e.g. to walls and ceilings, paintwork damage) and other damage which occurred gradually or could have been expected to occur with a high degree of probability

D 4.12 Loss prevention costs

Expenses for preventing losses (loss prevention costs), except as provided for in Article D3.12

D 4.13 Ionising radiation and laser beams

Liability for losses caused by the effects of ionising radiation and laser beams

D 4.14 Contagious diseases

Claims resulting from the transmission of contagious diseases of humans, animals and plants; claims in connection with genetic modification

D 4.15 Asbestos

Claims involving asbestos or materials containing asbestos

Terms and Conditions of Insurance

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D 5 ADDITIONAL COVERAGE

By special agreement only and where listed in the policy, the insurance also covers:

D 5.1 Liability as the owner of wild and venomous animals

The insurance covers the statutory liability of the insured persons as owners of the wild and venomous animals listed in the policy.

If an insured person culpably breaches obligations in relation to the ownership of wild and venomous animals imposed on him/her by official or statutory provisions, the insurance cover shall no longer apply unless the Policyholder proves that these actions had no effect on the occurrence of the loss or the amount of the indemnity owed by the Company.

D 5.2 Losses to hired/borrowed horses including riding equipment

The insurance covers the insured persons' liability for accidental losses:

- to horses hired, borrowed, temporarily looked after or ridden on behalf of someone else for non-commercial purposes, excluding purchases on trial
- to the associated riding equipment entrusted to the insured person
- to carts entrusted to the insured person

Indemnity is limited to the sum insured per loss event agreed specially for this cover. The deductible per loss event is 10%, but not less than CHF 500.

If the horse becomes temporarily unusable, the agreed daily compensation is paid – on the basis of the share of liability – additionally and without the application of a deductible on a pro-rata basis for a maximum of 90 days.

D 5.3 Statutory liability from hunting

The insurance covers the liability of the persons named in the policy in Switzerland or worldwide, depending on the agreement reached, in their capacity as hunters, game wardens, leaseholders of a hunting ground, from the use of dogs during hunting and from participating in sport hunting events (e.g. target practice, tests of hunting dogs). The insurance also covers the liability of hunting stewards, beaters and other hunting assistants from their activities at the service of the insured person. Liability claims by these persons remain covered, however. Liability from hunting without a valid hunting permit and from breaches of legal or official requirements on hunting and wildlife protection and claims relating to damage by game and damage to farmland are excluded from the insurance.

D 5.4 Claims arising from the discharge of professional duties

By derogation from Article D4.1, the person named in the policy is insured when discharging the professional duties also named in the policy.

The following are excluded from this cover:

- Claims by the employer
- Damage to property taken custody of for use, processing, safekeeping, transportation or other

- reasons, or which has been rented or leased, in connection with the professional duties
- Damage to property which occurs in connection with the discharge of this profession during the performance or omission of an activity to or with said property
- By derogation from Article A1.1 (geographical scope) of the General Terms and Conditions for Combined Household Insurance, A Joint provisions for all lines, claims in respect of losses caused or occurring in the US or Canada
- Claims in connection with work as an instructor or accompanying person in all extreme sports such as downhill mountain or city bike races, bungee jumping, canyoning or snow and river rafting; this list is not exhaustive

D 5.5 Loss of entrusted business keys outside working hours

By partial derogation from Articles D3.7 and D4.8, the insurance does cover liability for the loss of business keys outside working hours, including the costs of necessary changes to or replacement of locks and the associated keys. Computer-controlled locking systems with the associated badges are deemed equivalent to conventional locks and keys. The deductible for damage to property in the insured person's custody applies.

D 5.6 Liability from the use of entrusted sports rowing boats

By derogation from Articles D3.7 and D3.16, the insurance covers the insured persons' liability for losses to third-party sports rowing boats which they have taken custody of in order to use them. Losses which occur during races or regattas are excluded from the insurance.

D 5.7 Liability as the owner of model aircraft

The insurance covers the liability of the insured persons in their capacity as owners of model aircraft for which liability insurance or a guarantee of the ability to satisfy liability claims is compulsory or would be compulsory if they were registered in Switzerland, up to a maximum total weight of 30 kg.

D 5.8 Liability as the owner or driver of go-karts

The insurance covers liability as the owner or driver of go-karts on tracks specially set up for these vehicles provided that no other liability cover exists (second loss). The insurance does not cover claims by persons working for the track, for losses to track equipment and the site of the track, and for losses arising from participation in motor sports events as defined in Article 72 of the Swiss Road Traffic Act (SVG).

D 5.9 Hole-in-one

Payment of the consumption costs in the clubhouse incurred during celebrations to mark a hole-in-one by an insured person during an official golf tournament. The hole-in-one must have been witnessed by at least one person and the expenditure in the clubhouse must be confirmed by the tournament and club management. The maximum indemnity is CHF 3,000 per event.

D 5.10 Liability arising from the ownership, hire or lease holding of undeveloped land plots in Switzerland and the Principality of Liechtenstein with an area of more than 10,000 m²

The further provisions set out in Article D3.10 remain unchanged.

D 5.11 Waiver of reduction in indemnity in the event of gross negligence

The Company waives its right to reduce its indemnity in the event of gross negligence by the insured person in accordance with Article 14.2 of the Swiss Federal Law on Insurance Contracts (VVG).

The waiver of the reduction in indemnity does not apply:

- If the insured event was caused under the influence of alcohol (blood alcohol content of 0.8 per mille or more, mean value), drugs or medication
- If the theft of a third-party motor vehicle or trailer (see Article D3.18) is attributable to a grossly negligent act or omission (specifically, not locking the vehicle, leaving the key in the ignition, failure to activate an existing anti-theft system or immobiliser and the like)
- If the insured event during the use of third-party motor vehicles or trailers (see Article D3.18) is fully or partly attributable to speeding and results in the involved person's driving licence being suspended as a warning (*Warnungsentzug*) for six months or more or for an indefinite period as a safeguard (*Sicherungsentzug*), irrespective of whether there are other material reasons for the driving licence suspension than speeding.