

OVERVIEW OF BENEFITS HOUSEHOLD CONTENTS

INSURED BENEFIT	BASIC COVER	OPTION
Household contents at replacement value	Inside and outside the home	
EMERGENCY ASSISTANCE		
Immediate measures following a fire, natural hazard, burglary or water incident or glass breakage	Up to CHF 1,000	
Deductible	No deductible	
BLOCKING SERVICE		
Blocking of all registered cards, identity documents, personal subscriptions and mobile phones	Effective costs	
Refund of blocking and replacement charges	Effective costs	
Assistance with obtaining replacements	Effective costs	
Compensation for card and mobile phone abuse	CHF 5,000 per event/ CHF 10,000 per event for mobile phones CHF 300 per event for mobile phones	
Deductible	No deductible	
PURCHASE PROTECTION	•	
Purchase protection Damage and destruction of newly purchased items - within 24 hours of gaining possession - during transportation by a carrier (including loss)	CHF 5,000 per event/CHF 10,000 per insurance year	
Online protection Compensation for credit card abuse by third parties on the Internet	CHF 5,000 per credit card state- ment/CHF 10,000 per insurance year	
Cash advance/cost guarantee following robbery or theft of cash	CHF 2,000 per event	
Deductible	No deductible	
HOME PROTECTION	CHF 3,000 per insurance year	
Assistance from electrical, heating, air conditioning and ventilation installation services; pipe cleaning, sanitary installation and replacement appliance services; locksmiths; removal of insect nests; child and animal care in emergencies; surveillance and security services after claims; etc.	CHF 1,000 per event	
Deductible	No deductible	
FIRE AND NATURAL HAZARD DAMAGE	Costs up to 10% of the SI	
Fire, smoke, lightning, explosion, implosion	Up to the agreed SI	
Aircraft, spacecraft and satellite crashes/emergency landings, meteorite strike and sonic boom	Up to the agreed SI	
Natural hazard events	Up to the agreed SI	

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	Thawing and repair of pipes damaged by frost (installed by the Policyholder in his/her capacity as tenant)	Up to the agreed SI	
Groundwater Up to the agreed SI	Water from water beds, aquariums, decorative fountains and humidifiers	Up to the agreed SI	
	Groundwater	Up to the agreed SI	

INSURED BENEFIT	BASIC COVER	OPTION
Cash and cash equivalents	Up to CHF 5,000	
Deductible	No deductible	
GLASS	Costs up to 10% of the SI	
Glazing in furniture	Flat rate	Possible exclusion
Natural stone, artificial stone and ceramic hotplates	Flat rate	
Consequential and/or complementary losses as a result of insured events	Up to CHF 5,000	
Glazing in buildings	Flat rate	
Wash basins, sinks, toilets (including cisterns), bidets, urinals and partition walls	Flat rate	
Shower trays and baths	• Up to CHF 5,000	
Deductible	No deductible	

possible inclusions/options

SI = sum insured