



You want the right protection for your home?

With our household contents insurance, you get as much protection and security as you want. We offer you a modular product that you can adapt flexibly to your needs. You can choose between the two basic coverage products BASIC and COMFORT and supplement these with the most important additional coverage according to need.

Basic coverage products	BASIC	COMFORT
	Inexpensive basic coverage with basic protection for the small household contents	Optimal basic coverage that insures your household goods comprehensively
Deductible	CHF 200, 300, 400, 500, 1000, 2000, 5000	CHF 200, 300, 400, 500, 1000, 2000, 5000
Insured sum	+	+
Insured household contents		
All movable property for your private use	✓	✓
Pets (small animals)	✓	✓
Leased or rented items as well as property of your guests	✓	✓
Digital assets (music, e-books, programs)	✓	✓
E-bikes and mopeds up to 45 km/h	✓	✓
Jewelry		
Normal storage	✓ up to CHF 2,000	✓ up to CHF 30,000
In a safe	✓ up to CHF 2,000	✓ up to CHF 100,000
Monetary assets incl. credit card misuse		
Normal storage	✓ up to CHF 2,000	✓ up to CHF 5,000
In a safe	✓ up to CHF 2,000	✓ up to CHF 20,000
Work-related equipment	✓ up to CHF 20,000	✓ up to CHF 20,000

Insured risks	BASIC	COMFORT
Fire	✓	✓
Damage from natural forces: e.g. high water, flood, storm over 75 km/h, hail, avalanche	✓	✓
Theft: e.g. burglary, robbery (also from the car)	✓	✓
Water: e.g. from pipes, penetration of rain, melt water and groundwater, etc.	✓	✓
Damage due to wind under 75 km/h	—	✓
Embezzlement, e.g. by subtenant	—	✓
Spoilage of foodstuffs in the event of failure of refrigeration appliances	—	✓ up to CHF 5,000
Costs associated with loss events (e.g. additional living expenses, cleanup costs, etc.)	✓ up to 5% of insured sum, min. CHF 500	✓ up to 20% of insured sum, min. CHF 500
✓ insured	+ optional	— not insured

Costs associated with loss events

Cleanup costs; additional living expenses; costs of emergency glazing, emergency doors and emergency locks; cost of changing the locks; costs for the re-issue of identification documents, documents, personal tickets for public transport, plane tickets and subscriptions; loss minimization costs

All-round protection

Insures selected object groups not only against damage from fire, water and natural forces, as well as burglary/robbery (basic coverage), but also against damage caused by self or external influence (e.g. dropping mobile phone) as well as loss

Supplementary modules to basic household contents coverage	Deductible	Insured sum
Theft away from home	CHF 200 – 5,000	CHF 1,000 – 50,000
Breakage of glass/stone elements in furniture	CHF 0 – 5,000	CHF 1,000 – 10,000
Breakage of windows, washbasins and building glass	CHF 0 – 5,000	CHF 1,000 – 50,000
Outdoor buildings	CHF 200 – 500	CHF 1,000 – 50,000
Earthquakes	CHF 2,000 – 20,000	As for basic coverage
Supplementary modules, all-round protection (modules with * can also be taken out without basic coverage)		
Smartphones, tablets and consumer electronics*	CHF 50 – 500	CHF 1,000 – 30,000
Bicycles, e-bikes and sports equipment*	CHF 200 – 500	CHF 1,000 – 30,000
Luggage*	CHF 200 – 500	CHF 1,000 – 30,000
Eyeglasses, hearing aids and medical aids*	CHF 200 – 500	CHF 1,000 – 30,000
Jewelry, watches and musical instruments	CHF 200 – 500	CHF 1,000 – 30,000
Art, collections and antiques	CHF 200 – 500	CHF 1,000 – 30,000

Supplementary modules to basic household contents and/or private liability coverage

Gross negligence	As for basic coverage	As for basic coverage
Loss of keys and key service	CHF 200 – 500	up to CHF 10,000
Tradesmen emergency service	0	max. twice annually, up to CHF 3,000 per event
Bike and e-bike assistance	0	max. twice annually, up to CHF 5,000 per event
Data recovery and virus removal	0	max. twice annually, up to CHF 5,000 per event

Supplementary module: gross negligence

Waiver of benefit reduction for damage caused by gross negligence

Example, household contents: An unattended candle causes a fire.

Example, liability: You disregard a red traffic light; your bike collides with a pedestrian.



Additional benefits

- Modular product covers every need
- Comprehensive basic coverage COMFORT covers all important areas
- E-bikes and mopeds up to 45 km/h included
- Cash or item replacement within 48 hrs following a claim
- Favorite objects can be insured against damage by self or external influence as well as against loss (even without basic coverage)