



# A carefree private life

**Protection with respect to legal issues and disputes in connection with tenancy or ownership of residential property, everyday transactions (such as purchases) and privacy violations.** Disputes often arise in private life. For instance, legal disputes with neighbors, your landlord or in relation to your own home, and with items or services you purchase. If a lawsuit ensues, you need a strong partner at your side to advise you and defend your rights. With the Home & Everyday module, you won't have a care in the world.

## What is insured?

Which cases are insured?	Example
Disputes with your landlord relating to tenancy law	Our landlord terminated the lease on our apartment because he wants to renovate the property. We want to contest the termination.
Disputes with your co-tenants arising from the common rental agreement	I want to move out of an apartment I rented together with someone else, but they refuse to terminate the lease.
Disputes with your subtenant relating to tenancy law	I sublet a room in my apartment and now the subtenant has stopped paying rent.
Contractual disputes in connection with your buildings and structures	We planned to extend our balcony and obtained a quotation. After the work was completed, the final bill was much higher than the quotation.
Contractual disputes relating to the reservation, purchase or sale of private properties (e.g. withdrawal from the purchase of an apartment or brokerage contracts)	We wanted to sell our house and the real estate agent said he'd found us a buyer, but then the buyer pulled out. Now the agent is demanding we pay the commission.
Disputes in connection with the financing of your residential property (e.g. construction loans or mortgages)	I terminated my mortgage prematurely and now the bank wants to charge me a prepayment penalty.
Proceedings in the event of objections to your own construction project	I want to have a shed built in my garden. Now my neighbor has lodged an objection to my building permit.
Objections against construction projects by your directly adjoining neighbors	My neighbor is planning to extend his house, which will block my view. I'd like to lodge an objection.
Disputes with your neighbor	My neighbor's hedge is too high and blocks my vision when I drive out of the garage. I've asked him to trim the hedge numerous times – but to no avail.
Disputes arising from expropriation by the federal government, canton or municipality	I am a property owner and the local authorities want to widen the sidewalk and take away part of my land.
Disputes relating to property law that concern either real estate (e.g. condominium property) or movable property (e.g. furniture)	My condominium owners' association decided to install an elevator in our building. One of the owners says this is pure luxury and has objected to the decision.

Which cases are insured?	Example
Legal disputes in your capacity as an employer of domestic staff	Our household help always arrives late, which results in delays in our schedule. Do I have to give her a warning before I terminate her contract?
Legal disputes with insurers (e.g. personal liability insurance and buildings insurance)	We accidentally damaged a large section of the parquet floor in our rented apartment. Our liability insurer refuses to pay the claim in full.
Disputes arising from written loan agreements, credit agreements and deeds of donation	I lent my friend money and we signed a written loan agreement. Now my friend refuses to repay the loan.
Disputes arising from contracts for your private use (e.g. purchases, online shopping, subscriptions for mobile telephones and gym memberships, visits to restaurants and hairdressers, leisure offers)	The notebook computer I just bought doesn't work, but the seller tells me it's because of something I did wrong.
Enforce your non-contractual claims for damages	Our dog was not on a leash and playing happily with another dog. Someone else whose dog was on a leash joined us and suddenly that dog bit ours. We want the owner of the other dog to pay us damages.
Legal disputes in connection with violation of your privacy (insults, slander, defamation)	Someone I know mentioned me by name in his blog and insulted me. I demanded that he delete my name, but he hasn't complied.
Defense in criminal proceedings for negligence offenses (things you do "by accident")	In a hockey competition, I accidentally hit another player's head with my stick, causing a gash. Now I've been accused of negligent bodily injury.
Disputes with authorities in connection with keeping pets	The veterinary authorities allege that we have not been keeping our three cats in an appropriate manner. As we don't agree with them, we want to defend ourselves against the potential consequences (e.g. confiscation of the animals).
Disputes in connection with breaches of copyright	My daughter regularly downloaded music from the internet to her notebook computer. I was shocked when I received a letter from a lawyer claiming several thousand francs in damages.

### Supplementary Landlord coverage

By taking out this supplementary coverage, you are not only insured against the above-mentioned lawsuits, but also in your capacity as the landlord of the rental properties listed in your policy.



### Good to know

You need to take out the Health & Personal Insurance module to cover disputes in connection with illnesses and accident-related injuries.