



For household
contents, buildings
and valuables

Household insurance

Zurich's household insurance covers your risks in and around the home. Your contents, buildings, valuable jewelry or collector's items are all insured against damage and theft.

Who can benefit from a household insurance policy?

Contents/valuables insurance: Anyone who owns or rents an apartment, house, vacation apartment or vacation home.

Buildings insurance: Homeowners.

Detailed information

Whether you own or rent a house or apartment, Zurich's household insurance gives you peace of mind. You can get the best coverage for your belongings at current replacement value. You're covered if the tiles on your roof are blown off in a storm, for fire and water damage or if you lose your favorite piece of jewelry.

Contents insurance

The insurance covers damage to household goods caused by: Fire (fire, smoke, lightning, explosion, implosion, scorch damage, natural hazards, etc.), theft (burglary, robbery, simple theft in the home), water (liquids from pipes and installations and attached equipment and apparatus or aquariums, water beds, etc.).

Buildings insurance

The insurance covers damage to buildings caused by water and fire (as for contents insurance).

Supplementary coverage for contents and buildings insurance

Glass breakage, simple theft outside the home, «super theft», luggage, customer and credit card fraud, frozen goods, domestic animal accidents, accidental damage to sports equipment, accidental damage to contents, accidental damage to electronics and standard domestic installations, etc.

Valuables insurance

You can arrange comprehensive coverage for your jewelry, paintings, furs, firearms and musical instruments against theft, robbery, loss, misplacement, destruction and damage.

Conditions

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The premiums are calculated based on the sum insured.

The sum insured varies depending on the value of the household contents, the building or the valuables.
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After three years with no claims filed, you will be refunded 15% of the premium provided that you included the no-claims discount in your policy.
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If you also take out Zurich motor vehicle insurance at the same time, you will receive a combination discount.
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Your benefits at a glance

- You can build the policy you want based on our various insurance components
 - 15% refund on the premiums paid after three insurance years with no claims filed if you include the no-claims discount in your policy
 - Combination discount if you have also insured your motor vehicle with Zurich
 - Special conditions for alarm systems through our partnership with Securitas Direct
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We would be happy to advise you personally in this matter. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or get in touch with your broker directly. www.zurich.ch

«Zurich» Insurance Company
Thurgauerstrasse 80, 8050 Zurich
Telephone 0800 80 80 80, www.zurich.ch

If the details in this factsheet differ from the valid Conditions of Insurance, the latter shall take precedence.