



The effective  
liability solution

## Personal liability insurance

Accidents happen. If somebody else gets hurt, personal liability insurance will make sure you are not out of pocket. Zurich's supplementary insurances also cover people whose hobby or special secondary occupation exposes them to additional risks.

### **Who can benefit from a personal liability insurance policy?**

Families and individuals.

### **Detailed information**

What if your kids kick a soccer ball through your neighbor's window? Or you damage the washbasin in your rented apartment with a bottle of perfume?

Personal liability insurance covers you for personal injury and property damage suffered by third parties. In addition to comprehensive basic coverage, you can also add various supplementary insurances for horse rental and driving third-party motor vehicles, for example.

### **Personal liability insurance**

The insurance covers the legal liability of the insured persons for:

- Personal injury, i.e. death, injury or other impairment of the health of persons.
- Property damage, i.e. destruction, damage or loss of property or death, injury or loss of animals.

### **Supplementary insurance**

Renting of horses, equestrian events, hunters, damage to borrowed third-party motor vehicles with a maximum total weight of 3,500 kg, plus trailers, motorcycles and boats etc.

### **Personal legal protection in Switzerland and the Principality of Liechtenstein (Orion)**

Assistance in legal cases in your capacity as a private individual. Assertion or rebuttal of claims.

## Conditions\*

Insuring yourself or your family? The premiums are calculated according to the persons insured and their needs.

Children who live in the family household are covered by the family insurance provided that they are unmarried and do not work. As soon as they turn 18 and start full-time employment, then they should take out their own personal liability insurance if needed.

After three years with no claims filed, you will be refunded 15% of the premiums you have paid.

If you also take out Zurich motor vehicle insurance at the same time, you will receive a combination discount.

\* Does not apply to personal legal protection

## Your benefits at a glance

- **Combined special offer with household contents insurance**
- **Various supplementary coverages make it possible to customize your insurance**
- **15% refund on the premiums paid after three years with no claims filed**
- **Combination discount if you have also insured your motor vehicle with Zurich**

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](http://www.zurich.ch)

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



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