

We are there for you when it really matters – an overview of our benefits



Great benefits ...

- **The building block principle** with insurance solutions, tailored precisely to meet your needs.
- **Professional claims management** on the 24-hour toll-free number 0800 80 80 80 – just one phone call away. Upon request, we will also coordinate contractors and tradesmen and even process invoices.
- **Attractive basic insurance packages**, e. g. when you change your place of residence your possessions are covered as well.

... at excellent rates

- **50% deductible reduction** after three years with no claims, the deductible is completely waived after six years with no claims.
- **Combination discount** if you also take out motor vehicle insurance and/or life insurance with Zurich.
- **Reduced rates** through our partnerships with Securitas Direct and the HEV (Swiss Homeowners' Association).
- **Discount for young customers** of up to 60% on our personal liability insurance and up to 20% on our contents insurance.



You only know whether you have the right household insurance when you need it



50310-0907

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Optimal protection in every phase of your life

Contents insurance covers all of your household belongings, including leased property, against fire, theft and water damage.

Insurance of valuables complements your contents insurance by covering valuable pieces of jewelry, paintings, musical instruments and much more against theft, robbery, loss, disappearance, destruction and damage.

Buildings insurance protects your building from damage caused by water and fire.

Personal liability insurance protects against the financial consequences of damages caused to other persons or their property.

Various **additional coverage (AC)** schemes, for glass breakage, simple theft outside the home or credit card abuse for instance, are also recommended as needed.

And if something does happen one day, our claims management department is there for you 24/7

In the event of a claim, our **professional claims management** is always there for you. Our specialists provide fast and uncomplicated support and can be reached at any time by calling the 24-hour toll-free number. In the event of a claim, we provide help immediately and will, for example, arrange for accommodation in emergency situations. We provide you with the right contractors and tradesmen and take care of the entire billing process in an unbureaucratic manner.



Pete, single, 21 years old, rents a 1.5 room apartment, occasionally borrows a friend's car, as he doesn't own a car himself.



Anna and Jonah, live together as a couple, 30 and 33 years old, rent a 3.5 room apartment, both enjoy riding their racing bikes.



The Keller family, two children, Ellen, 5 years old, and Steve, 7 years old, own their 5 room house, Ellen likes to ride her rented horse.



The Meyers, a retired couple, own a cat, both 70 years old, own their 4 room luxury condominium, Mrs. Meyer has valuable jewelry.

Customer examples and their insurance solutions

	Contents insurance (fire, theft, water): If a fire breaks out in your home and some of your furnishings get destroyed.	SI 40 000	SI 76 000	SI 106 000	SI 100 000
	Simple theft outside the home: If your mobile phone is stolen while you are shopping.	SI 2 000	SI 3 000	SI 4 000	SI 6 000
	Super theft including luggage (double simple theft insurance): If your suitcase is stolen while you are traveling.		✓	✓	✓
	Store/credit card fraud: If your wallet is stolen and the cards are used by the thief until they are blocked.	✓	✓	✓	✓
	Freezer contents: If your freezer fails and your food becomes inedible.			SI 1 000	
AC	Glass breakage (furniture glass): If you drop your flower vase and cause damage to your glass table.		SI 1 000		
	Accident treatment costs for dogs and cats: If your cat runs out in front of a car and is injured.				SI 1 000
	Accidental damage to electrical equipment: If you drop your coffee maker while cleaning and cause damage to it.				SI 1 000
	Accidental damage to sports equipment: If your racing bike is damaged during a fall.		SI 2 000		
	Accidental damage to cultivated areas: If the plants in your garden are destroyed by a hail storm.			VS 3 000	
	Insurance of valuables: If the clasp of your valuable necklace comes loose without you noticing it and you lose your necklace.				SI 50 000
	Buildings insurance (water and/or fire, depending on the canton in which you live): If your basement is flooded after a storm and the walls have suffered damage.			SI 625 000	Through homeowners' association
AC	Glass breakage (building glass incl. furniture glass): If your child accidentally breaks a window while playing football in the garden.			SI 3 000	SI 2 000
	Personal liability insurance: If you have an accident and cause injuries to another person, resulting in medical expenses.	SI 5 million	SI 5 million	SI 10 million	SI 5 million
AC	Driving a third party's motor vehicle: If you borrow a friend's car and damage it.	✓			
	Horse tenant: If your rented horse is injured due to an accident.			✓	

AC = Additional coverage SI = Sum insured

Professional claims management (inclusive)

24-hour toll-free number: 0800 80 80 80.	✓	✓	✓	✓
Simple and uncomplicated: Upon request, we will coordinate suitable contractors and tradesmen and take care of invoice processing.	✓	✓	✓	✓
Fast claims service: For heavy claims, we will immediately send you a loss adjuster.	✓	✓	✓	✓
Provision of accommodation: In emergency situations, we will provide accommodation.	✓	✓	✓	✓
Claims reporting over the phone, no need to fill out forms.	✓	✓	✓	✓