

**Holiday Home Clause 09.2008**Insured objets

## Contents:

In addition and specification of the wording AFB CH 4 amended / AFB CH 4 Version 2 amended (LBS), the insured content includes only the furniture and items from the client, which are permanently kept at the mentioned risk location. The personal effects/luggage is excluded from this cover.

Exclusions

The following items are excluded from the cover:

- Jewellery, Furs, Gold, Silver, Silver goods
- Fine Art
- Notebooks, Laptops, PC, EDV-Hard- and Software
- Mobile phones
- Personal effects/luggage

Deductible

CHF 1'000.00 each and every claim

For burglary and water damages if the premise is not occupied.

CHF 300.00 each and every claim

For burglaries, if the premise is not occupied and there is installed an alarm system which is linked to the police or security company.

CHF 100.00 each and every claim

For all other claims and if the premise is occupied.

Natural perils according article 7.4.1 of the AFB CH 4 amended / AFB CH 4 Version 2 amended (LBS)

Definition

Unoccupied:

A premise is unoccupied if it is not habited during more than four consecutive days.