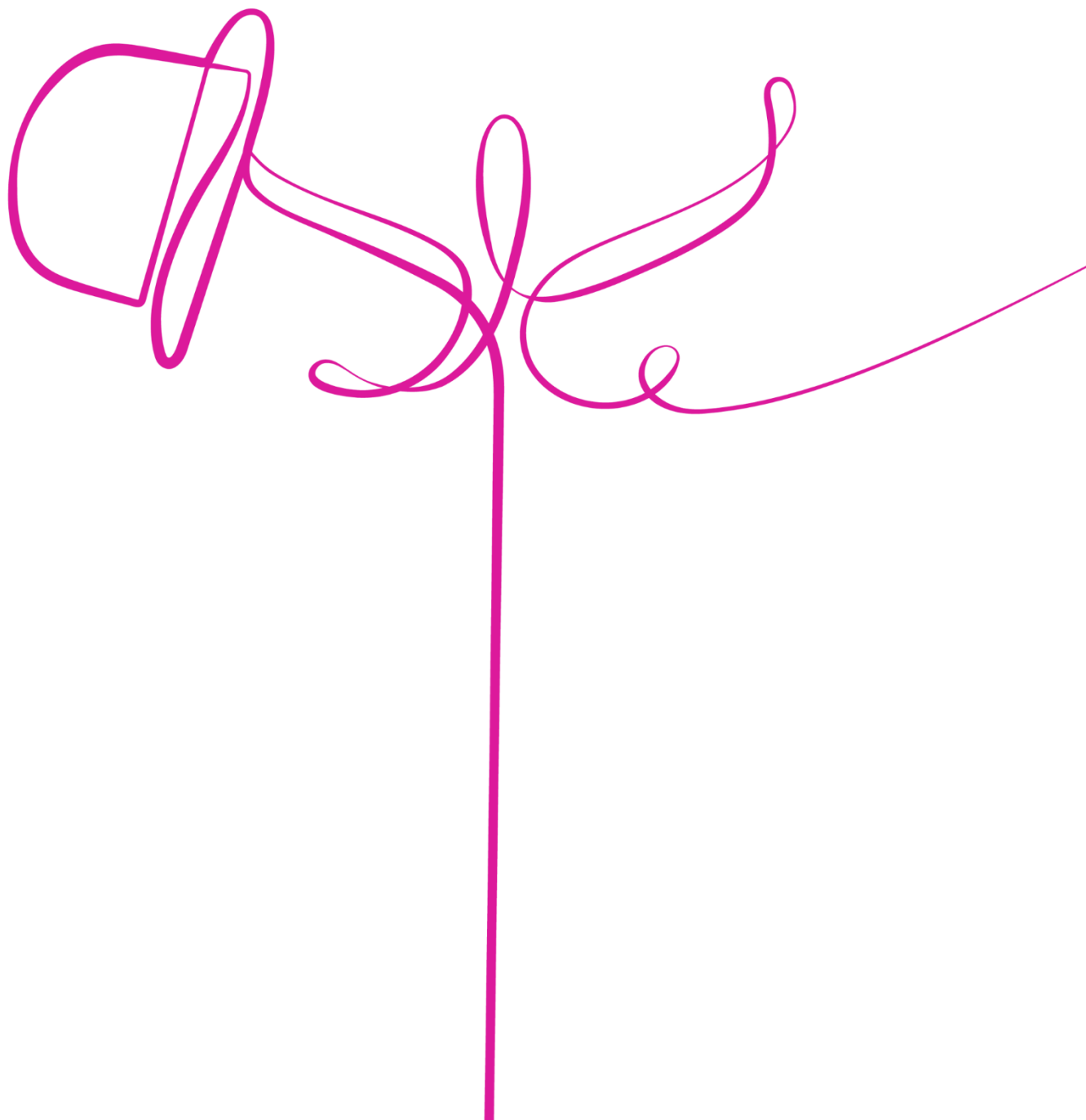


Private Clients



Contents

4	Definitions
8	Your contract of insurance – Contractual Information
11	Important information regarding this insurance
14	General conditions
17	General Exclusions
20	Claim conditions and how to make a claim
22	Section one – Buildings
34	Section two – Contents
41	Section three – Jewellery and watches
45	Section four – Fine Art, Antiques and Collectibles
49	Section five – Personal Liability

Definitions

Words shown in bold type have the same meaning throughout this **policy** and definitions of key words or phrases used within this **policy wording** are set out below.

Agreed Value	The value agreed by you and us for the purpose of this insurance only. No representation is made by us that those values represent the market value or any other basis of value.
Broker	The insurance intermediary who arranged this cover on your behalf.
Buildings	The home and its decorations including fixtures and fittings, fitted appliances, permanently attached to the structure of the home, sanitary ware, ceramic hobs, fixed glass and double glazing (including the cost of replacing frames), Plexiglas or similar plastics are equally insured where they are used instead of glass, domestic oil or gas tanks, interior decorations all owned by you or for which you are legally responsible within the home shown on your policy. Structural installations at the premises such as swimming pools, retaining walls, stairways, tennis courts, paved terraces, ornamental fountains and ponds, drives, paths, patios, gateways, letter boxes, flagpoles, fences and special foundations, equipment and materials. Technical installations which are permanently fixed to the buildings and which serve the premises named in the policy, including but not limited to heating, heat pumps, soil probes, soil registers, pumps, filtration installations, air conditioning and ventilation systems, solar panels, photovoltaic installations, shade producing systems (such as for example electric awnings), elevator and garage doors. For the purposes of distinguishing between buildings and personal property, the following shall apply: In cantons with cantonal building fire insurance, the cantonal provisions shall be valid; In all other cantons the building insurance provisions shall apply Buildings do not include land or water.
Business	Any clerical and non-manual business you conduct at or from an office in your home .
Business contents	Office furniture and equipment, stationery, office supplies, software, books, records and documents in your home all belonging to the business or for which the business is legally responsible.
Contents	Household goods and personal property, including fine art and antiques, jewellery and watches, personal possessions and outdoor and garden property, which belong to you or for which you are legally responsible. This definition also includes the personal property of any member of your family in full-time education while they are studying away from home, tenant's improvements, fixed television and radio aerials, satellite dishes, their fittings and masts that are attached to the home. The following are not included within this definition: • Any part of the building • Land or water • Any property which is more specifically insured by another insurance • Any living creature

Contents	The following are not included within this definition: • Motor vehicles, caravans or their accessories other than: golf trolleys, golf buggies, motorised wheelchairs motorised sit-in toy or miniature vehicles including motorcycles providing they have an engine capacity of 50cc or less quad bikes but only if used exclusively for the care of gardens, horses and pets • Trailers and horseboxes over 12 feet in length • Hand propelled or motorised boats more than 16 feet in length or motorised watercraft with an engine of more than 25 horsepower • Any property used for commercial purposes other than as defined under business contents above.
Collectibles	Private collections of rare, unique or novel articles of personal interest (for example, dolls, guns, model trains) including memorabilia.
Credit cards	Credit cards, charge cards, debit cards, bankers' cards, cash dispenser cards and electronic cash prepayment cards which belong to you for personal use.
Domestic employee	Any person employed by you under a contract of service which is solely for private domestic duties excluding any employee involved in demolition, alterations, extensions or renovations to any part of the home .
Earthquake	The shock, shaking, tremor or convulsion of the earth's surface caused by natural seismic forces
Endorsements	A change in the terms and conditions of this insurance detailed within your policy .
Excess	The amount shown in the policy or endorsement that you will be responsible for paying in the event of each and every claim.
Family	Any members of your family permanently residing at the home or whilst in full time education (including adopted children, step-children and foster children), fiancé(e)s, co-habitees, domestic staff or partners but not including lodgers or tenants.
Fine art and antiques	Any article of recognised artistic or collectable nature of whatsoever description other than jewellery and watches which belong to you . This definition includes but is not limited to tapestries, rugs, furniture, paintings, etchings, manuscripts, sculptures, porcelain, gold, silver and gold and silver-plated items, objets d'art, contemporary art, clocks and barometers and collectibles .
Heave	Upward movement of the ground beneath the buildings because of the soil expanding.
Home	The private dwelling including outbuildings used for domestic purposes at the address shown on the policy .
ICA	Federal Law on Insurance Contracts of 2 April 1908 (SR 221.229.1)
Jewellery and watches	Gemstones, pearls, watches or items of gold, silver or other precious or semi-precious metals and/or articles comprising them, designed to be worn on the person which belong to you or members of your family residing with you .

Landslip	Downward movement of sloping ground.
Market Value	The price a willing buyer would pay to a willing seller with good title at the place the item was located immediately prior to the loss after a reasonable period for marketing taking into account the state of the market for items of that type, the size, condition and provenance and if a work of Art its position within the artist's body of work.
Money	Personal money kept by you for private, domestic or charitable purposes and for which you are legally responsible, including: • Current legal tender, cheques, travellers cheques, postal or money orders • Travel and seasonal travel tickets • Premium bonds, savings certificates and share certificates • Gift tokens, phone cards, current postage stamps and saving stamps.
Natural Perils	Flood, inundation, storm (= wind of at least 75 km/h, toppling trees or tearing the roofs off buildings), hail, avalanche, weight of snow, rockfall, falling stones, landslip.
Occupant	Being an authorised person or persons in the home overnight.
Outbuildings	Freestanding permanent structures including garages, stables, barns, studios, pool houses and other similar structures.
Outdoor and garden property	Those items designed to be left or used outdoors including: • Garden furniture, children's play equipment, garden statues and garden ornaments, • Domestic garden maintenance equipment, ride-on lawnmowers and power equipment • Golf trolleys, golf buggies, motorised and non-motorised wheelchairs • Motorised sit-in toy or miniature vehicles including motorcycles providing they have an engine capacity of 50cc or less • Quad bikes but only if used exclusively for the care of gardens, horses and pets • Trailers and non-motorised horseboxes up to 12 feet in length.
Period of insurance	The length of time the insurance is in force as shown on the policy .
Personal possessions	Personal items other than jewellery and watches belonging to you and designed to be worn or carried by you including handbags, luggage, baggage, photographic equipment, spectacles, contact lenses and hearing aids, mobile communication and portable computer equipment, sports equipment, pedal cycles, saddlery, tack, clothing and other similar items.
Pedal Cycles	Bicycles, bicycle trailers, wheelchairs, motorised bicycles and e-bikes with an electric motor and a maximum speed of 45km/h, including batteries and accessories up to CHF 7,500 any one cycle unless otherwise agreed and stated in the schedule. If a liability insurance is required by law in accordance with art. 18 lit. b VTS, the liability must be insured separately..
Policy	The policy forms part of this insurance and contains details of you , the home , the sums insured , the excess , any endorsement , the period of insurance and sections of this insurance that apply.
Policy Wording	The formal wording of this insurance.

Proposal	The application for insurance provided by you whether verbally or in writing that describes you , any details specific to you or the property and all material information relevant to the cover which you have requested.
Serious Claim	An insured claim under Section One and / or Section Two that is CHF 50'000 or greater and / or where as a consequence of a permissible claim under this policy , the police and / or authorities, have mandated that you return to your home .
Settlement	Downward movement as a result of the ground being compressed by the weight of the buildings .
Specified	Items, pairs or sets individually declared by you with a value of CHF50,000 or more for fine art and antiques and valuables, CHF 25,000 for Wine Collections, CHF5,000 for Musical Instruments which are stated on your schedule or accompanying inventory seen and agreed by us.
Standard construction	Buildings constructed of stone, concrete or brick and roofed with slates, tiles, concrete or any incombustible mineral ingredients.
Subsidence	Downward movement of the ground beneath the buildings where the movement is unconnected with the weight of the building
Sum insured	The insured values shown against each section and/or item in the policy .
Switzerland	Switzerland and the principality of Liechtenstein.
Tenant's improvements	Alterations, decorations, improvements which have been undertaken by you or previous occupiers as tenants but only if not covered by the landlord's or any other insurance. The sum insured for tenant's improvements, if applicable, will be stated in your policy .
Theft / Attempted Theft	Burglary, robbery and ordinary theft. Theft is also considered as the use of the correct keys or codes, magnetic cards and the like, provided the perpetrator acquired these on the occasion of a burglary, ordinary theft or through robbery and loss or damage resulting from theft under the threat of or use of violence against insured persons or whenever a person is incapable of offering resistance on account of death, unconsciousness or of an accident.
Unoccupied/unoccupancy	Your home is unoccupied whenever it is insufficiently furnished for normal living purposes or although furnished has been without and / or intended to be without an occupant for a period in excess of 90 consecutive days.
Unspecified	Individual items, pairs or sets with a value below CHF50,000 for valuables and fine art and antiques, CHF 25,000 for Wine Collections and CHF10,000 for Musical Instruments
Watercraft	Sailboards, surfboards, dinghies, hand-propelled and motorised boats less than 16 feet in length or motorised watercraft with an engine of 25 horsepower or less.

**We/us/our/
Underwriters/
insurer**

A F Beazley Syndicates 2623/623 at Lloyd's of London.

You/your/insured

The person(s) named in the **policy** and all members of their family and **domestic employee(s)** who permanently live in the **home**.

Contractual information

- A.** The **insurers** are the participating Lloyd's **insurers** jointly referred to as Lloyd's of London (hereinafter referred to as: "**we/us/our**"), with as their registered office respectively address as follows, and with the following legal form:

Lloyd's: Lloyd's **insurers**, London
 Head office in: London / Great Britain
 One Lime Street
 London EC3M 7HA
 Great Britain
 Swiss Branch: Seefeldstrasse 7
 8008 Zürich
Switzerland
 Legal form: Association of individual **insurers**

- B.** The insurance contract has been entered into with the cooperation of Lloyd's **brokers**. These are insurance intermediaries within the meaning of Swiss legislation who are not tied to a particular **insurer** (i.e. they are independent).
- C.** Swiss Federal law shall apply to this insurance contract. The **policy** the quote respectively the **policy wording**, the conditions of the contract and the applicable legislation, in particular the Insurance Contract Act (**ICA**), shall form the basis of this insurance contract.

In accordance with the Swiss Federal Law on Insurance Contracts (hereinafter "VVG"), our questions asked in connection with the insurance application must be answered truthfully in writing or in another form that allows proof by text. A breach of this obligation may lead to the termination of the insurance contract and the loss of the insurance claim, whereby breaches of obligation committed before 31 December 2005 are judged under the stricter law applicable to you before 1 January 2006 (withdrawal from the contract, forfeiture of the premium).

- D.** The insured risks and the scope of the insurance coverage shall be as shown in the **schedule** as well as the General Conditions of Insurance for personal lines insurance. You are therefore expressly asked and urged to read the following information carefully.
- E.** The amount of the premium will depend on the risks insured under the insurance contract and on the desired scope of the insurance coverage. For further details on the premium and any charges, please refer to the **schedule**. If the contract is cancelled before the expiry of a fixed insurance period agreed upon by the contracting parties, we shall be under an obligation to reimburse the share of the premium that corresponds to the period of unexpired risk. There shall be no reimbursement of premium however, if (1) **we** have paid out the insurance benefit as the result of the cessation of the risk or if (2) **we** have paid out the insurance benefit for partial loss or damage and you cancel the contract during the first year of the same.
- F.** You may revoke your application to conclude the insurance contract or the declaration of acceptance thereof within 14 days from the date of application or acceptance of the insurance contract by you in writing or in another form that allows proof by text.

Contractual information

The insurance contract shall incept on the date indicated in the **schedule**. The insurance contract is concluded for the duration specified in the schedule. Insurance contracts with a fixed term and with no renewal clause terminate by implication on the date stipulated in the **schedule**. You may furthermore terminate the insurance contract by giving notice in writing or in another form that allows proof by text, within the period for giving notice agreed upon in the policy **wording**. If the contract is not cancelled, it shall be tacitly renewed pursuant to the agreed renewal clause in each case for a further year.

You may give notice in writing or in another form that allows proof by text, furthermore after every insured event for which benefit is payable, and this no later than 14 days after becoming aware of the payment of the benefit by us.

We may terminate the contract by giving notice in writing or in another form that allows proof by text, within the period for giving notice agreed upon in the **policy wording**. We may cancel the contract after every insured event for which benefit is payable by us, provided notice of cancellation is given no later than the date on which the benefit to be paid by us is paid. We may cancel the contract furthermore if at the time of the conclusion of the insurance you failed to disclose relevant facts relating to the risks or misinformed us about such risks; the right of cancellation shall cease to exist 4 weeks after learning of the breach of the duty of disclosure.

We may rescind and thereby terminate the insurance contract if you are in arrears with the payment of the premium, have been sent a reminder, and if we have waived their right to claim the premium. We may withdraw if despite a final deadline being fixed in writing or in another form that allows proof by text, you fail to discharge his obligation to cooperate with the investigation into the facts and circumstances or in case you act fraudulently in substantiating your⁸⁶ claim.

The list of possible circumstances in which the contract may be terminated is not definitive. Further termination possibilities may be inferred from the conditions of the contract, and from the statutory provisions of the **ICA**.

- G. In connection with the processing of the insurance contract, two data files will be set up by Lloyd's (client data and claims data). The client data shall serve to document whether insurance exists at Lloyd's. The claims data shall be used for claims handling. The data recipients are the respective Lloyd's **brokers** and us, and possibly additionally in the event of a claim the loss adjusters office appointed by us, and where necessary the Swiss Lloyd's UVG Claims Office. The data may be passed on to other third parties only with the consent of the party concerned or by virtue of a law. The data shall be preserved in part electronically and in part on paper and shall be destroyed after ten years.

You shall give your consent and thereby expressly authorise us to process the data pursuant to the above that is necessary for checking the **proposal**, processing the contract, or for claims settlement purposes.

To the extent that a **broker** or intermediary acts on your behalf, we shall be authorised to disclose client data to the former, such as for example data on the processing of the contract, premium collections, and claim developments. The above consent respectively authorisation applies irrespective of how the contract came into being. You shall be entitled to request from us and our general representatives such information on the processing of data concerning them as is provided for by law. Consent to the data processing may be withdrawn at any time.

Contractual information

Data protection notice – your personal information

We collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that benefits **you** and to meet **our** legal obligations. This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit. This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health and any criminal convictions **you** may have). Where **we** need your consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

The way insurance works means that **your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

Other people's details you provide to us

Where **you** provide **us** or **your** agent or broker with details about other people, **you** must ask them to read this notice.

Want more details?

For more information about how **we** use **your** personal information please see our full privacy notice, which is available online on our website or in other formats on request.

Contacting us and your rights

You have rights in relation to the information **we** hold about **you**, including the right to access **your** information. If **you** wish to exercise **your** rights, discuss how **we** use **your** information or request a copy of our full privacy notice(s), please contact **us** on DPO@beazley.com or the agent or **broker** that arranged this insurance.

Important information regarding this insurance

This **policy wording**, the **policy** and any **endorsement** should be read together and form the contract of insurance between **you** and **your insurer**.

The **policy** sets out the sections **you** have selected and any **sum insured** limits that are relevant to **you**; it is **your** evidence of insurance and **you** may need it if **you** wish to make a claim. In return for the payment of the premium (and any tax payable thereon) by **you**, **we** will provide insurance in accordance with this **policy wording** in respect of events happening during the **period of insurance** for those sections stated as covered in **your policy**.

It is important that **you** read this wording and the **policy** carefully to make sure that it meets **your** requirements and needs.

This **policy wording** is arranged in different sections. It is important that:

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **your broker** immediately if the **policy** is not correct or if **you** would like to ask any questions.

The **insurers** named hereon bind themselves each for their own part and not one for another. Each **insurer's** liability under this **policy** shall not exceed that percentage, section of cover or amount of the risk shown against that **insurer's** name.

Changes we need to know about

The information **you** have supplied to **us** on **your proposal** and/or any supplementary questionnaires is important and is used in the consideration, acceptance and assessment of this insurance. **You** must, ensure that all the information given is accurate and that no information has been withheld. **You** must tell **your broker** of any update, change or amendment to the information that **you** have given **us** as soon as is reasonably possible

We will tell **you** if such change affects **your** insurance and if so, whether the change will result in revised terms and/or premium being applied to this insurance. If **you** do not inform **us** about a change, it may affect any claim **you** make or could result in **your** insurance being invalid.

On moving home

1. On moving **home** in **Switzerland**, the insurance shall equally be valid during the removal and at the new location.
2. In case of transfer of residence abroad, the insurance shall lapse if **you** move away from **Switzerland**. The insurance shall not apply during the transport.
3. **You** are obliged to inform **us** within 30 days of the fact that **you** are moving **home**. **We** are entitled to adjust the premium, and / or alter terms to reflect the new circumstances.

Premium payment

Premiums are payable for each insurance year in advance of the inception date specified in the **policy**. Where payments are made in instalments, the instalments that are payable in the course of the insurance year are only deemed to have been deferred.

Important information regarding this insurance

Changing of the premium tariffs

We may demand adjustments to premiums and excesses, including for existing contracts, from the following insurance year on. The new contractual terms will be conveyed to **you** no later than 25 days before the end of the insurance year. If the **you** do not consent to the adjustment, **you** may issue notice of termination with effect from the end of the current insurance year for the entire contract or the part affected by the adjustment. Notice of termination is deemed timely and valid if **we** receive it no later than the final day of the insurance year.

If the federal agency orders the change for a legal regulated cover, no cancellation is possible.

Period of Insurance

The policy commences on the date specified in the **policy**. The contract is concluded for the term specified in the **policy**.

Cooling off period

You are entitled to cancel this insurance by giving notice, in writing or in another form that allows proof by text, to **your broker** within 14 days of either the date **you** receive **your insurance** documentation; or the start of the **period of insurance** whichever is the later. A full return of premium will be made subject to the return of any documents issued and no claim having been made.

Termination or renewal on expiry

At the end of the **period of insurance** **your** contract of insurance shall automatically be renewed for one year at a time, unless **you** or **we** have given notice to terminate the contract at least 3 months in advance of **your** renewal date. If **your** contract of insurance has been entered into for a period of less than one year, it shall expire on the date specified in the **policy**.

Termination on change of ownership

1. If the insured interest changes owner, the rights and obligations arising under the contract shall be transferred to the new owner.
2. The new owner can decline the transfer of the contract in writing within 30 days of the change in ownership.
3. **We** can cancel the contract within 14 days of having become aware of the identity of the new owner. The contract will terminate at the earliest 30 days after its cancellation.

Termination in the event of a claim

You or **we** may cancel this contract of insurance following the occurrence of an agreed claim under this **policy**. **We** must give **you** notice of cancellation in writing or in another form that allows proof by text, no later than the date of payment of the indemnity; liability shall cease once 14 days have expired following receipt by **you** of the notice of cancellation. **You** will be refunded with the portion of premium relating to the period of unexpired risk.

You must give notice of cancellation in writing or in another form that allows proof by text, no later than 14 days after **you** have learned of the fact that indemnity will be paid; liability shall cease on receipt of the notice of cancellation. In the case of a total loss, **we** shall be entitled to retain the premium. In the case of a partial loss, **you** will be refunded with the portion of premium relating to the period of unexpired risk, provided this insurance was in force for at least one year.

Important information regarding this insurance

Premium refund

In the event of the premature cancellation or termination of the insurance contract, the premium is only payable for the period up until cancellation of the contract. The premium for the current insurance period is nevertheless owed in full if **we** have paid benefits in the case of a total loss or **you** choose to terminate the contract in the case of partial damage and the contract has been in force for less than one year at the time when notice of termination is given.

Jurisdiction

In the event of any litigation, we shall accept the jurisdiction of the court at our seat of administration for the entire Swiss business, Seefeldstrasse 7, 8008 Zurich, or at your Swiss domicile. Lloyd's Underwriters General Representative for **Switzerland** shall be authorised to represent all the undersigned **Insurers** in any litigation with the right for substitution in legal proceedings.

Choice of Law

This insurance shall be governed by the **ICA**.

Type of insurance

It is an indemnity insurance in accordance with the Federal Law on Insurance Contracts.

Complaints

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** have any questions or concerns about **your number** or the handling of a claim **you** should, in the first instance, contact **your broker**. Please quote **your policy** number and/or claims reference number in all correspondence to enable the matter to be dealt with promptly. If **you** remain dissatisfied, **you** can refer the matter to Lloyd's General Representative for **Switzerland**. The contact details are:

Graham West, Lloyd's General Representative for **Switzerland**

Seefeldstrasse 7, 8008 Zurich, **Switzerland**

Tel: +41 (0)44 266 60 70 Fax: +41 (0)44 266 60 79 E-mail: graham.west@lloyds.com

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the Ombudsman of Private Insurance. The contact details are as follows:

Head office and office for German speakers: Ombudsman of Private Insurance,

In Gassen 14, Postfach 181, 8024 Zurich, **Switzerland**

Tel.: +41 (0)44 211 30 90 Fax: +41 (0)44 212 52 20 E-mail:

help@versicherungsombudsman.ch

Branch office for French speakers: Ombudsman of Private Insurance

Chemin des Trois-Rois 2, Case postale 5843, 1002 Lausanne, Switzerland

Tel: 021 317 52 71 Fax: 021 317 52 70 E-mail: help@ombudsman-assurance.ch

Branch office for Italian speakers: Ombudsman of Private Insurance

Via Giulio Pocobelli 8, Casella postale, 6903 Lugano, Switzerland

Tel: 091 967 17 83 Fax: 091 966 72 52 E-mail: help@ombudsman-assicurazione.ch

The complaints handling arrangements above are without prejudice to your rights in law.

General conditions

You must comply with the following obligations. If **you** do not several things could happen.

We may:

1. reduce any payment **we** make under this insurance;
2. charge **you** more for **your** insurance;
3. amend the terms of **your** insurance,
4. terminate **your** cover; or
5. treat this insurance as though it never existed.

Your duties under this insurance are as follows:

1. **You** must take all reasonable steps to prevent accident or injury and safeguard **your** property against loss or damage and keep the **buildings** in a good state of repair.
2. **You** must tell **us** as soon as possible if **you**:
 - Stop using the **home** as **your** permanent private residence
 - Leave the **home** without an **occupant** for more than 90 consecutive days.

When **we** receive this notice, **we** have the option to change the conditions of this insurance.

3. **You** must tell **your broker** as soon as possible before **you** start any conversions, extensions, renovations or other structural work to the **buildings** where the estimated cost of the work is CHF 100'000 or greater. **Your broker** must be informed at least 30 days before the work starts and before **you** enter into any written contract for the works. **You** do not have to tell **us** if the work is for redecoration only. When **we** receive this notice, **we** have the option to withdraw, alter or restrict cover.
4. **You** must tell **us** of any change to the information declared on **your proposal** or any other supplementary questionnaire that could affect the assessment of risk and the premium charged. If **you** are unsure as to what information **you** need to disclose please, refer to **your broker** for guidance.

Security of the water supply

You must ensure that:

- (a) water pipes, including any equipment and apparatus connected to the same, are kept in good working order at all times at **your** expense.
- (b) arrangements are made to have blocked water pipe systems cleaned as soon as is reasonably possible.
- (c) the freezing of water pipes is prevented by taking suitable measures; **you** must notably arrange, for as long as the **home** is **unoccupied**, for water pipes, including any equipment and apparatus connected to the same, to be professionally drained, unless the heating system is kept running by means of a suitable control.

Pedal cycles

You must make a note of the make and frame number and to produce this information in the event of a claim. **Pedal cycles** that are kept outdoors must be secured with a lock.

Luggage

- (a) If **you** hand over items to a common carrier for carriage, **you** must request a receipt.
- (b) Whenever they are not being worn or used, **jewellery and watches** must be handed over for safekeeping or kept under separate lock and key.
- (c) **Insured** property must not be left anywhere where it is accessible to all, e.g. in unlocked vehicles or ships, unless it can be continually overseen by the insured persons.

General conditions

Adequacy of sum insured

You must always ensure that **your sums insured** are maintained at full value:

- **Your sum insured for buildings** must be the estimated cost of rebuilding if the **buildings** were destroyed. The **sum insured** must also include an allowance for professional fees and site clearance
The replacement cost is deemed to be the amount which is payable at the time of the claim for restoration or reconstruction. The maximum that this will be is the locally customary adjusted **building** cost less pre-existing damage and the value of the remains.
- **Your sum insured for contents** must be the cost to replace as new.
Replacement cost is deemed the amount required at the time of the claim to purchase the item again, less the value of the remains.
- **Your sum insured for jewellery and watches and fine art and antiques** must reflect the current market value.

Insurers dispense with their right to decrease the insurance sum

In case of partial loss, **we** renounce to reduce the **sum insured** to the remaining amount as mentioned in art. 42 **ICA** provided **you** agree to carry out **our** recommendations to prevent further losses occurring.

Non-disclosure

If **you** or any person insured shall have made upon conclusion of this insurance a false declaration of a material fact which **you** or any person insured knew or ought to have known and about which **you** or any insured person has been asked in writing or in another form that allows proof by text, or if **you** or any insured person omitted to declare such fact, **we** shall in accordance with Article 6 of the Federal Law concerning the Insurance Contract be entitled to cancel the contract by written declaration or in another form that allows proof by text within four (4) weeks of such false declaration or omission coming to their knowledge.

We shall in such event be freed also from all duty to indemnify losses already incurred whose occurrence or scope has been influenced by the omission to declare or the false declaration of the material fact. Insofar as **we** may have already indemnified a loss or losses then **we** shall be entitled to reimbursement. In addition, following the conclusion or renewal of this insurance, **we** shall be entitled to cancel this insurance during all subsequent renewal periods, if **you** or any insured person falsely declared or omitted to declare such information to **us**.

Packing and Transportation

You must ensure that **fine art and antiques, collectibles**, musical instruments or **contents** insured are securely and adequately packed whilst in transit and if not transported by a professional carrier, then they must be appropriately packed and under the custody and control of **you**, a member of **your family** or a suitable person appointed by **you**.

Breach of regulations, duties and obligations, under-insurance

We are entitled to reduce the indemnity by the amount by which the occurrence and extent of the loss or damage was influenced by the negligent breach of:

- Contractual or statutory provisions.
- Duties, conditions and obligations stated within this **policy**.

General conditions

Mortgaging

We shall be liable towards mortgagees whose claims are not covered by **your** assets up to the amount of the indemnity, provided the mortgage:

- is entered in the land register or
- has been notified to **us** in writing.

This shall equally apply whenever the rightful claimant has forfeited his right to indemnity in full or in part. This provision shall not be applied where the mortgagee is himself a rightful claimant or where he has caused the loss or damage intentionally or through gross negligence.

Sanctions

The policyholder agrees that any cover, the payment of any claim and any benefit provided under this **policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose the insurers to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until the insurers are no longer exposed to any sanction, prohibition or restriction

General exclusions

The following exclusions apply to the whole of this **policy**. Any extra exclusions are shown in the sections to which they apply.

1. Radioactive contamination and nuclear assemblies

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom
2. any legal liability of whatsoever nature; directly or indirectly caused by or contributed to by or arising from:
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. Biological and chemical contamination clause

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
 2. any legal liability of whatsoever nature;
 3. death or injury to any person;
- directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;
- terrorism; and/or
 - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
 - putting the public or any section of the public in fear;
- in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

3. War

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

4. Existing damage

We will not pay for loss, damage or liability occurring before cover starts or arising from an event before cover starts.

5. Deliberate damage

We will not pay for loss or damage caused deliberately by **you**, anyone acting on **your** behalf or any person lawfully in the **home**.

6. Indirect loss or damage

We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this contract of insurance.

General exclusions

The following exclusions apply to the whole of this **policy**. Any extra exclusions are shown in the sections to which they apply.

7. Loss of value

Following payment of a claim within the terms of this contract of insurance **we** shall not be liable for any subsequent loss of value of the property insured.

8. Loss of profit

We will not pay for loss, damage, or liability caused by loss of profit, business interruption or any economic loss of any kind.

9. Wear and tear, mechanical or electrical breakdown

We will not pay for damage caused by wear and tear or mechanical or electrical breakdown, fault or failure.

10. Contract works

We will not pay for loss or damage resulting from any **building** works where **you** have entered a contract that removes or limits **your** legal rights against the contractor unless **we** have agreed it.

11. Deception

We will not pay for loss, damage, or liability caused by deception other than by any person using deception to gain entry to **your home** or pick pocketing and theft by trickery.

12. Pressure waves

We will not pay for any damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

13. Cyber and Data

The following exclusions apply to the whole of the contract.

We will not pay for any:

(a) Cyber

loss, damage, liability, cost or expense caused deliberately or accidentally by:

- i. the use of or inability to use any application, software, or programme;
- ii. any computer virus;
- iii. any computer related hoax relating to (a)(i) and/or (a)(ii) above.

However, where:

- a fire or explosion occurs as a result of (a)(i) or (a)(ii) above;
- an escape of water occurs as a result of (a)(i) or (a)(ii) above; or
- a theft or attempted theft immediately follows (a)(i) or (a)(ii) above;

and that fire, explosion, escape of water, theft or attempted theft would otherwise be covered under this contract, **we** will still cover physical loss or damage resulting from that fire, explosion, escape of water, theft or attempted theft.

(b) Electronic Data

loss of or damage to any electronic data (for example files or images) wherever it is stored.

General exclusions

The following exclusions apply to the whole of this **policy**. Any extra exclusions are shown in the sections to which they apply.

15. Communicable Disease

We will not pay any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

16. Cryptocurrencies

We will not pay for loss, damage or liability under this policy relating to or in connection with any electronic, online or cryptocurrencies even where such currency exists in physical form (for example Bitcoin and Ether).

Claim conditions and how to make a claim

Naturally, **we** hope **you** won't have any accidents or misfortune, but if **you** do and wish to make a claim, **you** must contact **your broker** as soon as possible. At the time of making a claim, **you** will be asked for the **policy** number stated on **your policy** and full details of the claim.

Your duties

In the event of a claim or possible claim under this insurance **you** must:

1. Notify **us** as soon as is reasonably possible, giving full details of what has happened.
2. Provide **us** with written details of what has happened as soon as possible and provide **us** with full co-operation and such assistance as **we** may reasonably require at **your** expense.
3. Inform the local police as soon as possible following malicious acts, violent disorder, riots or civil commotion, **theft, attempted theft** or lost property and **you** should ensure, wherever possible, that **you** obtain an incident or crime number from the police to substantiate the incident.
4. Not admit liability or offer or agree to settle any claim without **our** written permission.
5. Take all reasonable care to limit any loss, damage or injury.
6. Provide **us** with reasonable evidence of value or age (or both) for items involved in a claim.
7. Not abandon any property to **us** without **our** written permission.

If **you** do not, **we** may not make a payment for **your** claim or reduce any payment **we** make under this insurance.

How we deal with your claim

Direct claim to the Insurers

If the injured party contacts Insurers directly, the Insurer will inform the policyholder or the co-insured company.

Defence of claims we may:

- Take full responsibility for conducting, defending or settling any claim in **your** name
- Take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

Other insurance

Subject to art. 71 **ICA**, **we** will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury under Section 2 Contents (10).

Fraudulent Claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid. This means **we** will not pay the false or fraudulent claim, or any subsequent claim.

Proof of Value and Ownership

It is **your** responsibility to prove any loss therefore **we** recommend that wherever possible **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim. If **you** wish to specify an item, **we** will either request proof of value prior to providing cover for the item or at the time of a claim.

Claim conditions and how to make a claim

Gross negligence

We waive **our** right to reduce benefits where the insured event is caused by gross negligence (Art. 14 **ICA**), except if the damaging act or omission is attributable to the influence of alcohol, drugs or medicines.

Payment of Claims

Claims shall become due for payment four (4) weeks after **we** have received the final information as mentioned under 'duties' concerning the loss or damage and **we** are satisfied as to the correctness of the claim. Claims shall be paid at **your** domicile in **Switzerland**.

Litigation

Legal actions for the full claim must be directed against the General Representative for Switzerland at the expense of Underwriters subscribing to this insurance (Article 15a Insurance Supervision Act, ISA; Representative Action (Prozessstandschaft)).

Section 1 – Buildings

The following cover applies only if **your policy** shows that it is included.

We will insure the **buildings** or **tenant's improvements** against physical loss or physical damage occurring during the **period of insurance** subject to the exclusions, limitations and conditions stated hereunder. Fire and **Natural Perils** are only insured if Cantonal Insurance is not applicable.

We will also provide cover for:

1. Alternative accommodation

We will cover **your** reasonable and necessary costs for alternative accommodation, which accommodation **we** have agreed to in advance, while **your home** cannot be lived in because of physical loss or physical damage **we** have agreed to pay for under Section 1. This includes accommodation for **your** domestic pets and horses.

We will not pay for alternative accommodation for more than three years.

2. Loss of rent

We will pay for rent that **you** cannot recover as landlord while **your home** cannot be lived in because of physical loss or physical damage for which **we** have agreed to pay under Section 1 or, where fire damage is insured under mandatory cantonal building insurance, for the resulting loss of rent only.

We will not pay:

- a. rent for more than three years;
- b. for any loss of rent payable after the property is reinstated and ready for habitation; or
- c. for any loss of rent if **we** have already paid a claim under Section 1 for alternative accommodation.

3. Trace and access cover

We will pay for costs incurred to find the source of escape of:

- a) Water, oil or gas from any domestic water or heating installation within the **home** including subsequent repairs to walls, floors and ceilings.
- b) Water from underground service pipes, sewers and drains for which **you** are legally responsible outside the **home** but at the address shown on the **policy**.

The maximum amount **we** will pay for any one claim is CHF 50'000.

4. Damage by Oil

We will cover the cost of cleaning up and repairing damage to **your buildings** which has been caused by any sudden, unforeseen, unexpected and identifiable oil leakage from any fixed tanks, apparatus or pipes at **your home** which happens during the **period of insurance**.

We will not pay for the cost of extracting oil from land or water, or the cost to remove, restore or replace land or water contaminated by oil or for any loss while the **home** is **unoccupied**.

Section 1 – Buildings

We will also provide cover for:

5. Underground services

We will pay the cost of repairing domestic fuel pipes, underground services, pipes, cables, sewers and drains for which **you** are legally responsible arising from sudden and unforeseen damage. Cover also extends to include the cost of breaking into and repairing the pipe between the main sewer and **your home** following a blockage provided a specialist contractor has attempted to clear the pipe without success.

6. Increased water charges

We will pay the cost of increased domestic metered water charges **you** have to pay following an escape of water that gives rise to a claim that has been accepted under Section 1.

The maximum amount **we** will pay for any one claim is CHF 10'000 in any one **period of insurance**. If **you** claim under Sections 1 and 2, **we** will pay no greater than CHF 5'000 in total under each section.

7. The garden

We will pay the cost of replacing damaged plants, lawns (including artificial lawns), bushes, shrubs and trees in the garden of **your home**, caused directly by fire, lightning, explosion, **natural perils**, impact by any vehicle or aircraft, theft, vandalism and malicious damage.

We will not pay for loss or damage caused by hail or weight of snow.

The most **we** will pay in total during the **period of insurance** is CHF 25'000 but no greater than CHF 1'000 any one plant, tree or shrub.

8. Alterations to the home

We will pay the reasonable cost of alterations to the **home** made necessary due to an identifiable physical injury to **you** (but not **your domestic employees**) caused directly by a sudden and unforeseen accident during the **period of insurance**.

The maximum amount **we** will pay for any one claim is CHF 25'000 in any one **period of insurance**.

9. Denial of access

We will cover **your** reasonable and necessary costs for alternative accommodation, which **we** have agreed to in advance, if a local authority or emergency service prohibits **you** from living in **your home** because of physical loss or physical damage to a neighbouring property. This cover only applies if such physical loss or physical damage would have been covered by this insurance had the loss or damage occurred to **your home**. This cover includes accommodation for **your** domestic pets and horses.

We will not pay for alternative accommodation for more than one year.

Section 1 – Buildings

We will also provide cover for:

10. Sale of the **home**

If **you** are selling the **buildings** covered under this section, **we** will extend cover to the buyer from the time **you** exchange contracts to the time the sale is complete but only within the **period of insurance**.

However, **we** will only do this if the buyer is not insured by, or does not have the benefit of, any other insurance. No cover is granted in respect of paragraphs 1 to 12.

11. Return to **home** costs

We will pay the reasonable and unexpected costs incurred by **you** in order for **you** to return to **your home** in the event of a **serious claim** unless **you** are more specifically insured elsewhere.

The maximum amount **we** will pay for any one claim is CHF 7'500 in any one **period of insurance**. If **you** claim for such a loss under both Sections 1 and 2, **we** will not pay more than CHF 3'750 in total under each section.

12. Emergency Access

We will pay the cost of repairing **your home** following forcible entry by the emergency services arising because of a medical emergency.

The maximum amount **we** will pay for any one claim is CHF 5'000.

13. New fixtures and fittings prior to installation

We will pay cover **you** for **theft** of, or physical damage to new fixtures and fittings, fitted furniture and fitted appliances within the **home** which are waiting to be installed, as long as **you** let **us** know within 21 days of delivery. No cover is given for damage caused while installing the fixtures and fittings or for any fixtures and fittings left in the open.

The maximum amount **we** will pay for any one claim is 10% of the **buildings sum insured** but no greater than CHF 100'000 any one claim.

Section 1 – Buildings

We will also provide cover for:

14. Structural installations

We will pay for physical damage to Structural installations outside the **building**, which are not part of the **building** but are located on the property belonging to it, such as swimming pools, retaining walls, stairways, tennis courts, paved terraces, ornamental fountains and ponds, drives, paths, patios, gateways, letter boxes, flagpoles, fences and special foundations, equipment and materials, including technical installations:

If damage to structures is compulsorily insured or must be insured by a cantonal building insurance institution, these benefits shall take precedence in all cases (subsidiary cover).

We will not pay for:

- a) Misplacement of structural installation,
- b) Loss or damage caused by hail or weight of snow,
- c) For any amount over CHF 50'000 unless otherwise agreed and stated in **your schedule**

15. Incapacity for work

We will pay CHF25,000 if **you** as the policyholder or, if applicable, **your** spouse or co-habiting partner who permanently lives with **you**, suffers an identifiable physical injury during the **period of insurance** which is caused by a sudden, unexpected external event.

We will only provide the above benefit if the identifiable physical injury results in a disablement which prevents **you** or, if applicable, **your** spouse or co-habiting partner from attending to at least 70% of any aspects of any business or occupation for which such persons are practically suited by training, education, industry knowledge or experience and which lasts twelve consecutive months and at the end of that period is beyond hope of improvement.

We will not pay:

- a) Any benefit under this section if we pay a claim for incapacity to work under Section 2 Contents
- b) Any benefit before the expiry of the twelve months following the date of the onset of disability arising from an identifiable physical during the **period of insurance**.
- c) Any claim in any way caused or contributed to by:
 - any illness or disease
 - suicide or attempted suicide or intentional self-injury;
 - deliberate exposure to exceptional danger (except in an attempt to save human life);
 - a criminal act committed by **you** or, if applicable, **your** spouse or co-habiting partner;
 - **your** or, if applicable, **your** spouse or co-habiting partner intoxication by alcohol or drugs;
 - neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type;

Section 1 – Buildings

We will also provide cover for:

15. Incapacity for work (continued)

We will not pay any claim in any way caused or contributed to by:

- a chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body);
- any condition whether diagnosed or not, for which **you** or, if applicable, **your** spouse or co-habiting partner had sought advice, diagnosis, treatment or counselling or of **you** or, if applicable, **your** spouse or co-habiting partner being were aware or should have been aware at inception of this insurance or for which such persons have been treated at any time during the three (3) years prior to the inception of this insurance;
- **your** or, if applicable, **your** spouse or co-habiting partner's engagement in flying of any kind other than as a passenger;
- **your** or, if applicable, **your** spouse or co-habiting partner's engagement in or taking part in armed forces service or operations;
- **your** or, if applicable, **your** spouse or co-habiting partner's death.

16. Removal of nests and damage caused by martens, rodents and wild animals (mammals and birds).

We will pay for the cost of repairing **your buildings** as a consequence of physical damage caused by martens, rodents and wild animals (mammals and birds) and for removal of wasps, bees and hornets nests from **your buildings**.

We will not pay for any amount over CHF1,500 in any one period of insurance for the removal of wasps, bees or hornets nests or for the removal of nests of any type other than wasps, bees or hornets nests and or the costs of expulsion of and defence against martens, rodents or insects.

Section 1 – Buildings

Exclusions applying to Section 1

This insurance does not cover:

1. The cost of routine maintenance or decoration.
2. Loss or damage caused by contamination or pollution of any kind.
3. Loss or damage arising from misuse, faulty design or specification, workmanship or materials, general wear and tear, rusting, corrosion, decomposition, oxidation, mechanical or electrical faults or breakdown, gradual deterioration, extremes of temperature or exposure to light or damage that happens gradually.
4. Loss or damage to gates, fences, pergolas, gazebos, arbours, bulkhead, bridge, sea wall, jetty, pier, wharf or dock caused by **natural perils** unless a fallen tree has caused the damage.
5. Damage from weight of snow only affecting tiles or other roofing materials, chimneys, gutters or outside drainpipes.
6. Loss or damage caused as the result of water penetrating through open skylights, makeshift roofs or through openings in the roof on the construction of new buildings, reconstruction or other work.
7. Loss or damage caused by volcanic eruptions or **earthquakes** (unless **your policy** shows that **earthquake** damage to **buildings** is included and an additional premium has been paid).
8. Loss or damage caused by demolition, alteration, construction, renovation, repair, restoration, application of heat or similar process.
9. Loss or damage caused by **settlement** and / or any general deterioration of the **building**.
10. Loss or damage caused by **subsidence, landslip or heave**.
11. Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets or commercially kept animals.
12. Loss or damage caused by freezing of water in fixed water tanks, apparatus and pipes while the **home** is **unoccupied**. This exclusion does not apply if the water supply is turned off at the mains and all systems drained or the **home** is constantly heated.
13. Loss or damage caused to the interior of **your** property caused by **theft, attempted theft, vandalism or malicious damage** while the **home** is **unoccupied**. This exclusion does not apply if all security devices for the protection of the **home** are put into full and effective operation.
14. Loss or damage caused by termites, vermin, woodworm, or wood-boring insects and moths, mould, fungus or any dryness, dampness or contamination caused by atmospheric or temperature changes.
15. Loss or damage while the **buildings** are not furnished enough to be normally lived in unless caused by fire, lightning or explosion, impact, storm, flood or weight of snow.
16. Loss or damage caused only by a gradual rise in the ground water level.
17. Loss or damage for which the manufacturer, seller, the repair company, the erection company or the maintenance company is legally or contractually liable.
18. Loss or damage caused by river or coastal erosion.

Section 1 – Buildings - Earthquake Extension

The following applies only if the **policy** shows that **earthquake** damage to **Buildings** is included and an additional premium has been paid.

IMPORTANT: This extension is not available in the Cantons of Valais, Basel-Land, Basel-Stadt, Graubünden and St Gallen.

What is covered	What is not covered
We will insure the buildings or tenant's improvements against physical loss or physical damage occurring during the period of insurance caused by earthquake subject to the exclusions, limitations and conditions of your policy. In the event of any uncertainty as to whether there has been an occurrence of an earthquake the assessment of the Swiss Seismological Service (SED) shall apply. If any damage caused by an earthquake is covered with a cantonal or other institution, this insurance will only pay the amount exceeding the cover available under such cantonal or other institution. The deductible of a cantonal or other institution will not form part of this insurance cover. All insured damage occurring during a continuous period of 168 hours will for the purpose of this insurance constitute one incident of loss. Earthquake Excess You are required to pay the first CHF 25'000 or 10% of the loss amount of each agreed claim, whichever is the greater.	We will not pay for: (a) Physical damage to Buildings or structures in process of construction, including materials and supplies therefor. (b) Damage to driveways, pavements, curbing, culverts, and sidewalks. (c) Damage or destruction not discovered or, being discovered, not reported to us together with the amount within one year of the commencement of the earthquake which caused the damage or destruction. (d) Damage caused by the collapse of artificially created cavities

Section 1 – Buildings

Limit of settlement

We will pay no more than the **sum insured** for each **home** shown in the **policy** or up to any other limitation stated under this insurance.

Natural perils – Limit of settlement

All insurance companies operating in Switzerland are subject to the provisions per Article 176 of the Insurance Supervision Ordinance (AVO) with regard to damage caused by natural forces. Pursuant to the AVO, insurance benefits payable per policyholder are limited to CHF 25 million per event. Additionally, in **Switzerland**, insurance benefits totalling over CHF 1 billion for buildings and household contents are reduced proportionately.

How we deal with your claim:

If **your** claim is covered under Section 1 **we** will pay:

- The cost of repair, replacement or rebuilding following an insured event subject to the work being carried out. However, **we** will not provide any contribution, allowance or consideration for the cost of extending improving or refurbishing any part of the **buildings** or tenant's improvements
- If the **building** is not rebuilt within 24 months, to the original size and for the same purpose, the replacement value may not exceed the **buildings sum insured** or the market price whichever is the lower. The market price is the average value that a building of identical or similar scope (i.e. size, condition, location and construction) can be sold for in the area in question at the time of the claim. This shall equally apply whenever the reconstruction is not carried out by **you**, his successor in title or anyone who at the time of the claim had a legal claim to the acquisition of the **building**.
- Reasonable and necessary costs incurred for architects, surveyors, consulting engineers, design engineers and legal fees incurred with **our** prior agreement to assist in the repair or reinstatement of the **buildings**.
- The cost incurred to clear the site and make safe provided agreement has been given by **us** unless immediate work is required to prevent further damage.
- Costs incurred to comply with government or local authority requirements provided that:
 - a) The **buildings** were originally constructed according to any government and local authority regulations in force at the time; and
 - b) **You** received notice of the existing requirement or regulation after the damage giving rise to the claim occurred.
- In case of a partial loss, the maximum **we** shall reimburse is the costs of the repair

We will also pay:

Reasonable and necessary costs incurred with **our** prior agreement for interior designers to assist in the repairs to and replication of existing finishes as part of the repair or rebuilding of the **buildings**.

However, **we** will only consider these costs if:

- **You** had employed such services previously prior to any claim and there is evidence to support this.
- The **sum insured** under this section reflects the additional costs of such services.

Section 1 – Buildings

We will not pay:

- For any subsequent loss in value of the **buildings** insured following payment of a claim under this insurance.

Matching units, suites and flooring

Where items were originally purchased as part of a bathroom suite or kitchen and one individual item is damaged but cannot be matched and an appropriate replacement cannot be sourced, **we** will pay for the accompanying items (excluding kitchen appliances).

Where flooring is damaged beyond repair, only the damaged flooring will be replaced and not undamaged flooring in adjoining rooms.

How we deal with your claim:

Excess

After arriving at a claim settlement, **we** will deduct the applicable **excess**, as shown in **your policy**, before paying **your** claim.

If **your** claim relates to an incident of loss or damage that falls for consideration under more than one section of this insurance and **you** have chosen different sectional **excesses**, it is the highest applicable **excess** that will be deducted from the total settlement.

If a claim is more than CHF 25'000, **we** will not take off any **excess** unless **you** have chosen to take a higher **excess** in exchange for a discounted premium or **we** have imposed a higher **excess**.

Natural perils – Excess

In case of the insurance of **buildings** used exclusively for residential and agricultural purposes: 10 percent of the indemnity, subject to a minimum of CHF 1'000 and a maximum of CHF 10'000; In case of the insurance of **buildings** serving any other purpose: 10 percent of the indemnity, subject to a minimum of CHF 2'500 and a maximum of CHF 50'000.

The **excess** is in each case deducted once per event for insurances of goods and chattels and of **buildings**. Where an event affects several of the policyholder's **buildings** for which provision is made for a different **excess** in each case, then the **excess** shall be a minimum of CHF 2'500 and a maximum of CHF 50'000.

Section 2 – Contents

The following cover applies only if **your policy** shows that it is included.

We will insure **your contents** in the **home**, or anywhere in the world while temporarily removed from the **home**, against physical loss or physical damage occurring during the **period of insurance** but subject to the exclusions, limitations and conditions stated hereunder. Fire and **Natural Perils** are only insured if Cantonal Insurance is not applicable.

We will also provide cover for:

1. Alternative accommodation

We will cover **your** reasonable and necessary costs for alternative accommodation, which accommodation **we** have agreed to in advance, while **your home** cannot be lived in because of physical loss or physical damage **we** have agreed to pay for under Section 2. This includes accommodation for **your** domestic pets and horses.

We will not pay for alternative accommodation for more than three years or if **we** have already paid or agreed to pay a claim under Section 1 for alternative accommodation.

2. Loss of rent

We will pay for rent that **you** cannot recover as landlord while **your home** cannot be lived in because of physical loss or physical damage for which **we** have agreed to pay under Section 2 or, where fire damage is insured under mandatory cantonal building insurance, for the resulting loss of rent only.

We will not pay:

- a. rent for more than three years;
- b. for any loss of rent payable after the property is reinstated and ready for habitation; or
- c. for any loss of rent if **we** have already paid a claim under Section 2 for alternative accommodation.

3. Denial of access

We will cover **your** reasonable and necessary costs for alternative accommodation, which **we** have agreed to in advance, if a local authority or emergency service prohibits **you** from living in **your home** because of physical loss or physical damage to a neighbouring property. This cover only applies if such physical loss or physical damage would have been covered by this insurance had the loss or damage occurred to **your home**. This cover includes accommodation for **your** domestic pets and horses.

We will not pay for alternative accommodation for more than one year or if **we** have already paid or agreed to pay a claim under Section 1 for denial of access.

4. Loss of oil

We will pay for **theft** or accidental loss of domestic heating fuel from your fixed heating fuel tank.

The maximum amount **we** will pay for any one claim is CHF 10'000.

Section 2 – Contents

We will also provide cover for:

5. Damage by Oil

We will cover the cost of cleaning up and repairing damage to **your contents** which has been caused by any sudden, unforeseen, unexpected, and identifiable oil leakage from any fixed tanks, apparatus or pipes at **your home** which happens during the **period of insurance**.

We will not pay for the cost of extracting oil from land or water, or the cost to remove, restore or replace land or water contaminated by oil or for any loss while the **home** is **unoccupied**.

6. Increased water charges

We will pay the cost of increased domestic metered water charges **you** have to pay following an escape of water that gives rise to an insured loss under Section 2.

The maximum amount **we** will pay for any one claim is CHF 10'000.

If **you** claim under Sections 1 and 2, **we** will not pay more than CHF 5'000 in total under each section.

7. Replacement locks

We will pay the cost of replacing locks to external doors, safes and burglar alarms in **your home** following the loss or theft of **your** keys. In addition, in the event of **your** safe jamming or becoming inoperable from any cause, **we** will pay for the opening of the safe by a qualified locksmith.

The maximum amount **we** will pay for any one claim is CHF 25'000. The **excess** will not apply to any claim made for this sub-section.

8. New acquisitions

We will allow an increase in the **contents sum insured** of up to 25% to cover any items **you** acquire during the **period of insurance**. **We** will only do this if **you** tell **us** about the new possession within 60 days of acquisition and pay an extra premium. This applies separately to each insured location.

Any items that are only intended to be in **your** possession for a short time, such as presents for other people, are covered automatically for up to 60 days, as long as they do not increase the **contents sum insured** by more than 25%.

9. Visitors' and non-resident domestic employees' possessions

We will cover visitors' and non-resident domestic employees' possessions, that are not insured elsewhere, against physical loss or physical damage occurring in **your home**.

The maximum amount **we** will pay for any one claim is CHF 10'000.

Section 2 – Contents

We will also provide cover for:

10. Money

We will cover **your money** for physical loss or physical damage occurring during the **period of insurance** anywhere in the world.

We will not pay for:

- a. loss or damage to any electronic, online, or crypto currency, including Bitcoin whether in a physical form or not
- b. **money** left in an unattended vehicle,
- c. **money** left in an unattended hotel or other temporary accommodation. This exclusion shall not apply if the **money** is locked in a safe or safety deposit box,
- d. loss of value, confiscation or shortage due to **your** error or omission; or
- e. any losses not reported to the police within 24 hours of the discovery of the loss.

The maximum amount **we** will pay for any one claim is CHF 10'000.

11. Credit cards

We will pay any amounts, which **you** legally have to pay if **your** credit card has been used without **your** permission after it has been lost or stolen, provided they are not insured elsewhere, **you** have notified the card issuing company within 24hrs and **you** have followed all the terms under which the bank cards were issued.

The maximum amount **we** will pay for any one claim is CHF 25'000.

12. Fatal injury

If **you** suffer a physical injury as a direct result of a fire or violence used during a **theft** at **your home** and **you** die from the injury within 12 months of the incident, **we** will pay a benefit of CHF 50'000 (or CHF 5'000 for anyone under 16 years of age).

We will not pay for injury or death of any **domestic employees**.

13. Contents in storage

We will cover **contents** belonging to **you** that are stored in a furniture depository or professional storage facility for physical loss or physical damage occurring during the **period of insurance** caused by fire, lightning, explosion, smoke, storm, flood, theft, attempted theft, collision, impact, civil disturbance, vandalism and/or malicious acts.

We will not pay for loss or damage to **contents** insured elsewhere.

Section 2 – Contents

We will also provide cover for:

14. Contents while being professionally removed

We will cover **your contents** for physical loss or physical damage occurring during the **period of insurance** during removal by professional removal contractors between **your home** and any new residence, including a second or holiday home within **Switzerland**. **We** will not pay for:

1. China, porcelain, glass or brittle articles that have not been professionally and appropriately packed for transportation; or
2. any transit outside of the **Switzerland** without **our** prior agreement; or
3. any losses more specifically insured elsewhere.

15. Contents not normally kept at **your home**:

We will cover **contents** belonging to **you** against physical loss or physical damage which happens during the **period of insurance** which are normally kept at **your** place of work.

We will also cover **personal possessions** belonging to **your** parents or grandparents against physical loss or physical damage which happens during the **period of insurance** whilst they are residing in any nursing or residential care home within **Switzerland**.

We will not pay for any claim for **theft** or **attempted theft** unless there has been a forcible and / or violent entry or exit that has resulted in physical damage to the buildings and / or to the security device(s) used to protect or store **your** or your parents or grandparents' possessions.

The maximum amount **we** will pay for any one claim is CHF 25'000.

16. Return **home** in the event of a **serious claim**

We will pay the reasonable and unexpected costs incurred by **you** in order for **you** to return to **your home** in the event of a **serious claim** unless **you** are more specifically insured elsewhere.

The maximum amount **we** will pay for any one claim is CHF 7'500 in any one **period of insurance**. If **you** claim for such a loss under both Sections 1 and 2, **we** will not pay more than CHF 3'750 in total under each section.

17. Replacement of identification and other documents

We will pay for the replacement or reconstitution of identification, title deeds or other personal documents belonging to **you** required because of an incident of physical loss or physical damage covered under Section 2 of this insurance.

The maximum amount **we** will pay for any one claim is CHF 10'000.

Section 2 – Contents

We will also provide cover for:

18. Data replacement

We will pay the costs incurred in retrieving or reconstructing **your** personal or **business** data from **your** computers as a result of physical loss or physical damage covered under Section 2 of this insurance.

The maximum amount **we** will pay for any one claim is CHF 5'000.

19. Hole in one cover

We will pay CHF500 toward the cost of celebrating in the event that **you** score a 'hole in one' at an official golfing event provided that **you** submit the scorecard and certificate from the event's match secretary to **us** within 14 days of the event.

This cover is not subject to an **excess**.

20. Marquee cover

We will insure a marquee and associated heating, lighting and furnishings that **you** temporarily hire and for which **you** are responsible, while it is at **your home** against physical loss or physical damage occurring during the **period of insurance** covered under Section 2 of this insurance.

We will not pay if there is any other more specific insurance in place or if **you** fail to comply with the manufacturers or owners written instructions.

The maximum amount **we** will pay for any one claim is CHF 30'000.

21. Theft or attempted theft

If Section 1 – Buildings is not insured by this policy or where there is no other more specific insurance in place we will pay up to CHF25,000 for the cost of repairing physical damage to **your buildings** arising as a direct result of theft or attempted theft.

We will not pay:

For loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry, or;

For loss or damage resulting from theft or attempted theft, while the home is unoccupied unless all security devices for the protection of the home are put into full and effective operation.

Section 2 – Contents

We will also provide cover for:

22. Incapacity for work

We will pay CHF25,000 if **you** as the policyholder or, if applicable, **your** spouse or co-habiting partner who permanently lives with **you**, suffers an identifiable physical injury during the **period of insurance** which is caused by a sudden, unexpected external event.

We will only provide the above benefit if the identifiable physical injury results in a disablement which prevents **you** or, if applicable, **your** spouse or co-habiting partner from attending to at least 70% of any aspects of any business or occupation for which such persons are practically suited by training, education, industry knowledge or experience and which lasts twelve consecutive months and at the end of that period is beyond hope of improvement.

We will not pay any benefit under this section if we pay a claim for incapacity to work under Section 1 Buildings.

We will not pay:

- d) Any benefit under this section if we pay a claim for incapacity to work under Section 2 Contents
- e) Any benefit before the expiry of the twelve months following the date of the onset of disability arising from an identifiable physical during the **period of insurance**.
- f) Any claim in any way caused or contributed to by:
 - any illness or disease
 - suicide or attempted suicide or intentional self-injury;
 - deliberate exposure to exceptional danger (except in an attempt to save human life);
 - a criminal act committed by **you** or, if applicable, **your** spouse or co-habiting partner;
 - **your** or, if applicable, **your** spouse or co-habiting partner intoxication by alcohol or drugs;
 - neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type;
 - a chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body;
 - any condition whether diagnosed or not, for which **you** or, if applicable, **your** spouse or co-habiting partner had sought advice, diagnosis, treatment or counselling or of **you** or, if applicable, **your** spouse or co-habiting partner being were aware or should have been aware at inception of this insurance or for which such persons have been treated at any time during the three (3) years prior to the inception of this insurance;
 - **your** or, if applicable, **your** spouse or co-habiting partner's engagement in flying of any kind other than as a passenger;
 - **your** or, if applicable, **your** spouse or co-habiting partner's engagement in or taking part in armed forces service or operations;
 - **your** or, if applicable, **your** spouse or co-habiting partner's death.

Section 2 – Contents

Exclusions applying to Section 2: This insurance does not cover:

1. The cost of routine maintenance and decoration,
2. Contamination or pollution of any kind.
3. Loss or damage caused by misuse, faulty or defective materials, faulty or defective design, manufacture, specification or workmanship.
4. Loss or damage caused by demolition, alteration, construction, renovation, repair, restoration, application of heat or similar process.
5. Loss or damage caused by general wear and tear, mechanical or electrical faults or breakdown, rusting, corrosion, gradual deterioration, extremes of temperature or exposure to light or any damage that happens gradually.
6. Loss or damage caused by river or coastal erosion.
7. Loss or damage caused by termites, rodents, vermin, woodworm, or wood-boring insects, moths or chewing, scratching, tearing or fouling by domestic pets or commercially kept animals, wet or dry rot, damp, mould, fungus, or any dryness or dampness or contamination caused by atmospheric or temperature changes.
8. Water damage resulting from frost-damaged or frozen pipe work while the **home** is **unoccupied**. This exclusion does not apply if the water supply is turned off at the mains and all systems drained or the **home** is constantly heated.
9. Loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.
10. Loss or damage resulting from theft, attempted theft, vandalism and/or malicious damage while the **home** is **unoccupied**. This exclusion does not apply if all security devices for the protection of the **home** are put into full and effective operation.
11. Loss or damage caused by any process of cleaning, dyeing, repair or renovation or while being worked on.
12. Loss or damage to any motorised vehicle, trailer or horsebox when used on a public highway.
13. Loss or damage to quad bikes, ride-on lawnmowers, golf buggies, motorcycles or **watercraft** while they are being used.
14. Loss or damage to quad bikes, ride-on lawnmowers, golf buggies, motorcycles or **watercraft** unless kept in a securely locked building when not being used.
15. Theft from unattended vehicles unless the vehicle has been securely locked, all doors and windows closed, all security devices set, all keys removed, and all items are out of sight in the vehicle's locked glove compartment or boot.
16. **Pedal cycles** left unattended. This exclusion does not apply if the **pedal cycle** is locked or kept within a locked building.
17. Loss or damage to wine directly or indirectly caused by or resulting from substitution or mysterious disappearance, bankruptcy or any book-keeping failure of any wine storage facility, evaporation or natural loss of contents, inherent vice, cork-fly or climatic conditions.
18. Damage to sports equipment while being used, except guns and saddlery, or loss or damage to guns caused by rusting or bursting barrels.
19. Loss or damage to an item being transported unless it is adequately and appropriately packed and secured.
20. Loss or damage caused only by a gradual rise in the ground water level.
21. Loss or damage to **contents** other than **outdoor and garden property** left in the open caused by **natural perils**.
22. Losses caused by **you** not receiving goods or services **you** have paid for through any internet website.
23. Loss or damage to manned or unmanned aircraft, including drones, or their parts.
24. Loss or damage caused by volcanic eruptions or **earthquakes** (unless **your policy** shows that **earthquake** damage to **contents** is included, and an additional premium has been paid).
25. **We** will not pay for any claim for theft or attempted theft from the **home** while any building work is being carried out. This exclusion shall not apply if there are visible signs of forcible or violent entry or exit which has resulted in physical damage to the **buildings** or to the security device(s) used to protect or store **your** possessions.

Section 2 – Contents - Earthquake Extension

The following applies only if the **policy** shows that **earthquake** damage to **contents** is included and an additional premium has been paid.

IMPORTANT: This extension is not available in the Cantons of Valais, Basel-Land, Basel-Stadt, Graubünden and St Gallen.

What is covered	What is not covered
We will insure your contents in the home, or anywhere in the world while temporarily removed from the home, against physical loss or physical damage occurring during the period of insurance caused by earthquake subject to the exclusions, limitations and conditions of your policy. In the event of any uncertainty as to whether there has been an occurrence of an earthquake the assessment of the Swiss Seismological Service (SED) shall apply. If any damage caused by an earthquake is covered with a cantonal or other institution, this insurance will only pay the amount exceeding the cover available under such cantonal or other institution. The deductible of a cantonal or other institution will not form part of this insurance cover. All insured damage occurring during a continuous period of 168 hours will for the purpose of this insurance constitute one incident of loss. Earthquake Excess You are required to pay the first CHF 10'000 or 10% of the loss amount of each agreed claim, whichever is the greater.	We will not pay for: (a) damage or destruction not discovered or being discovered, not reported to us together with the amount within one year of the commencement of the earthquake which caused the damage or destruction. (b) damage caused by the collapse of artificially created cavities.

Section 2 – Contents

Limit of settlement

We will not pay any more than the **sum insured** for **contents** stated on **your policy** or up to any other limitation stated under this insurance.

Specific limits of settlement

The following forms part of the total **sum insured** for **your contents** and in the event of a claim, no more than the amounts shown will be paid unless a higher limit has been agreed and stated in **your policy**. These sums are included in, and will not increase, the **sum insured** stated in **your policy**.

- a) **We** will pay up to CHF 5'000 for any one **pedal cycle** unless otherwise **specified in your policy**.
- b) **Outdoor and garden property**
 - No more than CHF 30'000 any one claim unless otherwise **specified in your policy**.
 - No more than CHF 15'000 any one claim for any quad bike, motorcycle or golf buggy,
 - No more than CHF 15'000 any one claim for trailers, non-motorised horsebox or ride-on lawn mower.
- c) **Business contents** no more than CHF 25'000 any one claim.
- d) Wine CHF 25'000 any one claim but no more than CHF500 per bottle.
- e) **Watercraft** (including their furnishings, equipment and outboard motors) CHF15,000 any one claim.
- f) **Fine Art and Antiques** no more than CHF 50'000 any one claim.
- g) **Jewellery and watches** no more than CHF 30'000 any one claim.
- h) Musical Instruments no more than CHF 10'000 any one claim.
- i) Theft or disappearance from unattended vehicles no more than CHF 25'000 any one claim.

Natural perils – Limit of settlement

All insurance companies operating in Switzerland are subject to the provisions per Article 176 of the Insurance Supervision Ordinance (AVO) with regard to damage caused by natural forces. Pursuant to the AVO, insurance benefits payable per policyholder are limited to CHF 25 million per event. Additionally, in **Switzerland**, insurance benefits totalling over CHF 1 billion for buildings and household contents are reduced proportionately.

How we deal with your claim:

If **your** claim for loss or damage is covered under Section 2 **we**, subject to the exclusions, limitations and conditions of this insurance, will, at **our** option:

- Repair or replace or pay **you** the cost of repairing or replacing any lost or damaged item, pair or set, or;
- Pay no more than the current cost as new or the **market value** at the time of the loss

Section 2 – Contents

We will also pay:

Reasonable and necessary costs incurred with **our** prior agreement for interior designers to assist in the repair or replacement of the interior furnishings, fixtures and fittings.

However, **we** will only consider these costs if:

- **You** had employed such services previously prior to any claim and there is evidence to support this.
- The **sum insured** under this section reflects the additional costs of such services.

We will not pay:

For any reduction in value of the property insured following repair or replacement paid for under this insurance.

Matching Pairs, Sets, Suites and Carpets

Following loss or damage to a pair, set or part of a larger unit **we** will pay at **our** option, less any **excess** applying, whichever is the lesser of the following:

- a) the cost of repairing the damaged item to its condition immediately prior to the loss
- b) the cost to replace it
- c) the cost to make up the difference between the **market value** immediately before and after the loss.

When repair is not possible or replacements cannot be matched if **you** surrender the remaining or undamaged portion or the part, set or unit to **us** and **we** agree to accept, **we** will pay **you** the full replacement cost of the entire pair, set or unit less any **excess** applying up to the **market value** at the time of the loss.

Where **we** cannot repair a damaged carpet, **we** will replace the carpet with a new one of similar kind and quality or, at our option, pay the replacement cost of a new one of similar quality. If **we** cannot repair the damaged carpet, **we** will also replace any attached carpet (of the same colour, design and material) in any other parts of the **home**. However, **we** will not pay to replace any undamaged carpet in other parts of the **home** that is separated from the damaged carpet, for example, by means of a door or room divider.

Where floor coverings, except carpets, are damaged beyond repair, only the damaged floor coverings will be replaced and not undamaged floor coverings in adjoining rooms.

Excess

After arriving at a claim settlement, **we** will deduct the applicable **excess**, as shown in **your policy**, before paying **your** claim.

If **your** claim relates to an incident of loss or damage that falls for consideration under more than one section of this insurance and **you** have chosen different sectional **excesses**, it is the highest applicable **excess** that will be deducted from the total settlement.

If a claim is more than CHF 25'000, **we** will not take off any **excess** unless **you** have chosen to take a higher **excess** in exchange for a discounted premium or **we** have imposed a higher **excess**.

Natural perils – Excess

For each claim, the rightful claimant shall bear the following amounts: In the case of **contents** insurance: per event CHF 500; The **excess** is in each case deducted once per event for insurances of goods and chattels and of **buildings**.

Section 3 – Jewellery and watches

The following cover applies only if **your policy** shows that it is included.

We will insure **your jewellery and watches** in the **home** or anywhere in the world while temporarily removed from **your home**, against physical loss or physical damage occurring during the **period of insurance** but subject to the exclusions, limitations and conditions stated hereunder.

Any single item pair or set valued at CHF 50'000 or over for **jewellery and watches** must be individually **specified** by **you** and supported by valuations and / or purchase receipts. **You** should be aware that the onus of proof of value rests with **you** in the event of a claim where professional valuations have not been seen and agreed by **us**.

Any items that have not been individually **specified** will be covered as **unspecified** items.

We will also provide cover for:

1. Temporary removal from bank or safe deposit

If you have told **us** that certain items of **your jewellery and watches** are permanently stored in a bank or safe deposit, **we** will provide cover against physical loss or physical damage occurring during the **period of insurance** to these items while temporarily removed from **your** bank or safe deposit for up to 15 days in any one **period of insurance**.

The maximum **we** will pay is CHF 25'000 any one claim, and in all during the **period of insurance** unless a higher amount has been specifically agreed by **us** and an additional premium paid by **you**.

2. New acquisitions

We will allow an increase in the **sum insured** for **unspecified jewellery and watches** of up to CHF 25'000 to cover any items **you** acquire during the **period of insurance**. **We** will only do this if **you** tell **us** about the new possession within 60 days of acquisition and pay an extra premium. This applies separately to each insured location.

Any items that are only intended to be in **your** possession for a short time, such as presents for other people, are covered automatically for up to 60 days, as long as they do not increase the **unspecified jewellery and watches sum insured** by more than CHF 25'000.

Section 3 – Jewellery and watches

Exclusions applying to Section 3:

This insurance does not cover:

1. Loss or damage arising from **theft or attempted theft** if the **home** is left **unoccupied**. This exclusion does not apply if all security devices for the protection of the **home** are put into full and effective operation.
2. Loss or damage while the **home** is not furnished enough to be normally lived in unless caused by fire, lightning or explosion.
3. Damage to or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.
4. Loss or damage arising from misuse, faulty design, specification, workmanship or materials, general wear and tear, mechanical or electrical faults or breakdown.
5. Damage caused by termites, woodworm, or wood-boring insects, moths, fungus, rusting, corrosion or any dryness, dampness or contamination caused by atmospheric or temperature changes or exposure to light or any or for any damage arising from a cause that happens gradually.
6. Loss or damage caused by general wear and tear or electrical or mechanical failure or breakdown other than loss or damage resulting from wear and tear or mechanical breakdown to a clasp, setting or other fastening.
7. **Theft** or disappearance of **jewellery and watches** contained within baggage unless such baggage is carried by hand and under **your** personal supervision.
8. **Theft** or disappearance of **jewellery and watches** from an unattended vehicle unless the vehicle has been securely locked, all doors and windows closed, all security devices set, all keys removed and all items stored out of sight in the vehicle's locked glove compartment or boot.
9. Loss or damage caused by volcanic eruptions.
10. Loss or damage caused by **earthquake** in the Cantons of Valais, Basel-Land, Basel-Stadt, Graubünden and St Gallen.
11. Any claim for theft or attempted theft from the **home** while any building work is being carried out at **your home**. This exclusion shall not apply if there are visible signs of forcible or violent entry or exit which has resulted in physical damage to the **buildings** or to the security device(s) used to protect or store **your** possessions.

Section 3 – Jewellery and watches

Limit of settlement

Unattended vehicles

We will pay no more than CHF10,000 any one claim in respect of **theft** or disappearance from unattended vehicles.

Hotels and motels

If **you** are staying in a hotel or motel **we** will pay no more than:

1. CHF10,000 any one claim in respect of **theft** or disappearance when **you** leave the hotel or motel room unattended unless, at the time of the loss, the item(s) were kept in a locked room safe.
2. CHF100,000 any one claim in respect of **theft** or disappearance from a locked room safe when **you** leave the hotel or motel room unattended.

Theft limitation

We will pay no more than CHF50,000 for any one item, pair or set and no more than CHF100,000 for any one claim in respect of **theft** or disappearance unless at the time of the loss the item(s) were either:

1. being worn by **you**, or;
2. carried by hand and under **your** personal supervision, or;
3. deposited in a bank, safety deposit vault, locked home safe or if you are staying at a hotel or motel, its principal safe .

Specified items

If a specified item shown on **your schedule** or accompanying inventory seen and agreed by **us** is lost, destroyed or deemed a total loss we will decide whether to replace such item or pay the amount stated in the **schedule** or accompanying inventory or the market value of the item immediately prior to the loss whichever is the less.

If a specified item is partly damaged **we** will decide whether we repair or replace the item. If we repair the damaged item **we** will also pay any loss in value. The most **we** will pay in total is the amount stated in the schedule or accompanying inventory or the market value of the item immediately prior to the loss whichever is the less.

You must ensure that the values shown in **your schedule** or accompanying inventory are updated to reflect any re-evaluations, updates or additions.

Unspecified items

For unspecified items, **we** will decide whether we repair, replace or pay you for any lost or damaged item. If **we** make a cash payment we will pay you the current market value of the lost or damaged item. The most **we** will pay in total for any individual unspecified item, pair or set is CHF50,000.

Section 3 – Jewellery and watches

Limit of settlement

Pairs and Sets

Following loss or damage to a pair, set or part of a larger unit **we** will pay at **our** option, less any **excess** applying, whichever is the lesser:

- a) the cost of repairing the damaged item to its condition immediately prior to the loss
- b) the cost to replace it
- c) the cost to make up the difference between the **market value** immediately before and after the loss.

When repair is not possible or replacements cannot be matched, if **you** surrender the remaining or undamaged portion or the part, set or unit to **us** and **we** agree to accept, **we** will pay **you** the full replacement cost of the entire pair, set or unit less any **excess** applying either up to the **specified** value or for **unspecified** items the **market value** at the time of the loss but no greater than CHF 50'000 any one item, pair or set.

Excess

After arriving at a claim settlement, **we** will deduct the applicable **excess**, as shown in **your policy**, before paying **your** claim.

If **your** claim relates to an incident of loss or damage that falls for consideration under more than one section of this insurance and **you** have chosen different sectional **excesses**, it is the highest applicable **excess** that will be deducted from the total settlement.

If a claim is more than CHF 25'000 **we** will not take off any **excess** unless **you** have chosen to take a higher **excess** in exchange for a discounted premium or **we** have imposed a higher **excess**.

Section 4 – Fine art, antiques and collectibles

The following cover applies only if **your policy** shows that it is included.

We will insure **your fine art and antiques** and **collectibles** in the **home**, or anywhere in the world while temporarily removed from **your home**, against physical loss or physical damage occurring during the **period of insurance** but subject to the exclusions, limitations and conditions stated hereunder.

Any single item, pair or set valued at CHF 50'000 or over for **fine art and antiques** or CHF 10'000 for Musical Instruments must be individually **specified** by **you**, supported by inventories, valuations and/or purchase receipts. **You** should be aware that the onus of proof of value rests with **you** in the event of a claim where professional valuations have not been seen and agreed by **us**.

Any items that have not been individually **specified** will be covered as **unspecified** items.

We will also provide cover for:

1. Fine art and antiques in storage

We will cover **fine art and antiques** belonging to **you** that are stored in a furniture depository or professional storage facility for physical loss or physical damage occurring during the **period of insurance**

We will not pay for loss or damage to **fine art and antiques** insured elsewhere.

2. Fine art and antiques while being professionally removed

We will cover **your fine art and antiques** for physical loss or physical damage occurring during the **period of insurance** during removal by professional removal contractors between **your home** and any new residence, including a second or holiday home within **Switzerland**.

We will not pay for items that have not been professionally and appropriately packed for transportation, any transit outside of **Switzerland** without prior agreement or for any losses more specifically insured elsewhere.

3. Temporary removal from a bank or safe deposit

If **you** have told **us** that certain items of **your fine art and antiques** are permanently stored in a bank or safe deposit **we** will provide cover against physical loss or damage occurring during the **period of insurance** for these items while temporarily removed from **your bank or safe deposit** for up to 15 days in any one **period of insurance**.

The maximum **we** will pay is CHF 25'000 any one claim, and in all during the **period of insurance** unless a higher amount has been specifically agreed by **us** and an additional premium paid by **you**.

Section 4 – Fine art, antiques and collectibles

We will also provide cover for:

4. New acquisitions

We will allow an increase in the **sum insured** for **unspecified fine art and antiques** of up to CHF 25'000 to cover any items **you** acquire during the **period of insurance**. **We** will only do this if **you** tell **us** about the new possession within 60 days of acquisition and pay an extra premium. This applies separately to each insured location.

Any items that are only intended to be in **your** possession for a short time, such as presents for other people, are covered automatically for up to 60 days, as long as they do not increase the **unspecified fine art and antiques sum insured** by more than CHF 25'000.

5. Death of artist

We will increase the insured value of any individually **specified** painting listed in the **policy** if the artist dies during the **period of insurance**. Coverage is granted only on the basis that:

- This extension applies for the six months immediately following the death of that artist
- **You** can produce an independent professional valuation which is not more than three years old at the time of any loss or damage
- **You** must prove the increased value if **you** make a claim for that item.

We will also reimburse **you** up to CHF 30'000 for any costs or expenses **you** have paid but are unable to recover on works of art and collections commissioned by **you** which remain incomplete at the time of the artist's death. **We** will only do this if the artist dies during the **period of insurance** and **you** are legally entitled to a refund of such costs or expenses. The maximum **we** will pay is for increases of up to 200% of the insured value but not more than CHF 100'000 for all item(s).

6. Defective title

We will pay **you** if, during the **period of insurance**, a person proves that **you** do not have good title to an individually **specified** item listed in the **policy** and **you** are legally required to return it to its rightful owner. Coverage is granted only on the basis that the item was purchased by **you** during the period the item has been insured with **us** and **you** made reasonable enquiries regarding the item's provenance before **you** purchased it and the item was not inherited by **you** or given to **you**.

We will pay up to the amount **you** paid for it or the **sum insured** shown in the **policy** if this is less, but not exceeding CHF 100'000 in all during the **period of insurance**.

7. Emergency Relocation

If **your home** becomes uninhabitable because of an insured event under this **policy** and the safety and security of **your fine art and antiques** is compromised, **we** will pay the cost of transporting **your fine art and antiques** and storing them in an agreed place of secure storage. Cover for such transportation and storage is limited to 20% of the total **sum insured** under Section 4 of this **policy** and **we** will not pay for more than 12 months storage.

Section 4 – Fine art, antiques and collectibles

Exclusions applying to Section 4

This insurance does not cover:

1. The cost of routine maintenance and decoration or for loss or damage caused by misuse, faulty or defective materials and faulty or defective design, manufacture, specification or workmanship, general wear and tear, mechanical or electrical faults or breakdown, rusting, corrosion, gradual deterioration, extremes of temperature or exposure to light or any damage that happens gradually.
2. Contamination or pollution of any kind.
3. Loss or damage caused by termites, woodworm, or wood-boring insects, infestation, moths, insects, vermin or chewing, scratching, tearing or fouling by domestic pets, wet or dry rot, damp, mould, fungus, or any dryness, dampness or contamination caused by atmospheric or temperature changes.
4. Loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.
5. Loss or damage resulting from theft, attempted theft, vandalism and/or malicious damage while the **home** is **unoccupied** unless all security devices for the protection of the **home** are put into full and effective operation.
6. Loss or damage caused by any process of cleaning, dyeing, repair or renovation or while being worked on.
7. Theft from unattended vehicles unless the vehicle has been securely locked, all doors and windows closed, all security devices set, all keys removed and all items are out of sight in the vehicle's locked glove compartment or boot.
8. Theft or disappearance of **items** from baggage unless such baggage is carried by hand and under **your** personal supervision.
9. Loss or damage to an item being transported unless it is adequately and appropriately packed and secured.
10. Loss or damage caused only by a gradual rise in the ground water level.
11. Loss or damage to **fine art and antiques** in the open but within the boundaries of the home by **natural perils** unless specifically designed for outdoor use.
12. Damage to guns caused by rusting or bursting of barrels.
13. Breakage of strings, drumheads or the breakage of pipes.
14. Damage to internal mechanisms including but not limited to valves and transistors unless caused by a single identifiable external event.
15. Theft by any person or persons to whom the property insured is entrusted.
16. Loss or damage to **collectibles**, stamps or coins caused by handling, fading, creasing, denting, scratching, tearing, thinning, colour transfer, dampness, or temperature extremes or whilst being worked on.
17. Loss or damage caused by volcanic eruptions.
18. Loss or damage caused by **earthquake** in the Cantons of Valais, Basel-Land, Basel-Stadt, Graubünden and St Gallen.
19. Any claim for **theft** or attempted **theft** from the **home** while any building work is being carried out at **your home**. This exclusion shall not apply if there are visible signs of forcible or violent entry or exit which has resulted in physical damage to the **buildings** or to the security device(s) used to protect or store **your** possessions.
20. Loss or damage to wine directly or indirectly caused by or resulting from substitution or mysterious disappearance, bankruptcy or any book-keeping failure of any wine storage facility, evaporation or natural loss of contents, inherent vice, cork-fly or climatic conditions.

Section 4 – Fine art, antiques and collectibles

Limit of settlement

Unattended vehicles

The most **we** will pay in respect of theft or disappearance from unattended vehicles is CHF 25'000 any one claim.

Specified items

If a **specified** item shown on **your schedule** or accompanying inventory seen and agreed by **us** is lost or destroyed **we** will pay the value agreed by **you** and **us** for the purpose of this insurance only. If the item is partly damaged, **we** will decide whether **we** repair, replace or pay the loss in value of the damaged item.

You must ensure that the **agreed value** shown in **your schedule** is updated to reflect any re-evaluations, updates or additions.

Unspecified items

For **unspecified** items, **we** will decide whether **we** repair, replace or pay **you** for any lost or damaged item. If **we** make a cash payment **we** will pay **you** the current market value of the lost or damaged item. The most **we** will pay in total for any individual **unspecified** item, pair or set is CHF50,000 any one item, pair or set for **fine art and antiques**, CHF10'000 for musical instruments or CHF25'000 in respect of wine collections.

Pairs and sets

Following loss or damage to a pair, set or part of a larger unit, **we** will pay at **our** option, less any **excess** applying, whichever is the lesser:

- a) the cost of repairing the lost or damaged item to its condition immediately prior to the loss
- b) the cost to replace it
- c) the cost to make up the difference between the **market value** immediately before and after the loss.

When repair is not possible or replacements cannot be matched if **you** surrender the remaining or undamaged portion or the part, set or unit to **us** and we agree to accept, **we** will pay **you** the full replacement cost of the entire pair, set or unit less any excess applying either up to the **specified** value or for **unspecified** items the **market value** at the time of the loss but no greater than CHF 50'000 for **fine art and antiques** or CHF 10'000 for musical instruments.

Excess

After arriving at a claim settlement, **we** will deduct the applicable **excess**, as shown in **your policy**, before paying **your** claim.

If **your** claim relates to an incident of loss or damage that falls for consideration under more than one section of this insurance and **you** have chosen different sectional **excesses**, it is the highest applicable **excess** that will be deducted from the total settlement.

If a claim is more than CHF 25'000 **we** will not take off any **excess** unless **you** have chosen to take a higher **excess** in exchange for a discounted premium or **we** have imposed a higher **excess**.

Section 5 – Personal Liability

The following cover applies only if your policy shows that it is included.

Cover is provided for your legal liability:	Specific limits, exclusions and cover limitations applicable to the whole of Section 5.
A. Cover is provided for your statutory liability: - for personal injury; homicide, injury or other injury to the health of third parties; - for property damage; destruction, damage or loss of property; - for damage to animals; killing, injury to or loss of animals, which are caused during the period of insurance and are brought against an insured person or within the scope of a direct right of claim against the Insurer. Insured benefits: The indemnification of legitimate claims and the defence of unfounded claims, up to a combined maximum of the sum insured any one loss occurrence stated in the policy. All loss or damage from the same cause shall, irrespective of the number of injured parties, be deemed to be one loss occurrence. The insured benefits include the survey fees, the attorneys' fees, the court fees and similar costs. You are insured against liability in your capacity as: - A private individual. - Head of the family. - Employer of domestic employees in connection with the home named in the policy. The accident must arise from the domestic work they are employed to carry out for you in Switzerland or while on temporary trips abroad from Switzerland. - Lessee or tenant: - Lessee or tenant of residential buildings and residential premises which the person occupies himself, including claims resulting from damage to common areas and jointly used facilities of the building; - Lessees of hotel rooms, holiday apartments and homes as well as mobile homes and un-registered fixed caravans as well as garages, craft rooms, rehearsal rooms, party rooms and the like;	What is not covered: - Any amount more than the Personal Liability sum insured stated on your policy any one accident or series of accidents arising out of any one event plus the costs and expenses incurred by you with our written consent. - Damage whose occurrence should have been expected or was accepted as very likely; wear-and-tear (e.g. to floors, walls and ceilings) and gradual damage to property such as that caused by weather, temperature, humidity, fungus and mould, dust, smoke, soot, gases, vapours or vibrations; - Costs or compensation payments arising under criminal or administrative proceedings. - Damage to property belonging to you or in your care, or in the care, custody or control of any person in your service. - Claims resulting from accidents at work and occupational diseases suffered by private household staff, including staff, who are employed for the insured household on the basis of a contract of employment; - Bodily injury arising directly or indirectly from any communicable disease or condition. - Liability in connection with the exercise of an office, professional activity and/or secondary or remunerative occupation, respectively in connection with any commercial, industrial or agricultural operation; - Expenditure on the prevention of loss or damage; - Claims resulting from financial losses which are not attributable to an insured personal injury or to insured property damage; - Claims resulting from damage to electronic programmes and data which is not attributable to insured property damage; - Claims on account of liability which is contractually assumed and which goes beyond statutory requirements, or on account of a failure to comply with any legal or contractual obligation to purchase insurance;

Section 5 – Personal Liability

The following cover applies only if your policy shows that it is included.

Cover is provided for your legal liability:	Specific limits, exclusions and cover limitations applicable to the whole of Section five.
- Members of a social club or leisure association unconnected to a professional activity. - Partially independent person / side-line Notwithstanding the provisions of exclusion e) partially independent professional activities are insured up to a maximum annual turnover of CHF 20'000. Claims for damage to property taken in or received by an insured person to be used, altered, kept or which have been loaned to them are not covered.	What is not covered: l) Liability as owner or driver of motor vehicles for which pursuant to the Swiss Road Traffic Act there is an obligation to purchase insurance or which are or must be registered overseas; m) Liability as owner of and as the result of the use of aircraft of any kind, for which on account of Swiss legislation the owner must purchase liability insurance, or which are or must be registered abroad, other than as specifically provided under Additional Cover benefits K. - Owners and/or users of model cars, model airplanes, drones, model boats and model ships. n) Liability as co-owner and joint owner of immovable property and as owner of a condominium unit (subject to what is provided for in sub-paragraph C. Owners of Condominium Units); o) Claims against an insured person in his capacity as builder owner (subject to what is provided for in sub-paragraph 'B. Building Owner') p) The liability of the offender [for damage caused] on the occasion of the intentional commission of crimes, misdemeanours or acts of violence; q) Claims resulting from loss or damage the occurrence of which should in all probability have been expected or the consequences of which must have been accepted; r) Claims in Canada or the USA after the total period of stay in either or both countries has exceeded 90 days in any one period of insurance.

Section 5 – Personal Liability

Additional Cover benefits included under Section 5.

Cover is provided for your legal liability in respect of:	Specific limits, exclusions and cover limitations
B. Building owner: Owners of single family or up to three family homes and freehold flats, without business premises, which the person occupies himself. Owners of holiday homes, mobile homes or unregistered fixed caravans that the person occupies himself, all without business premises. Co-owners of a self-inhabited building, up to their co-ownership share (rate) as specified in the land register. A leased building (privately used property), if the insured persons are owner of the building only, but not owner of the land. The land belonging to the building as well as adjoining buildings not used for commercial purposes are included in the insurance.	
C. Owners of condominium units: Owners of apartments under condominium ownership which the person occupies himself; Owners of holiday apartments under condominium ownership that the person occupies himself. We insure claims for damage the cause of which: - lies in building parts which are divided up and allocated as a privilege to the co-owner of the condominium unit. The insurance coverage shall apply to the share exceeding the sum insured under the buildings liability insurance of the condominium ownership association; - lies in common areas, premises or facilities of the building. The insurance coverage shall apply to the share exceeding the sum insured under the buildings liability insurance of the condominium ownership association up to the limit of the share of ownership of the building of the insured person.	What is not covered: - Claims from the ownership association for that part of the loss or damage which corresponds to the share of ownership of the insured person according to the land register entry; - If there is no insurance coverage afforded under a buildings liability insurance of the condominium ownership association, then our benefits do not apply.

Section 5 – Personal Liability

Cover is provided for your legal liability in respect of:	Specific limits, exclusions and cover limitations
D. Builder owner of conversions and extensions: Up to an overall construction cost of CHF 100'000 (BKP 2 of the construction cost plan).	
E. Owner, lessee, tenant of unimproved real property: Such as allotment gardens, plantations, vineyards, orchards, forestland, fields and meadows, as long as the income does not represent a significant portion of the insured persons annual earned income and not exceeding a surface area of 1000 m2.	
F. Responsibility for environmental impairment: We insure personal injury and property damage connected with environmental impairment only where they are the consequence of an individual, suddenly occurring, unforeseen event, which moreover requires immediate measures to be taken, such as notifying the competent authorities, alerting the population, introducing loss prevention or loss minimisation measures. Environmental impairment is deemed to be the sustained disturbance by emissions of the natural state of the air, water (including groundwater), ground (flora or fauna), provided that this disturbance may have or has had harmful effects on human health, material resources or ecosystems. If in connection with environmental impairment the occurrence of insured loss or damage is imminent, then we shall equally meet the costs which are chargeable to you under the law and which are incurred as the result of ap-propriate measures being taken to prevent this danger (loss prevention costs). The insured persons are obliged to eliminate any hazardous situation, which might lead to loss or damage immediately at their own expense.	What is not covered: a) Expenditure on the detection of leaks, malfunctions and on establishing the causes of damage, on the emptying and refilling of installations, containers and pipes, as well as on the costs of repairs and alterations to the same (renovation costs); b) Sums expended, where it is only as the result of the fact that several events, which are similar in their effects (e.g. occasional dripping of harmful substances into the ground, the repeated spillage of liquids out of mobile containers), have combined to trigger measures which would not be necessary in case of individual events of this kind; c) Loss prevention costs arising from events caused by motor vehicles, watercraft and aircraft, or by their parts or accessories; d) Costs attributable to a culpable failure to observe statutory or official regulations.

Section 5 – Personal Liability

Cover is provided for your legal liability in respect of:	Specific limits, exclusions and cover limitations
G. Amateur sportsperson and rider: Damage / losses incurred while performing/participating in sports are covered.	What is not covered: a) Claims resulting from your liability as a licensed flat jockey and jump jockey and rider of trotting races; b) Damage to rented or loaned horses and to associated riding and driving equipment; c) Damage arising from the practice of aerial sports and claims resulting from loss or damage caused by owners of parachutes, hang gliders, delta planers or paragliders. a) Damage arising from the practice of motor sports b) Damage arising from participation in horse races and driving competitions; c) Damage caused by professional athletes;
H. Firearm owners:	What is not covered: a) Claims resulting from liability as a hunter.
I. Owners and/or users of pedal cycles. Bicycles, e-bikes and light mopeds with an electric motor, a motor power of maximum 0.50kW and a maximum speed of 25km/h where no liability insurance is required by law in accordance with art. 18 lit. b VTS.	What is not covered: a) For damages resulting from the registered holding or use of bicycles, e-bikes or other vehicles for which liability insurance is required by law. b) If the legally required insurance has not been concluded or the vehicle driver does not possess a legally prescribed driving licence.
J. Owners and/or users of boats of all kinds with no engine: Cover applies to the liability of registered holders and users of boats, ships and other water vessels for which liability insurance is not legally required.	What is not covered: a) Journeys conducted by an insured person for payment or professionally.

Section 5 – Personal Liability

Cover is provided for your legal liability in respect of:	Specific limits, exclusions and cover limitations
K. Owners and/or users of model cars, model airplanes, drones, model boats and model ships: Insured are models up to 10kg for which neither legal nor official insurance is required. The cover is valid under consideration of the DETEC Ordinance on Special Category Aircraft (OSCA) from 24th November 1994.	We will not pay for any claim arising from the ownership, use, or operation of drones or unmanned aircraft arising from: a) non compliance with FOCA rules, including required operator registration, competency certificates, visual line of sight, 120 m altitude limits, and no fly zones. b) deliberate acts, reckless flying, or failure to exercise reasonable care. c) invasion of privacy, data protection breaches, or unauthorised filming or photography. d) operation by an underage, unlicensed or unauthorised individual. e) commercial or paid use.
L. Members of the army, civil protection service and national service	What is not covered: a) Claims resulting from loss or damage from military service and police service. b) Performing professional activities; c) War events, civil unrest and uprising; d) Damage to service equipment.
M. Keepers and users of animals: Such as dogs, cats, sheep, goats, horses, bees, snakes or other common domestic animals.	No cover is granted for claims resulting from loss or damage caused by: a) Animals which are used for commercial purposes; b) Racehorses which are registered on the horse register. c) Participation in hunting events; d) Resulting from non-compliance with laws and regulations governing the keeping of animals.

Section 5 – Personal Liability

Cover is provided for your legal liability in respect of:	Specific limits, exclusions and cover limitations
N. Damage to goods in custody Responsible party for items taken into custody by or entrusted to the insured person for use, safekeeping or other purposes or under a rental arrangement.	What is not covered: a) Any motor vehicle, watercraft and aircraft, including parachutes, hang gliders / delta planers or paragliders. Boats of all kinds with no engine, pedal boats, sailboards and wave boards; b) Precious items and antiques; c) Cash, cashpoint cards, credit cards, securities, documents, plans; d) Property of the employer of an insured person or the employer of another person living in the household, as well as damage related to business keys or other locking systems (e.g. badges) entrusted to them; e) Property that an insured person is paid to perform an activity on / with; f) Property that is subject to a rent-to-own, lease-to-own or lease agreement and property subject to retention of title; g) Injury / damage to horses, mules, or rented or borrowed riding or driving equipment. h) Property which forms the subject of a hire purchase, leasing or similar agreement, and to articles subject to reservation of title; i) Horses, saddles, bridles as well as riding equipment; j) Third party rights of recovery and compensation claims for services that they have provided to the injured parties.
O. Children and cohabitants incapable of judgement or under disability: The insurance covers claims for damage caused by the policyholder or their married / common law partner's children and cohabitants to the extent to which they are incapable of judgement and have no legal capacity, provided that and insofar as statutory provisions would establish liability to pay compensation if the damage were caused by a competent party.	What is not covered: a) Third party rights of recovery and compensation claims for services that they have provided to the injured parties.

Section 5 – Personal Liability

Cover is provided for your legal liability in respect of:	Specific limits, exclusions and cover limitations
P. Irrespective of the statutory liability, we shall assume liability for the following loss or damage up to CHF 2'000 per event: 1. accidental damage to property belonging to private visitors, caused by an insured person; 2. claims resulting from personal injury and property damage caused by children who are supervised free of charge by a third party where such injury or damage is caused to the person supervising on a free of charge basis himself; 3. claims resulting from personal injury and property damage caused by pets who have been temporarily taken into custody, where such injury or damage is caused to the (non-commercial) custodian himself.	
Q. Occasional user of non-owned passenger cars, delivery vehicles registered in Switzerland, the Principality of Liechtenstein up to 3.5 tonnes, small motor vehicles and agricultural vehicles up to 3.5 tonnes, motorcycles, mini-bikes and motor scooters: The insurance covers claims against you for damage caused by a vehicle (as described above) that you are driving for occasional, non-regular, exceptional and brief use unless the claims are covered under the liability insurance to be concluded for the vehicle itself. Additional premium resulting from loss of bonus of the holder resulting from their motor vehicle liability insurance is also covered. The indemnity for the loss of a no-claims bonus shall cease to apply if we reimburse the motor vehicle liability insurer with the claim expenditure. If the holder of the motor vehicle used has not concluded a mandatory liability insurance or if said liability insurance is ineffective at the time of the damage event, the insurance coverage from this contract is void	What is not covered: a) Claims if the vehicle is used more than 14 days in a year; b) Claims resulting from damage to the vehicle used and to the related components, to trailers pulled and to vehicles towed or pushed; c) Claims resulting from damage to property carried in the vehicle used, to the extent that coverage has to be provided for this by the compulsory motor vehicle liability insurance; d) Claims resulting from loss or damage caused on the occasion of journeys which are unlawful or not authorised by the authorities or by the owner; e) Participation in races, rallies and similar driving competitions, in corresponding training runs and when driving on race tracks; f) Excesses under the insurance policies purchased for the vehicle used; g) Liability for journeys made by an insured person for a payment or professionally; h) Third party rights of recovery and compensation claims for services that they have provided to the injured parties. i) Vehicles that are loaned from a garage, a dealer, a repair shop or car-sharing (e.g. Mobility vehicles). j) Claims arising from damage related to the use of a vehicle held, regularly driven or rented against payment by an insured person, the employer of an insured person, a person living in the household of the employer or by the armed forces;

Section 5 – Personal Liability – Supplementary Insurance

Supplementary insurance	
Cover is provided for your legal liability in respect of the following only if it is shown on your policy and if you have paid the associated additional premium:	Specific limits, exclusions and cover limitations
Use of third party road motor vehicles registered in Switzerland and in the principality of Liechtenstein for damage to the used vehicle The insurance shall also cover any liability claims in respect of accidental damage to third party motor cars and vans up to a total weight of 3.5 tonnes as well as motor scooters and motorcycles, but excluding motorised bicycles, driven by a person insured occasionally, but not regularly. If collision insurance is in place in respect of the damaged vehicle that covers the damage then the agreed excess under the comprehensive motorcar insurance as well as any additional premium resulting from the damage shall be indemnified. The sum insured shall be limited to CHF 100,000 for each insured event. An excess of CHF 500 is applicable for each insured event.	What is not covered: a) Claims if the vehicle is used more than 14 days in a year; b) Damage to vehicles rented or leased by a person insured; c) a commercial and technical undervalue, costs of a replacement vehicle and costs as a result of the failure of the damaged vehicle (Chômage). d) Claims arising from towed or joined vehicles; e) Damage to the used vehicle caused by normal use, breakage or wear, including, in particular, suspension spring breakages caused by vibrations of the vehicle on the road, damage caused by a lack of oil, damage caused by the lack, loss or freezing of cooling water; f) For replacement car rental; g) Reduced value; h) Damage to trikes and quad bikes.
Loss of entrusted business keys The insurance covers liability for the loss of keys that relate to your business, trade or profession which are lost during the period of insurance, including the costs for the necessary alteration or replacement of locks and associated keys. Computer-controlled locking systems with the associated badges are treated in the same way as conventional locks and keys. The sum insured shall be limited to CHF 1'000 for each insured event.	What is not covered: Any amount over CHF 1'000

Section 5 – Personal Liability – Supplementary Insurance

Supplementary insurance	
Cover is provided for your legal liability in respect of the following only if it is shown on your schedule and if you have paid the associated additional premium:	Specific limits, exclusions and cover limitations The exclusions shown as applying to the whole of section 5 above apply in addition to the exclusions listed below
Hunter's liability The insurance covers the legal liability of the insured persons for personal injury and property damage as: 1. hunters, hunting tenants, armed hunting guests, hunting wardens, hunting assistants, hunting guides, participants in hunting sporting events and those exercising hunting protection; 2. owners, tenants or leaseholders of facilities (such as raised hide, fencing) used for hunting or hunting protection; 3. gun owners, shooters and dog owners, exclusively during the hunt and participation in hunting events (such as hunting dog tests and exercises, hunting practice shooting) as well as on the direct route to or from the hunt; 4. participants in the hunting test shoots provided for in the hunting regulations; 5. persons undergoing hunting training who accompany hunters on hunts and participate in driven hunts 5. persons undergoing hunting training who accompany hunts and participate in driven hunts, but who are not permitted to shoot themselves; 6. the liability of gamekeepers, drivers and other hunting assistants arising from their work in the service of the insured person. However, the liability claims of these persons remain covered. Unless otherwise shown in the schedule a deductible of CHF 200 per event shall apply	What is not covered: a) game damage, damage to game as well as damage from wilful violation of legal or official regulations governing hunting and the protection of game. b) Claims relating to equipment belonging to a hunting party (e.g. hunting lodges) c) Claims outside of Switzerland.

Section 5 – Personal Liability – Supplementary Insurance

Supplementary insurance	
Cover is provided for your legal liability in respect of the following only if it is shown on your schedule and if you have paid the associated additional premium:	Specific limits, exclusions and cover limitations The exclusions shown as applying to the whole of section 5 above apply in addition to the exclusions listed below
Horse tenant Damage to rented / borrowed horses including riding equipment; The insured person's liability for accidental damage happening during the period of insurance to: 1. hired or borrowed horses and horses kept temporarily or ridden on the instruction of a third party; 2. the riding equipment entrusted to you; 3. entrusted horse-drawn carriages 4. damage to rented horse stalls The total indemnity for all insured losses (including equestrian events) arising from one loss event is limited to a maximum of CHF 25'000. Within this limit: • CHF 50 per day for temporary incapacity to use a horse, up to CHF 25'000 per loss event • CHF 3'000 per loss event for damage to or loss of riding or driving equipment An excess of CHF 200 is applicable for each insured event.	What is not covered: The exclusions shown as applying to the whole of section 5 above apply to this cover.