

Household Insurance. Protects things near and dear to you.



Your advantages:

- Here for you 24/7: our **Claims Hotline** helps you with all the things that need to be done right away
- **Free legal advice by phone:** initial legal assessment in all areas of Swiss law (no inspection of documents)

Personal Liability Insurance.

Personal Liability Insurance protects you, your family and all other persons living with you in the same household. It covers the costs of compensating third parties for damage to property, personal injury and monetary losses unintentionally caused by you or one of the co-insured persons. Help in warding off unjustified claims is likewise included.

Household Contents Insurance.

Household Contents Insurance protects your property and that of your family and all other persons living with you in the same household. It insures your furniture as well as your personal belongings comprehensively against the risks of fire, natural forces, earthquake, water, theft and glass breakage. This insurance cover is not only valid at home, but also when you are away from home, anywhere in the world.

Buildings Insurance.

As a homeowner you may be confronted with property damage as a result of fire, water or natural forces and earthquakes. We won't leave you to face these risks alone. The comprehensive protection afforded by our Buildings Insurance provides you with reliable and individual cover to match your needs.

Save on premiums:

- 10 % discount for persons insured with the CSS Group
- 10 % discount for young people
- 3 % or 5 % long-term contract discount

Reward for remaining claim free:

- Attractive no-claims discount for Household Contents Insurance

Useful additional cover

Protect yourself against the financial consequences of legal disputes with our Private and Traffic Legal Expenses Insurance. We will be happy to advise you.

Personalised for you:

Get advice on 0844 277 888
www.css.ch/household

Your client portal at my.css.ch

Information and benefits – Personal Liability Insurance.

Basic insurance.

Insured damage/losses

- Personal injury (injury, damage to health or killing of persons)
- Property damage (destruction, damage or loss of items, injury or loss of animals)
- Monetary losses (financial disadvantages or losses as the result of insured personal injury or property damage)

Choice of sums insured

- CHF 3 million
- CHF 5 million
- CHF 10 million

Group of insured persons

- Private individuals
- Family members
- Persons who live in the same household (regardless of age)
- Children under 25 who are not gainfully employed, and not living in the same household
- Homeowners
- Flat tenants
- Head of the family
- Pet owners
- Sportsmen and women
- etc.

Additional advantages:

- Worldwide insurance cover
- Discount for homeowners
- Liability cover for builder-owners
- Liability cover for cyclists and e-cyclists

Supplementary insurance.

Driving third-party motor vehicles

Damage to the vehicle from occasional use of third-party motor vehicles, motorcycles and delivery vans up to a maximum total weight of 3.5 tons.

Hiring and borrowing horses owned by third parties

Accidental damage to horses borrowed, hired, in temporary custody or being ridden on behalf of others, and to the horse's saddle, bridle or driving equipment.

Waiver of gross negligence

The insurer waives its right to reduce benefits in the event of gross negligence.

Secondary occupation

Liability arising from a secondary occupation is insured for earned income of CHF 18,000 or less a year.

Example of premium calculation.

Domestic partnership, CSS clients, tenants, sum insured:
CHF 5 million

Premium for basic insurance		
Sum insured: CHF 5 million	CHF	122.50
Sub-total	CHF	122.50
minus 10% CSS client discount	CHF	- 12.20
minus 10% discount for young people (up to age 25)	CHF	- 11.10
minus 5% long-term contract discount (5-year contract term)	CHF	- 4.90
Net annual premium (excl. Fed. stamp duty)	CHF	94.30

Information and benefits – Household Contents Insurance.

Basic insurance.

Fire

Fire, smoke, lightning, explosion and implosion, falling aircraft and spacecraft or parts thereof, damage through scorching.

Natural forces

Avalanche, storm, hail, snow pressure, flooding and high water, landslide, rock fall and rock slide.

Theft

Burglary, robbery and simple theft, malicious damage to property (vandalism) during burglaries, damage to property, even in cases where nothing is stolen.

Water damage

Flooding inside buildings caused by mains water, rain, snow, melting snow, ground water, blocked drains and by water beds, aquariums, oil from heating systems or oil tanks.

Earthquakes and volcanic eruptions

Damage, destruction or loss of the insured household contents as a result of earthquakes and volcanic eruptions.

Additional advantages:

- Attractive no-claims discount (claim-free years with previous household contents insurer taken into account)
- Skis, snowboards, bicycles, e-bikes and sports equipment insured at new-for-old value
- Money up to CHF 5,000
- No retention fee in case of burglary if an alarm system has been permanently installed
- Damage to frozen goods up to CHF 1,000
- Damage to household contents and building resulting from burglary
- Various costs for living, removal and disposal, emergency glazing, loss minimisation and police/fire brigade

Supplementary insurance.

Glass breakage

Glass in buildings and furniture incl. breakage to glass-like synthetic materials in furniture.

Simple theft away from home

Up to 20 % of the sum insured, max. CHF 10,000 per loss event.

Household Contents Accidental Damage Insurance

Damage to household contents up to the agreed sum insured (only in combination with 'Simple theft away from home' supplementary insurance).

Increase in sum insured for jewellery

By a further CHF 20,000 or CHF 40,000.

Misuse and blocking service

For credit, bank, PostFinance, SIM and customer cards up to CHF 6,000.

Example of premium calculation.

Family with children, CSS clients, tenants,
sum insured: CHF 120,000

Premium for basic insurance

Fire, natural forces, theft and water damage

CHF 240.50

Premium for supplementary insurance

Glass breakage: glass in furniture CHF 1,000
Simple theft away from home, CHF 2,000

CHF 15.00
CHF 58.00

Sub-total

minus 10 % CSS client discount*

minus 5 % long-term contract discount (5-year contract term)*

minus 30 % no-claims discount (7 years claim free)*

CHF 313.50
CHF – 28.80
CHF – 13.00
CHF – 74.00

Net annual premium (excl. Fed. stamp duty)

CHF 197.70

* The discount deductions do not apply to the portion of the premium relating to statutory natural hazards insurance.

Information and benefits – Buildings Insurance.

Basic insurance.

Fire

Fire, smoke, lightning, explosion and implosion, falling aircraft and spacecraft or parts thereof, damage through scorching.

Natural forces

Avalanche, storm, hail, snow pressure, flooding and high water, landslide, rock fall and rock slide.

Water damage

Flooding inside buildings caused by mains water, rain, snow, melting snow, ground water, blocked drains and by water beds, aquariums, oil from heating systems or oil tanks.

Earthquakes and volcanic eruptions

Damage or destruction of the insured building as a result of earthquakes and volcanic eruptions.

Additional advantages:

- Secures your investment
- Removal and disposal costs
- Trace and access costs
- Emergency glazing and emergency doors
- Cost of changing locks
- Damage through scorching

Supplementary insurance.

- Removal and disposal costs in excess of CHF 10,000
- Trace and access costs in excess of CHF 10,000

- Loss of rental income (fire/natural forces and/or water)
- Building damage in case of burglary

Example of premium calculation.

Family with children, CSS clients, homeowners, Canton Schwyz, single family home (solid, with fire hydrant, without underfloor heating/flat roof, building value CHF 400,000)

Premium for basic insurance

Fire and damage by natural forces	CHF	296.00
Water damage	CHF	190.80
Sub-total	CHF	486.80
minus 10 % CSS client discount*	CHF	– 30.30
minus 5 % long-term contract discount (5-year contract term)*	CHF	– 13.60
Net annual premium (excl. Fed. stamp duty)	CHF	442.90

* The discount deductions do not apply to the portion of the premium relating to statutory natural hazards insurance.