



HomeProtect

Household contents insurance

- › Your belongings have considerable financial value. It is therefore essential to be protected against the financial consequences of a fire, natural events, theft or water damage.

HomeProtect insurance covers your home contents as well as those of the persons living in the same household. In this way, you can deal with the hazards of everyday life with complete peace of mind.

HomeProtect coverage has two levels of benefits, depending on your needs.

	"Basic" level Cost-effective coverage		"Plus" level Extended coverage with options
Insured damage	Destruction, damage or disappearance of items that make up the household inventory		
Insured benefits	Repair costs or reimbursement of the replacement value of destroyed items		
Sum insured at the place of risk	The sum must correspond to the replacement value of the new items		
Sum insured outside the place of risk	5% of the sum insured at the place of risk		20% of the sum insured at the place of risk
Optional deductible	CHF 0, CHF 200 or CHF 500		

Main insured risks and coverage

Basic module

Damage caused to items that make up the household inventory, such as furniture, bedding, clothing, books, appliances, sports equipment, including leased, rented or entrusted items, in the event of:

fire, smoke, lightning, explosions, etc.



Natural disasters

High water, floods, storms, hail, avalanches, snow pressure, rock falls, landslides



Burglary (including damage to the building)

Theft by acts of violence or threats of violence (robbery) and simple theft at the place of risk



Water damage

Drainage from pipes, frost, rainwater, melting snow, backflow, etc.



Special insured cases

Costs resulting from insured damage

Costs of clearing up, costs of restoring documents and credit/debit cards, costs of changing locks, costs of rehousing, etc.

Max. 5% of the insured sum

Max. 20% of the insured sum

Monetary values

Money, securities, precious metals, etc.

Max. CHF 1,000/event

Max. CHF 5,000/event

Jewellery not locked in a safe weighing at least 100 kg or in a walled treasure

20% of the insured amount, maximum CHF 30,000.

Damage caused by gross negligence

No reduction in benefits

Extended coverage

Furniture glass breakage

Max. CHF 2,000/event

Vandalism, civil unrest, terrorist attack, etc.

Max. CHF 2,000/event

Defrosting of frozen foodstuffs

Max. CHF 2,000/event

Russetting

Max. CHF 2,000/event

Electrical damage to machinery and equipment

Max. CHF 2,000/event

Casco (accidental damage to insured belongings)

Max. CHF 2,000/event

Home Assistance



Options

Coverage subject to an additional premium

Simple theft outside the place of risk (the insured sum can be between CHF 1,000 and CHF 8,000)



 including bicycles

Glass breakage in the building including sanitary installations

Max. CHF 2,000/event

Earthquakes

Max. sum insured at the place of risk



Home Assistance

Home Assistance allows you to benefit free of charge, 24 hours a day and seven days a week, from the intervention of a specialist who will carry out the necessary emergency repairs in the event of a disaster. This option also includes a caretaker service where necessary to secure your home.

The general terms and conditions of insurance apply.

