

# Buildings cover: overview of benefits

(Product 2011)

Insured benefit		Primary cover	Variant
Provided the property is wholly or partly owner-occupied and used exclusively for residential purposes:		at replacement value	
› Building (excluding condominium ownership)	<input type="checkbox"/>	Comprehensive options for domestic technical installations and builder's risk insurance at current value	
› Interest of the individual condominium owner	<input type="radio"/>		
› Special structural fittings of the individual condominium owner	<input type="radio"/>		
<b>Fire and natural hazards</b>		<b>at full value</b>	
› Fire, smoke, lightning, explosion, implosion	<input type="checkbox"/>	agreed SI	
› Natural hazards as per statutory provisions	<input type="checkbox"/>	agreed SI	
› Crashes and emergency landings of aircraft and spacecraft or parts thereof and sonic booms	<input type="checkbox"/>	agreed SI	
› Scorch and heat damage, damage caused by cooking / heating fires	<input type="checkbox"/>	CHF 5000.–	Increase up to CHF 100 000.– or exclusion
› Clean-up, transportation and storage costs	<input type="checkbox"/>	10% of the SI	Increase in the SI
› Inflation costs	<input type="checkbox"/>	10% of the SI	Increase in the SI
› Decontamination costs	<input type="checkbox"/>	10% of the SI	Increase in the SI or exclusion
› Equipment and materials	<input type="radio"/>	agreed SI on FL	
› Rental income and ongoing fixed costs	<input type="radio"/>	Rental income / ongoing fixed costs for 12 months at full value	18 or 24 months
› Artistic / historical assets	<input type="radio"/>	agreed SI (FV or on FL)	
› Cover for structural work	<input type="radio"/>	agreed SI	
› Deductible	<input type="checkbox"/>	- No deductible - Natural hazards: as per statutory provisions	Inclusion / increase up to CHF 50 000.–
<b>Theft</b>		<b>on First Loss</b>	
› Burglary and theft	<input type="checkbox"/>	agreed SI	
› Property damage incurred during an actual or attempted burglary or robbery	<input type="checkbox"/>	agreed SI	
› Equipment and materials	<input type="radio"/>	agreed SI	
› Coin-operated machines in residential buildings (including money)	<input type="radio"/>	agreed SI	
› Costs for changing of locks and for emergency measures	<input type="radio"/>	agreed SI	
› Deductible	<input type="checkbox"/>	CHF 200.–	Increase up to CHF 5000.–
<b>Water</b>		<b>at full value</b>	<b>Maximum indemnity 10%, 20%, 50% of FV</b>
› Water and other liquids from piping systems and the facilities and equipment connected to these systems, including costs of water losses	<input type="checkbox"/>	agreed SI	
› Rain, snow and meltwater - coming through the roof, from gutters and external drain pipes - coming through closed windows and doors	<input type="checkbox"/>	agreed SI	
› Water and other liquids from heating systems and tanks and from closed-circuit heat pumps	<input type="checkbox"/>	agreed SI	
› Water from water beds, aquariums, ornamental water features, humidifiers and dehumidifiers and portable air conditioners	<input type="checkbox"/>	agreed SI	

Insured benefit		Primary cover	Variant
<b>Water</b>		<b>at full value</b>	<b>Maximum indemnity 10%, 20%, 50% of FV</b>
› Backed up sewer systems	<input checked="" type="checkbox"/>	agreed SI	
› Groundwater and water draining from slopes	<input checked="" type="checkbox"/>	agreed SI	
› Thawing and repair of water pipes damaged by frost	<input checked="" type="checkbox"/>	agreed SI	
› Leak detection, clearance and repair costs	<input checked="" type="checkbox"/>	CHF 10 000.– on FL	Increase in the SI
› Clean-up, transportation and storage costs	<input checked="" type="checkbox"/>	10% of the SI	Increase in the SI
› Rental income and ongoing fixed costs - excluding holiday homes / apartments	<input checked="" type="checkbox"/>	Rental income / ongoing fixed costs for 12 months on FL	18 or 24 months
- for holiday homes / apartments	<input type="checkbox"/>		12, 18 or 24 months
› Inflation costs	<input checked="" type="checkbox"/>	10% of the SI	Increase in the SI
› Decontamination costs	<input checked="" type="checkbox"/>	10% of the SI	Increase in the SI
› Equipment and materials	<input type="checkbox"/>	agreed SI on FL	
› Artistic / historical assets	<input type="checkbox"/>	agreed SI (FV or on FL)	
› Cover for structural work	<input type="checkbox"/>	agreed SI	
› Deductible	<input checked="" type="checkbox"/>	No deductible	Inclusion / increase up to CHF 50 000.–
<b>Glass</b>			
› Building glass	<input checked="" type="checkbox"/>	agreed SI (FV or on FL)	
› Furniture glass	<input type="checkbox"/>	agreed SI (FV or on FL)	
› Natural / artificial stone and ceramic hotplates	<input checked="" type="checkbox"/>	agreed SI (FV or on FL)	
› Washbasins, sinks, water closets (incl. cisterns), bidets, urinals (incl. their separating walls)	<input checked="" type="checkbox"/>	agreed SI (FV or on FL)	Exclusion
› Costs for emergency glazing services	<input checked="" type="checkbox"/>	actual costs	
› Shower trays and bathtubs	<input checked="" type="checkbox"/>	CHF 5 000.– on FL	Increase up to CHF 50 000.– or exclusion
› Consequential and complementary loss for property covered by the glass insurance	<input checked="" type="checkbox"/>	CHF 5 000.– on FL	
› Glass in solar panels and solar cells	<input type="checkbox"/>	CHF 1 000.– on FL	Increase up to CHF 100 000.–
› Facade and wall cladding made of glass on the outside of the building and glass components	<input type="checkbox"/>	CHF 1 000.– on FL	Increase up to CHF 100 000.–
› Glass breakages caused by civil commotion	<input type="checkbox"/>	up to the agreed SI	
› Glass breakages caused by construction work	<input type="checkbox"/>	up to the agreed SI	
› Deductible	<input checked="" type="checkbox"/>	No deductible	Inclusion / increase up to CHF 5 000.–
<b>Third-party liability cover</b>			
› Sum insured	<input checked="" type="checkbox"/>	CHF 3 million	CHF 5 million / 10 million
› Wholly or partly owner-occupied building used exclusively for residential purposes (excluding condominium ownership)	<input checked="" type="checkbox"/>		
› Separate underground car park	<input type="checkbox"/>		
› Vacant land	<input type="checkbox"/>		
› Deductible for property damage	<input checked="" type="checkbox"/>	CHF 200.–	Increase up to CHF 20 000.–
<b>Comprehensive</b>			
› Damage caused by wild animals not privately kept	<input checked="" type="checkbox"/>	CHF 5 000.– on FL	Increase up to CHF 100 000.–
› Building equipment and appliances unforeseen and sudden damage, destruction and loss	<input type="checkbox"/>	agreed SI at FV	
› Builder's risk insurance up to total contract price of CHF 100,000	<input type="checkbox"/>	SI CHF 100 000.– on FL	
› Civil commotion and malicious damage	<input type="checkbox"/>	agreed SI at FV	
› Vehicle impact and building collapse	<input type="checkbox"/>	agreed SI at FV	
› Clean-up, transportation and storage costs	<input checked="" type="checkbox"/>	10% of the SI	Increase in the SI
› Deductible	<input checked="" type="checkbox"/>	CHF 500.–	CHF 1 000.–, CHF 2 000.–
<b>Grounds and surroundings</b>			
› Gardens: unforeseen and sudden damage and destruction due to external factors	<input type="checkbox"/>	agreed SI on FL	
› Swimming pools, other pools, jacuzzis and similar	<input type="checkbox"/>		
- Fire and natural hazard damage	<input checked="" type="checkbox"/>	agreed SI at FV	
- Unforeseen and sudden damage and destruction due to external factors	<input type="checkbox"/>	agreed SI on FL	
› Physical structures and special foundations: Fire and natural hazard damage	<input type="checkbox"/>	agreed SI at FV	
› Clean-up costs	<input checked="" type="checkbox"/>	10% of the SI	Increase in the SI
› Leak detection, clearance and repair costs	<input checked="" type="checkbox"/>	CHF 10 000.–	Increase up to CHF 100 000.–
› Deductible	<input checked="" type="checkbox"/>	CHF 500.–	Increase up to CHF 10 000.–

Primary cover

Inclusion/optional cover items

SI = Sum insured

FV = Full value

FL = First loss

The contractual terms and conditions of Allianz Suisse shall apply.