

# Household contents insurance: overview of benefits

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Insured benefit		Primary cover	Variant
Household contents at replacement value	■	In and outside the home	
Non-permanent installations at replacement value	○		Separate object required
Mobile homes at replacement value	○		Separate object required
<b>Emergency aid</b>			
• Immediate aid in response to events involving fire, natural hazards, burglary or water damage and in the event of glass breakage	■	Up to CHF 1000.–	
• Deductible	■	No deductible	
<b>Blocking service</b>			
• Blocking of all registered cards, ID documents, personal subscriptions and mobile phones	■	Actual costs	
• Reimbursement of blocking and replacement fees	■	Actual costs	
• Assistance with acquiring replacement items	■	Actual costs	
• Compensation in the event of card or mobile phone fraud	■	CHF 5000.– per card or CHF 10 000.– per event CHF 300.– per event for mobile phones	
• Deductible	■	No deductible	
<b>Purchase protection cover</b>			<b>Exclusion option</b>
• Purchase protection Damage to/destruction of new purchases – for 24 hours from purchase – during transportation by carrier (incl. misplacement)	■	CHF 5000.– per event or CHF 10 000.– per insurance year	
• Internet protection Compensation in the event of fraudulent use of the policyholder's credit cards by third parties on the Internet	■	CHF 5000.– per card statement or CHF 10 000.– per insurance year	
• Cash advance/commitment to provide cover in the event of robbery or theft of cash	■	CHF 2000.– per event	
• Deductible	■	No deductible	
<b>Home protection cover</b>			<b>Exclusion option</b>
• Assistance provided: electronics, heating, air conditioning and ventilation installation service; drain cleaning, plumbing and appliance replacement service; locksmith service; removal of insect nests; care of children and pets in emergencies; guard and security service after damage events; etc.	■	CHF 3000.– per insurance year CHF 1000.– per event	
• Deductible	■	No deductible	
<b>Fire and natural hazard damage</b>		<b>Costs up to 10% of SI</b>	<b>Costs in excess of 10% of SI</b>
• Fire, smoke, lightning, explosion, implosion	■	Up to agreed SI	
• Crashes/emergency landings of aircraft, spacecraft and satellites, meteorite impacts or sonic booms	■	Up to agreed SI	
• Natural hazards	■	Up to agreed SI	
• Cash and cash equivalents	■	Up to CHF 5000.–	Increase depending on safekeeping arrangements
• Scorch and heat damage, damages caused by cooking/heating fires	■	Up to CHF 2000.–	Increase up to CHF 5000.–
• Electrical damage	■	Up to CHF 2000.–	Increase up to CHF 5000.–

Insured benefit		Primary cover	Variant
• Power failure damage	<input checked="" type="checkbox"/>	Up to CHF 2000.–	Reduction, exclusion or increase up to CHF 5000.–
• Gardens: unforeseen and sudden damages, destruction and loss	<input type="checkbox"/>		Up to CHF 100 000.–
• Deductible	<input checked="" type="checkbox"/> <input type="checkbox"/>	Natural hazard damage: as per legal requirements. All other cover: in principle no deductible	Inclusion/increase up to CHF 10 000.–
<b>Theft in the home</b>		<b>Costs up to 10% of SI</b>	<b>Costs in excess of 10% of SI</b>
• Burglary, robbery	<input checked="" type="checkbox"/>	Up to agreed SI	
• Petty theft in the home	<input checked="" type="checkbox"/>	Up to agreed SI	Exclusion option
• Cash and cash equivalents (burglary and robbery only)	<input checked="" type="checkbox"/>	Up to CHF 5000.–	Increase depending on safekeeping arrangements
• Jewellery	<input checked="" type="checkbox"/>	Up to CHF 10 000.–	Increase depending on safekeeping arrangements
• Damage to or loss of household goods during house moves	<input checked="" type="checkbox"/>	Up to CHF 5000.–	
• Damage to household contents and/or building	<input checked="" type="checkbox"/>	Actual costs	
• Deductible	<input checked="" type="checkbox"/>	CHF 200.–	Increase up to CHF 10 000.–
<b>Theft outside the home</b>		<b>Costs up to 10% of SI</b>	<b>Costs in excess of 10% of SI</b>
• Burglary, robbery	<input checked="" type="checkbox"/>	Up to agreed SI	
• Cash and cash equivalents (burglary and robbery only)	<input checked="" type="checkbox"/>	Up to CHF 5000.–	
• Jewellery (burglary and robbery only)	<input checked="" type="checkbox"/>	Up to CHF 10 000.–	
• Petty theft outside the home	<input checked="" type="checkbox"/>	Up to CHF 2000.–	Exclusion or increase up to CHF 20 000.–
• Costs for changing of locks as a result of petty theft and loss	<input type="checkbox"/>	Up to CHF 2000.–	Increase up to CHF 10 000.–
• Cash allowance for petty theft events (no deductible)	<input type="checkbox"/>	Up to CHF 1000.–	Increase up to CHF 10 000.–
• Luggage	<input type="checkbox"/>	As per petty theft outside the home	As per petty theft outside the home
• Deductible	<input checked="" type="checkbox"/>	CHF 200.–	Increase up to CHF 10 000.–
<b>Water</b>		<b>Costs up to 10% of SI</b>	<b>Costs in excess of 10% of SI</b>
• Rain, snow and meltwater coming through the roof, from gutters and external drain pipes	<input checked="" type="checkbox"/>	Up to agreed SI	
• Rain, snow and meltwater coming through closed windows and doors	<input checked="" type="checkbox"/>	Up to agreed SI	
• Water and other liquids from piping systems and connected facilities and equipment	<input checked="" type="checkbox"/>	Up to agreed SI	
• Costs of water losses as a result of insured events	<input checked="" type="checkbox"/>	Up to agreed SI	
• Backed up sewer systems	<input checked="" type="checkbox"/>	Up to agreed SI	
• Leaks from heating and tank systems	<input checked="" type="checkbox"/>	Up to agreed SI	
• Thawing and repair of piping damaged by frost (installed by the policyholder as a tenant)	<input checked="" type="checkbox"/>	Up to agreed SI	
• Water from water beds, aquariums, ornamental water features and humidifiers	<input checked="" type="checkbox"/>	Up to agreed SI	
• Groundwater	<input checked="" type="checkbox"/>	Up to agreed SI	
• Cash and cash equivalents	<input checked="" type="checkbox"/>	Up to CHF 5000.–	
• Deductible	<input checked="" type="checkbox"/>	No deductible	Inclusion/increase up to CHF 10 000.–
<b>Glass</b>		<b>Costs up to 10% of SI</b>	<b>Costs in excess of 10% of SI</b>
• Furniture glass	<input checked="" type="checkbox"/>	Lump sum	Exclusion option
• Natural/artificial stone and ceramic hotplates	<input checked="" type="checkbox"/>	Lump sum	
• Consequential and/or complementary loss as a result of insured events	<input checked="" type="checkbox"/>	Up to CHF 5000.–	
• Building glazing	<input type="checkbox"/>	Lump sum	
• Wash basins, sinks, WCs (incl. cisterns), bidets, urinals and partitions	<input type="checkbox"/>	Lump sum	
• Shower trays and bathtubs	<input type="checkbox"/>	Up to CHF 5000.–	
• Deductible	<input checked="" type="checkbox"/>	No deductible	Inclusion/increase up to CHF 10 000.–

Primary cover

Inclusion/optional cover items

SI = sum insured

The contractual terms and conditions of Allianz Suisse shall apply.