

# Overview of household contents and personal liability insurance

vivao home

■ included □ optional

Insured benefits	salto plus	standard	premium	Comments
<b>Household contents</b>				
Sum insured per event	CHF 30 000 to 60 000	max. CHF 250 000	max. CHF 500 000	New replacement value
Fire				<b>New replacement value, VD/NW: supplementary insurance</b>
Scorch damage, effect of electricity SI		CHF 2 000	CHF 5 000	
Additional costs in % of the sum insured		10%	10% □ 20%	
<b>Natural perils</b>				
Additional costs in % of the sum insured		10%	10% □ 20%	<b>New replacement value, VD/NW: supplementary insurance</b> High water, flooding, windstorm, hailstorm, avalanche, weight of snow, rockslide, falling rocks, landslide
Deductible per event		CHF 500	CHF 500	
<b>Earthquake</b>				
Earthquake			□	
Additional costs in % of the sum insured			10% □ 20%	
Deductible per event			10%	Min. CHF 1 000 max. CHF 10 000
<b>Burglary, robbery, theft on the insured premises</b>				
SI - jewellery/monetary assets	CHF 5 000/0	CHF 5 000/0	CHF 20 000/4 000	<b>New replacement value</b> Monetary assets only in the case of break-in and robbery
SI - jewellery/monetary assets		□ CHF 10 000/2 000	□ CHF 40 000/6 000	Monetary assets only in the case of break-in and robbery
<b>Simple theft outside the insured premises</b>				
Sum insured	CHF 2 000	CHF 2 000	CHF 5 000	
Sum insured		□ CHF 5 000	□ CHF 10 000	
<b>Water damage</b>				
Additional costs in % of the sum insured	10%	10%	10% □ 20%	<b>New replacement value</b>
<b>Furniture glazing</b>				
Sum insured		□ CHF 2 000	CHF 5 000	
Sum insured		□ CHF 3 000	□ CHF 10 000	
<b>Personal luggage</b>				
Sum insured	CHF 2 000	CHF 2 000	CHF 5 000	
Sum insured		□ CHF 3 000	□ Up to CHF 10 000	
<b>Cost of changing locks</b>				
Sum insured		□ CHF 2 000	CHF 5 000	
<b>Gardens and temporary structures</b>				
Sum insured		□ Up to CHF 30 000	□ Up to CHF 50 000	
<b>Caravans and mobile homes</b>				
Sum insured		□ Up to CHF 50 000	□ Up to CHF 120 000	
<b>Deductible</b>				
Deductible per event	CHF 200	CHF 200	CHF 200	Special deductibles for natural perils and earthquake
Deductible per event		□ CHF 500 to CHF 1 000	□ CHF 0 to CHF 1 500	Amounts CHF 0/200/500/1 000/1 500
<b>Waiver of underinsurance</b>				
Waiver of underinsurance		■	■	If agreed upon in the policy
<b>Home Assistance</b>				
24-hour emergency hotline	■	■	■	
Arrangement of workmen	■	■	■	
Costs of intervention	■	■	■	Up to CHF 500
<b>Personal liability</b>				
Personal injury and property damage	■	■	■	
Payment of justified third-party claims; defence against unfounded third-party claims	■	■	■	
Sum insured per event	CHF 3 million	CHF 3 mio. □ CHF 5 mio.	CHF 5 mio. □ CHF 10 mio.	
<b>Insured persons</b>				
1-2 persons or families	■	■	■	salto plus: 1 person
Private, supervisory and auxiliary staff		■	■	
<b>Cover</b>				
Part-time and voluntary work	■	■	■	e.g. military and civil defence, fire brigade
Tenants of buildings and premises	■	■	■	
Rented second home		□ CHF 50 000	□ CHF 80 000	
Owner/tenant of unoccupied plots of land		■	■	Up to 1 000 m <sup>2</sup> ; e.g. garden allotment
Head of family		■	■	Liability for minors
Employer of private staff		■	■	
Sport and other leisure-time activities	■	■	■	
Owner of domestic pets	■	■	■	
Damage to property in the insured's care (damage to goods in charge)	■	■	■	For private use
Bicycles and mopeds	■	■	■	Supplementary insurance in addition to mandatory insurance
Owner of model aircraft of up to 30 kg in weight	■	■	■	Mandatory insurance
Go-cart owner and/or driver	■	■	■	In the absence of an insurance obligation
Liability on request (sport and games property damage, visitors' effects, damage by children and supervisory personnel incapable of rational judgement)	■	■	■	Up to max. CHF 100 000 per event
Use of third-party motor vehicles (loss of third-party liability no-claim bonus)	■	■	■	
Occasional use of third-party motor vehicles (damage to vehicle)	□ CHF 50 000	□ CHF 50 000	■ CHF 80 000	Motor vehicles up to 3.5 t, trailers and watercraft: deductible CHF 500
Hired and borrowed horses			□ Up to CHF 50 000	
Hunting			□	Switzerland or Europe, excluding France
<b>Deductible</b>				
Deductible per event for property damage	CHF 200	CHF 200	CHF 0	
Deductible per event for property damage		□ Up to CHF 1 000	□ Up to CHF 1 500	

The scope of cover contained in the policy and General Conditions of Insurance (GCI) 2010 is decisive in determining the indemnifiable amount.

# Overview of buildings insurance

vivao home

■ included □ optional

Insured benefits	standard	premium	Comments
Sum insured	max. CHF 3 million	max. CHF 5 million	
1-3 family dwelling, condominiums, land	■	■	Occupied by the policyholder
Holiday home		□	Occupied by the policyholder
<b>Fire</b>	□	□	<b>New replacement value, cantons GE, UR, SZ, TI, AI, VS, OW</b>
Scorching and damage caused by a utility fire	■	■	
Additional costs in % of the sum insured	5%	10%	
Additional costs in % of the sum insured		□ 20%	
<b>Natural perils</b>	□	□	<b>New replacement value, cantons GE, UR, SZ, TI, AI, VS, OW</b>
Additional costs in % of the sum insured	5%	10%	High water, flooding, windstorm, hailstorm, avalanche, weight of snow, rockslide, falling rocks, landslide
Additional costs in % of the sum insured		□ 20%	
Deductible per event	10%	10%	Min CHF 1000, max. CHF 10000
<b>Earthquake</b>		□	<b>New replacement value</b>
Additional costs in % of the sum insured		10%	
Additional costs in % of the sum insured		□ 20%	
Deductible per event		10%	Min CHF 10000, max. CHF 500000
<b>Burglary, robbery, theft</b>	■	■	<b>New replacement value</b>
Additional costs in % of the sum insured	5%	10%	
Additional costs in % of the sum insured		□ 20%	
<b>Water damage</b>	■	■	<b>New replacement value</b>
Additional costs in % of the sum insured	5%	10%	
Additional costs in % of the sum insured		□ 20%	
<b>Building glazing</b>	■	■	<b>Partial value</b>
Sum insured	CHF 5000	CHF 10000	
Sum insured		□ CHF 30000	
<b>Buildings liability</b>			
Sum insured	CHF 3 million	CHF 5 million	
Sum insured	□ CHF 5 million	□ CHF 10 million	
Payment of justified third-party claims; defence against unfounded third-party claims	■	■	
Ecological damage incl. loss prevention costs	■	■	Sudden occurrence of damage
Discount for Minergie-certified building	■	■	
<b>Home Assistance</b>	■	■	
24-hour emergency hotline	■	■	
Arrangement of workmen	■	■	
Costs of intervention	Up to CHF 500	Up to CHF 500	
<b>Deductible</b>			
Deductible per event for property damage	CHF 200	CHF 200	
Deductible per event for property damage	□ CHF 500 to CHF 1000	□ CHF 0 to CHF 1500	Amounts CHF 0/200/500/1000/1500