



Personal liability  
and household contents  
for the under 25s

Secure.  
Carefree.  
Independent.

[css.ch/liability](https://css.ch/liability)

### Cool advantages

- Affordable premium
- 24h customer service and emergency assistance
- Free legal advice by phone
- Your insurance documents are always with you thanks to the myCSS app
- Exciting health-related offers and top deals on enjoy365.ch

### Trendy supplementary cover

- Damage to household contents such as mobile phone, laptop, luggage, bikes, etc.
- Misuse and blocking service for credit, SIM, bank, post and customer cards

### Save on premiums and benefit

- Introductory gift: 10% no-claims discount
- 10% discount for young people
- 10% client discount

### 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.

### Flat-share or a place of your own?

#### Time to stand on your own two feet.

Moving out of your parents' house is the first step towards independence. But it also means taking responsibility for yourself and your possessions and making sure they are well insured both at home and away. Because theft, water damage in the apartment or a claim for damages from your landlord can quickly eat away your new household budget. That's why CSS offers affordable insurance solutions that are tailored to young adults.

Get advice on 0844 277 888  
Your client portal at [my.css.ch](https://my.css.ch)

Your health.  
Your partner.



# Information and benefits at a glance.

	"Single" insurance package			"Flat-share or cohabitation" insurance package		
<b>Personal liability insurance</b>						
<b>Sum insured: CHF 3 million, tenant</b>	CHF	99.70		CHF	124.60	
10% CSS client discount	CHF	10.00		CHF	12.50	
10% discount for young people	CHF	8.90		CHF	11.20	
5% long-term contract discount (5-year contract term)***	CHF	4.10	<b>CHF 76.70</b>	CHF	5.00	<b>CHF 95.90</b>
<b>Household contents insurance</b>						
<b>Sum insured: CHF 20,000* (Single) or CHF 40,000* (Flat-share or cohabitation), simple theft away from home CHF 1,000</b>	CHF	72.20		CHF	115.40	
10% CSS client discount**	CHF	6.80		CHF	10.70	
10% discount for young people**	CHF	6.10		CHF	9.60	
5% long-term contract discount (5-year contract term)**/****	CHF	2.80		CHF	4.40	
10% no-claims discount (direct entry up to age 25/level 3/10%)**	CHF	5.20	<b>CHF 51.30</b>	CHF	8.20	<b>CHF 82.50</b>
<b>Net annual premium (excl. 5% Fed. stamp duty)</b>			<b>CHF 128.00</b>			<b>CHF 178.40</b>

\* The sum insured for household contents can be adapted to your personal needs.

\*\* The discounts do not apply to the portion of the premium covering statutory natural hazard insurance.

\*\*\* The contract can be cancelled for the first time after the first three years of insurance.

## Why do you need personal liability insurance?

It covers everyone living in the same household for the costs involved in compensating property damage, personal injury and monetary losses. For instance, if the landlord discovers damage to the apartment when you move out. Or if you cause injury to someone else during sports activities.

## Why do you need household contents insurance?

It protects your personal possessions against loss or damage at home and away from home. Like when things go missing after the flat gets broken into. Or you experience water, storm or fire damage.