



# Household Insurance Replaces what's important to you.

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

## Your advantages

- Here for you 24/7: our Claims Hotline helps you with all the things that need to be done right away
- Free legal advice by phone: initial legal assessment in all areas of Swiss law
- Waiver of deductible starting from the completed fifth year of insurance
- Bonus protection on household contents insurance (for no-claims discount level 8 and not more than one claim in the last 5 years)
- Free use of the CSS health programmes on anxiety and fall prevention
- Exciting top deals and inspiration on health-related topics on enjoy365.ch or in the active365 app

## Save on premiums

- 10% client discount
- 10% discount for young people (under 25)
- 3% or 5% long-term contract discount

## Reward for remaining claim free

- Attractive no-claims discount of up to 30% for household contents insurance

## 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.

## Personal Liability Insurance.

Personal Liability Insurance protects you, your family and all other persons living with you in the same household. It covers the costs of compensating third parties for damage to property, personal injury and monetary losses unintentionally caused by you or one of the co-insured persons. Help in warding off unjustified claims is likewise included.

## Household Contents Insurance.

Household Contents Insurance protects your property and that of your family and all other persons living with you in the same household. It insures your furniture as well as your personal belongings comprehensively against the risks of fire, natural forces, earthquake, water, theft and glass breakage. This insurance cover is not only valid at home, but also when you are away from home, anywhere in the world.

## Buildings Insurance.

As a homeowner or the owner of residential property, you may be confronted with property damage as a result of fire, water or natural forces and earthquakes. We won't leave you to face these risks alone. The comprehensive protection afforded by our buildings insurance provides you with reliable and individual cover to match your needs.

# Information and benefits – Personal Liability Insurance.

## Basic insurance.

### Insured damage/losses

- Personal injury (injury, damage to health or killing of persons)
- Property damage (destruction, damage or loss of items, injury or loss of animals)
- Monetary losses (financial disadvantages or losses as the result of insured personal injury or property damage)

### Choice of sums insured

- CHF 3 million
- CHF 5 million
- CHF 10 million

### Group of insured persons

- Private individuals
- Family members
- Persons who live in the same household (regardless of age)
- Children under 25 who are not gainfully employed, and not living in the same household
- Homeowners
- Flat tenants
- Head of the family
- Pet owners
- Sportsmen and women
- etc.

### Additional advantages:

- Worldwide insurance cover
- Discount for homeowners
- Liability cover for drones
- Liability cover for cyclists and e-cyclists

## Supplementary insurance.

### Driving third-party motor vehicles

Damage to the vehicle arising from the occasional use of third-party motor vehicles, motorcycles or delivery vans with a maximum total weight of 3.5 tonnes, and of agricultural vehicles and motor and sailing boats.

### Hiring and borrowing horses owned by third parties

Accidental damage to horses borrowed, hired, in temporary custody or being ridden on behalf of others, and to the horse's saddle, bridle or driving equipment.

### Waiver of gross negligence

The insurer waives its right to reduce benefits in the event of gross negligence.

### Secondary occupation

Liability arising from a secondary occupation is insured for earned income of CHF 18,000 or less a year.

## Example of premium calculation.

Domestic partnership/family, CSS clients, tenants, sum insured: CHF 5 million

### Premium for basic insurance

Sum insured: CHF 5 million	CHF	132.20
<b>Sub-total</b>	<b>CHF</b>	<b>132.20</b>
10% CSS client discount	CHF	– 13.20
5% long-term contract discount (5-year contract term)*	CHF	– 6.00
<b>Net annual premium (excl. 5% Fed. stamp duty)</b>	<b>CHF</b>	<b>113.00</b>

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

# Information and benefits – Household Contents Insurance.

## Basic insurance.

### Fire

Fire, smoke, lightning, explosion and implosion, falling aircraft and spacecraft or parts thereof, damage through scorching.

### Natural forces

Avalanche, storm, hail, snow pressure, flooding and high water, landslide, rock fall and rock slide.

### Theft

Burglary, robbery and simple theft, malicious damage to property (vandalism) during burglaries, damage to property, even in cases where nothing is stolen.

### Water damage

Flooding inside buildings caused by mains water, rain, snow, melting snow, ground water, blocked drains and by water beds, aquariums, oil from heating systems or oil tanks.

### Earthquakes and volcanic eruptions

Damage, destruction or loss of the insured household contents as a result of earthquakes and volcanic eruptions.

### Additional advantages:

- Attractive no-claims discount (claim-free years with previous household contents insurer taken into account)
- Skis, snowboards, bicycles, e-bikes and sports equipment insured at new-for-old value
- Money up to CHF 5,000
- Objects in custody and guests' personal effects up to CHF 20,000
- No retention fee in case of burglary if an alarm system has been permanently installed
- Damage to frozen goods up to CHF 5,000
- Jewellery at home up to CHF 30,000
- Damage to household contents and building resulting from burglary
- Various costs for living, removal and disposal, emergency glazing, loss minimisation, blocking fees and replacement costs up to 20% of the sum insured
- Household contents located elsewhere and while travelling anywhere in the world against fire, damage by natural forces, earthquake, burglary, robbery and water up to CHF 50,000

## Supplementary insurance.

### Glass breakage

Glass in buildings and furniture incl. breakage to glass-like synthetic materials in furniture.

### Simple theft away from home

Up to 20% of the sum insured, max. CHF 20,000.

### Household Contents Accidental Damage Insurance

Damage to electronic devices and mobile phones, sports equipment, jewellery, luggage and medical aids such as hearing aids, corrective glasses, wheelchairs, prostheses, orthoses, walkers and health wearables.

### Bicycle Accidental Damage Insurance

Damage to bicycles and e-bikes.

### Increase in sum insured for jewellery

By a further CHF 20,000 or CHF 40,000.

### Misuse and blocking service

For credit, bank, PostFinance, SIM and customer cards up to CHF 6,000.

## Example of premium calculation.

Family with children, CSS clients, tenants, sum insured: CHF 100,000

<b>Premium for basic insurance</b>		
Fire, natural forces, theft and water damage	CHF	204.30
<b>Premium for supplementary insurance</b>		
Simple theft away from home, CHF 2,000	CHF	58.00
<b>Sub-total</b>	<b>CHF</b>	<b>262.30</b>
10% CSS client discount*	CHF	- 24.10
5% long-term contract discount (5-year contract term)*/**	CHF	- 10.90
20% no-claims discount (5-year no-claims)*	CHF	- 41.30
<b>Net annual premium (excl. 5% Fed. stamp duty)</b>	<b>CHF</b>	<b>186.00</b>

\* 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.

# Information and benefits – Buildings Insurance.

## Basic insurance.

### Fire

Fire, smoke, lightning, explosion and implosion, falling aircraft and spacecraft or parts thereof, damage through scorching.

### Natural forces

Avalanche, storm, hail, snow pressure, flooding and high water, landslide, rock fall and rock slide.

### Water damage

Flooding inside buildings caused by mains water, rain, snow, melting snow, ground water, blocked drains and by water beds, aquariums, oil from heating systems or oil tanks.

### Earthquakes and volcanic eruptions

Damage or destruction of the insured building as a result of earthquakes and volcanic eruptions.

### Additional advantages:

- Secures your investment
- Removal and disposal costs
- Trace and access costs
- Emergency glazing and emergency doors
- Cost of changing locks
- Damage through scorching

## Supplementary insurance.

- Removal and disposal costs in excess of CHF 50,000
- Trace and access costs in excess of CHF 20,000
- Loss of rental income (fire/natural forces and/or water)
- Building damage in case of burglary

## Example of premium calculation.

Family with children, CSS clients, homeowners, canton Lucerne, single-family home (solid, with fire hydrants, without underfloor heating/flat roof, building value CHF 600,000)

### Premium for basic insurance

Water damage	CHF	286.20
Earthquake damage	CHF	210.00
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<b>Sub-total</b>	<b>CHF</b>	<b>496.20</b>
10% CSS client discount*	CHF	– 49.60
5% long-term contract discount (5-year contract term)*/**	CHF	– 22.30
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<b>Net annual premium</b> (excl. 5% Fed. stamp duty)	<b>CHF</b>	<b>424.30</b>

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

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