

Household Contents Insurance

Inventory to determine the insured sum based on the value of the contents

OASP number

Policy number

1 Personal details

1.1 Policyholder

First name

Surname

Customer number

Street, house number

Postal code/Town

1.2 Address of the insured object (only give another address if not identical to the customer address)

Street, house number

Postal code/Town

2 What are the basic household contents?

Furniture and interior fittings, carpets, curtains, lamps, household machines and apparatus, dishes, linen and clothes, shoes, foodstuffs and emergency food supplies. Cash and personal effects up to CHF 5,000 are included in the insurance.

The basic household contents are determined on the basis of the number of rooms and family members and the defined standard. Each child under 14 is counted as a half.

The following table of values is based on average empirical values. The values are approximate and therefore not compulsory.

2.1 Table of values for basis household contents

Rooms

| Persons | Rooms | | | | | | | | | | |
|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|
| | 1 | 1,5 | 2 | 2,5 | 3 | 3,5 | 4 | 4,5 | 5 | 5,5 | House |
| 1 | 34,000 | 40,000 | 47,000 | 54,000 | 60,000 | 67,000 | 74,000 | 81,000 | 89,000 | 97,000 | 107,000 |
| 1,5 | 38,000 | 44,000 | 51,000 | 58,000 | 64,000 | 71,000 | 78,000 | 85,000 | 93,000 | 101,000 | 111,000 |
| 2 | 42,000 | 48,000 | 55,000 | 62,000 | 68,000 | 75,000 | 82,000 | 89,000 | 97,000 | 105,000 | 115,000 |
| 2,5 | 46,000 | 52,000 | 59,000 | 66,000 | 72,000 | 79,000 | 86,000 | 93,000 | 101,000 | 109,000 | 119,000 |
| 3 | 50,000 | 56,000 | 63,000 | 70,000 | 76,000 | 83,000 | 90,000 | 97,000 | 105,000 | 113,000 | 123,000 |
| 3,5 | | | | 74,000 | 80,000 | 87,000 | 94,000 | 101,000 | 109,000 | 117,000 | 127,000 |
| 4 | | | | | 84,000 | 91,000 | 98,000 | 105,000 | 113,000 | 121,000 | 131,000 |
| 4,5 | | | | | | 95,000 | 102,000 | 109,000 | 117,000 | 125,000 | 135,000 |
| 5 | | | | | | | 106,000 | 113,000 | 121,000 | 129,000 | 139,000 |
| 5,5 | | | | | | | | 110,000 | 117,000 | 125,000 | 143,000 |
| 6 | | | | | | | | | 114,000 | 121,000 | 147,000 |

Rooms

| Persons | Rooms | | | | | | | | | | |
|---------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|
| | 1 | 1,5 | 2 | 2,5 | 3 | 3,5 | 4 | 4,5 | 5 | 5,5 | House |
| 1 | 44,000 | 52,000 | 61,000 | 70,000 | 78,000 | 94,000 | 104,000 | 113,000 | 125,000 | 136,000 | 150,000 |
| 1,5 | 49,000 | 57,000 | 66,000 | 75,000 | 83,000 | 99,000 | 109,000 | 119,000 | 130,000 | 141,000 | 155,000 |
| 2 | 55,000 | 62,000 | 72,000 | 81,000 | 89,000 | 105,000 | 115,000 | 125,000 | 136,000 | 147,000 | 161,000 |
| 2,5 | 60,000 | 68,000 | 77,000 | 86,000 | 94,000 | 111,000 | 120,000 | 130,000 | 141,000 | 153,000 | 167,000 |
| 3 | 65,000 | 73,000 | 82,000 | 91,000 | 99,000 | 116,000 | 126,000 | 136,000 | 147,000 | 158,000 | 172,000 |
| 3,5 | | | | 96,000 | 104,000 | 122,000 | 132,000 | 141,000 | 153,000 | 164,000 | 178,000 |
| 4 | | | | | 109,000 | 127,000 | 137,000 | 147,000 | 158,000 | 169,000 | 183,000 |
| 4,5 | | | | | | 133,000 | 143,000 | 153,000 | 164,000 | 175,000 | 189,000 |
| 5 | | | | | | | 148,000 | 158,000 | 169,000 | 181,000 | 195,000 |
| 5,5 | | | | | | | | 154,000 | 164,000 | 175,000 | 200,000 |
| 6 | | | | | | | | | 160,000 | 169,000 | 206,000 |

Total basic household contents according to the table of values on page 1

CHF

3 Additional contents

To determine the following sums please give the replacement value (the price you would pay today to replace the object).

3.1 Special equipment for hobbies or recreation

Musical instruments, uniforms

CHF

Workshop, garden furniture, garden equipment, aquariums

CHF

Expensive sports equipment (for riding, aquatic sports, mountain sports, etc.)

CHF

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CHF

3.2 Collections and exclusive objects

Postage stamps, works of art, books

CHF

Antiques, silver plate, model railways

CHF

Paintings, furs

CHF

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CHF

3.3 Jewellery (please note the limitation of benefits according to the applicable AVB)

Jewellery, wristwatches and pocket watches with a value of CHF 5,000 or more

CHF

Total for additional household contents according to list

CHF

Reserve for new purchases (10%)

CHF

Insured sum at replacement value (basic and additional contents with reserve)

CHF

4 Explanation of the term underinsurance

Underinsurance is deemed to exist if the insured sum is lower than the replacement value (as new value) of the entire household contents. If a partial loss occurs, the indemnity will be paid out in proportion to the ratio between the two amounts.

| | | |
|---|---|--|
| Current value as new of the entire household contents = CHF 100,000 | Underinsurance CHF 40,000 = 40% Insured sum CHF 60,000 = 60% | Example of a partial loss: CHF 40,000 Reduction (40%) as a consequence of underinsurance = CHF 16,000 Reimbursement CHF 24,000 = 60% |
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The purpose of the inventory form is solely to determine the insured sum corresponding to the value of the contents and is an integrated part of the insurance contract.

Place and date

Signature of policyholder