

# Home Insurance. Protects things near and dear to you.



## Your advantages:

- Protection from the financial consequences of the following loss events
- Help to ward off unjustified claims by third parties
- Individual combinations of insurance cover in accordance with your needs
- Calculation of the insured sum according to your own needs or on the basis of the area of your home in m<sup>2</sup>
- Avoidance of under-insurance
- Bonus granted by previous insurer is continued
- Cancellation formalities cared for by us
- Comprehensive and competent advice at one of 120 agencies near you

## Household Contents Insurance.

Household Contents Insurance insures your property, that of your family and others living together with you in the same household. The entire contents of your home are insured for loss by fire, burglary, water, and breakage. Furniture, clothes, electronic equipment, pictures and musical instruments all count as the contents of your household.

## Personal Liability Insurance.

Personal Liability Insurance protects you, your family and all others living together with you in your household. It covers the cost of compensating third parties if you or a coinsured person damages property belonging to others or injures someone. It helps ward off unjustified claims from third parties and provides individual cover of between CHF 3 million and CHF 5 million to individuals and families (you may choose the option).

## Save on premiums:

- 20% discount on premiums if you are insured with CSS
- 10% discount on the premium for household contents if you are setting up house for the first time

## Bonus system for household contents premiums:

- Up to 40% no claims bonus for each year in which you make no claims

**Personalized for you:**  
Advice at 0844 277 277  
[www.css.ch](http://www.css.ch)

# Information and benefits at a glance.

## Household Contents Insurance.

### Fire

Fire, smoke, lightening, explosion, implosion (e.g., television tubes), scorching up to CHF 2,000.

### Theft

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

### Natural events

High water, flooding, storms, hail, avalanches, snow pressure, rock fall, falling rock, landslide

### Breakage

Glass in buildings and furniture, synthetic material in furniture (including glass ceramic hobs) or in wash basins, WCs, bidets, tables and stone kitchen worktops

### Water

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

### Other insurable risks

- Theft outside the home up to 10% of the insured sum, max. CHF 10,000 per loss event
- Bicycles and motorcycles insured against theft for the as new value.

## Personal Liability Insurance.

### Insured group:

- Private persons
- Relatives
- Persons who live together in the same household
- Children under 25 who are not gainfully employed not living in the same household
- Pet owners
- Tenants or owner occupiers living in their own apartment or house
- Amateur sportsmen and women

### Useful supplementary cover:

- For users of motor vehicles owned by third parties
- For hirers or borrowers of horses owned by third parties

### Optional insured sums:

- CHF 3,000,000
- CHF 5,000,000

## Calculation of the insured sum:

<b>Inventory form</b>	Calculation of the correct insured sum for the household contents is the basis for needs-oriented household contents insurance. The inventory form is provided as a simple and accurate means of calculating the insured sum.	
<b>Square meters</b>	Determining the insured sum for household contents on the basis of the area of your home in m <sup>2</sup> does not lead to under-insurance, provided the area is measured correctly.	<p><b>Category A:</b> Current household, set up less than 10 years ago, corresponds to an insured sum of CHF 1,000 per m<sup>2</sup></p> <p><b>Category B:</b> Current household, set up more than 10 years ago, corresponds to an insured sum of CHF 1,250 per m<sup>2</sup></p> <p><b>Category C:</b> A household with a high standard, regardless of when it was set up, corresponds to an insured sum of CHF 1,500 per m<sup>2</sup></p>

# Examples of claims.

## Household Contents Insurance.

### Burglary

The door of your home is broken open, the rooms are ransacked, jewellery and an expensive leather jacket are missing. The Household Contents Insurance replaces the stolen articles worth CHF 7,800 and pays the cost of repairing the front door amounting to CHF 890.

### Fire

A burning candle is forgotten when the occupants leave the apartment, the tablecloth catches fire setting fire to the room. Fire fighters prevent the fire from spreading. Household Contents Insurance replaces the contents of the home (furniture, personal effects) worth CHF 23,000 and pays the cost of disposing of burnt property (CHF 1,300).

## Personal Liability Insurance. Change of insurer.

### Property damage

The 10-year-old son plays football with other children, the ball flies through the glass door of the house. The glazier's invoice (journey, labour, new pane of glass) amounts to CHF 760. Personal Liability Insurance accepts the cost of the repair.

### Personal injury

When skiing with a group, the insured person causes a collision with another skier. High costs result for hospitalization and rehabilitation and these are accepted by the Personal Liability Insurance.

### Economic loss

The injured skier is unfit for work for a very long time and loses wages. Personal Liability Insurance accepts the costs which are claimed for the loss of wages.

Would you like to change to CSS for Household Contents Insurance? CSS customer advisers will relieve you of the formalities involved in cancelling your insurance. Your previous cover will be continued in the new policy, so you remain optimally insured.

# Premium calculations and examples at a glance.

Household Contents Insurance and Personal Liability Insurance really pay off if you calculate carefully. We will draw up an offer at your request. There's no obligation, of course.

## Married couple, 2 children:

- Rented apartment
- Insured sum according to the inventory form: CHF 125,000
- Included in the insurance (supplementary insurance): 4 bicycles

### Household Contents Insurance:

Insured sum according to inventory form CHF 125,000	Premium in CHF
Premium calculation CHF 125,000 × CHF 3.10 ÷ CHF 1,000	387.20
Supplementary bicycle insurance (lump sum)	75.00
./ Customer discount 20%	- 92.40
<b>Annual premium for the first 3 years</b>	<b>369.80</b>

### Personal Liability Insurance:

Limit of indemnity	CHF 3,000,000 Premium in CHF	CHF 5,000,000 Premium in CHF
Family	149.00	174.50
./ Customer discount 20%	- 29.80	- 34.90
<b>Annual premium</b>	<b>119.20</b>	<b>139.60</b>

## Young person, unattached:

- 40 m<sup>2</sup>, newly set up household (category A)
- Included in the insurance (supplementary insurance): 2 bicycles

### Household Contents Insurance:

40 m <sup>2</sup> × CHF 1,000 (Cat. A) insured sum CHF 40,000	Premium in CHF
Premium calculation CHF 40,000 × CHF 3.10 ÷ CHF 1,000	124.00
Supplementary bicycle insurance (lump sum)	75.00
./ Customer discount 20%	- 39.80
./ Special new household discount 10% (valid for the first 3 insurance years)	- 19.90
<b>Annual premium for the first 3 years</b>	<b>139.30</b>

### Personal Liability Insurance:

Limit of indemnity	CHF 3,000,000 Premium in CHF	CHF 5,000,000 Premium in CHF
Single person	103.55	123.50
./ Customer discount 20%	- 20.70	- 24.70
<b>Annual premium</b>	<b>82.80</b>	<b>98.80</b>

## No claims bonus

You profit from the bonus system if you do not make any claims on your Household Contents Insurance for 3 consecutive insurance years.

### Bonus system:

No claim years	1	2	3	4	5	6	7	8
Bonus category	1	2	3	4	5	6	7	8
Discount on annual premium	-	-	-	10%	20%	25%	30%	40% (maximum)