

Customer Information According to the Swiss Law on Insurance Contracts (VVG) and General Conditions of Insurance (GCI) for Household Insurance

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Customer Information According to the Swiss Law on Insurance Contracts (VVG)

Edition 03

The following customer information shows a clear and summarized overview of the identity of the insurer and the material content of the insurance contract (Art. 3 of the Federal Law on Insurance Contracts, VVG). The rights and obligations of the contracting parties arise from the proposal / offer, the policy itself, the contractual conditions and the applicable laws, especially the VVG. After acceptance of the proposal / offer the Policyholder will be issued with a policy, the contents of which will reflect the proposal / offer.

Who is the insurer?

The insurer is Zurich Insurance Company Ltd, hereinafter referred to as Zurich, with registered office at Mythenquai 2, 8002 Zurich. Zurich is a public limited company under Swiss law.

Which risks are insured and what is the scope of the insurance cover?

The insured risks and the scope of the insurance cover are determined by the proposal / offer or the policy and by the contractual conditions.

What is the premium amount?

The premium amount depends on the respective insured risks and the designated level of cover. A fee may be charged for payment in instalments. All information on the premium and any applicable fees are included in the proposal / offer or in the policy itself.

Under what circumstances is the premium refunded?

If the premium has been paid in advance for a specific period of insurance and the contract is cancelled before the end of the period, Zurich will refund the premium in respect of the unexpired period of insurance.

The premium remains payable in full to Zurich if:

- the insurance benefit was provided on the basis of the cessation of risk;
- the insurance benefit was provided for a partial loss and the Policyholder cancels the contract during the year after the contract was concluded.

Which other obligations does the policyholder have?

- **Changes in risk:** If an important fact changes during the term of the policy, resulting in a material increase in risk, it must be notified to Zurich in writing without delay.
- **Ascertainment of the facts:** The Policyholder must provide assistance for investigations relating to the insurance contract, e.g. breaches of the duty of disclosure, increases in risk, checking benefits, etc. and provide Zurich with all pertinent information and documentation or obtain such information from third parties for submission to Zurich, and authorize third parties in writing to issue the appropriate information, documentation, etc. to Zurich. Zurich is also entitled to carry out its own investigations.
- **Insured event:** The insured event must be reported to Zurich without delay.

This list only contains the most common obligations. The contractual conditions and the VVG contain further obligations.

When does the insurance cover begin?

The insurance cover begins on the day stated in the proposal / offer or in the policy itself. If an insurance certificate or temporary cover note have been issued, Zurich will provide the insurance cover described in the guaranteed written temporary cover note in accordance with applicable law until the issuance of the policy.

When does the insurance cover end?

The Policyholder can terminate the contract by giving notice:

- at the latest three months before the end of the contract or, if agreed, three months before the end of the insurance year. The termination shall be deemed valid if it is received by Zurich at the latest on the last day before commencement of the three-month period. If the contract is not terminated, it shall be automatically extended for one year at a time. Fixed-term contracts with no renewal clause end on the day specified in the proposal / offer or policy;
- after every insured event for which a claim is payable, at the latest 14 days after notification that Zurich has paid;
- if Zurich changes the premium. In this case the notice of termination must reach Zurich no later than the last day of the insurance year;
- if Zurich breaches the statutory information obligations pursuant to Art. 3 VVG. The right of termination lapses four weeks after the insured has received notification of this breach, but at the latest one year after the breach.

Zurich can terminate the contract by giving notice:

- at the latest three months before the end of the contract or, if agreed, three months before the end of the insurance year. The termination shall be deemed valid if it is received by the Policyholder at the latest on the last day before commencement of the three-month period. If the contract is not terminated, it shall be automatically extended for one year at a time. Fixed-term contracts with no renewal clause end on the day specified in the proposal / offer or policy;
- after every insured event for which a claim is payable, on condition that notice of termination is given at the latest at the same time as payment is made;
- if material risk factors have been concealed or falsely communicated (breach of the duty of disclosure).

Zurich can cancel the contract:

- if the Policyholder is late in paying the premium, has received a reminder and Zurich does not call it in;
- if the Policyholder does not fulfil his/her obligation to assist with the ascertainment of the facts. Zurich is entitled to cancel the insurance contract retrospectively within two weeks after the expiry of a four-week time extension agreed in writing;
- in the event of insurance fraud.

This list only contains the most common possible reasons for termination. The contractual conditions and the VVG contain other possible reasons.

How does Zurich handle data?

Zurich processes data disclosed on the policy documentation or during the course of issuing the policy, and uses them mainly for the purpose of setting premiums, providing information on risk, processing claims, making statistical evaluations and marketing purposes. The data are stored in hard copy form or electronically. Zurich shall be entitled to transfer any data that may be required for processing purposes to any third parties in Switzerland or abroad who are involved in issuing the policy, including but not limited to coinsurance and reinsurance companies, and to subsidiaries of Zurich Financial Services Ltd (ZFS) located within or outside Switzerland.

Zurich shall also be entitled to procure pertinent information from government offices and third parties, in particular information with respect to events leading up to the loss or damage. This consent shall be valid regardless of whether the contract is concluded. The Policyholder has the right to request that Zurich provide information envisaged under legislation in respect of the processing of data pertaining to him/her.

General Conditions of Insurance (GCI) for Household Insurance

Edition 08/2007

If you require immediate help or advice, our toll-free number 0800 811 811 is available to you around the clock. If you are phoning from abroad, simply dial the relevant international network access code, then 41 (for Switzerland) followed by the number 44 834 10 50.

The masculine forms of personal pronouns and adjectives used in this document to enhance readability shall always be understood to stand for the corresponding feminine forms.

The wording of the German original shall take precedence.

In the interests of quality control, all customer service center calls are recorded.



**Had an accident?
Let us know right away!
Phone: 0800 811 811**

Common Provisions

Art. 1 Basis of the Contract, Rights and Obligations

a)
The insurance shall be based on the declarations made by you as the policyholder (applicant) in the application form.

b)
The rights and obligations of the contracting parties shall be laid down in the policy, the General Conditions of Insurance and in any applicable special conditions. The former shall be subject to any additional statutory rights and obligations.

Art. 2 Commencement and Duration of Insurance

a)
The insurance shall commence on the date specified in the application form and policy. If a temporary binder has been issued, Zurich shall provide interim insurance protection in line with the level of coverage set out in the application until such time as the policy itself is issued.

b)
The contract shall be concluded for the period specified in the policy. At the end of this period it shall automatically be renewed for a further year, provided that neither of the contracting parties has received at least three months' prior notice of termination. If the contract is concluded for a period of less than one year, it shall expire on the date specified.

An insurance year shall last for 12 months, from one main premium due date to the next.

Art. 3 Subject Matter of the Contract

The insurer is Zurich Insurance Company Ltd, acting through Zurich Connect.

The contract may involve several types of insurance.

The different types of insurance taken out by the policyholder are indicated in the policy.

Art. 4 Payment of Premiums

Basic premiums shall be based on the following tariff calculation bases: canton of residence, ZIP code, age, sum insured and ownership information (tenant/owner). If any of these bases change (other than your age), you must notify Zurich of this immediately. Zurich shall have the right to adjust your contract accordingly.

The premiums shall be due for payment on the same date each insurance year, as specified in the policy.

The contracting parties shall waive their right to request payment of balances arising from premium invoices where the sum in question is less than CHF 10.

If the policyholder fails to fulfill his obligation to pay within 30 days, he shall be contacted in writing, reminding him/her of the consequences of non-payment and the attendant costs and requesting that payment be made within 14 days of the date the reminder was sent. If the reminder is not heeded, Zurich's duty of indemnity shall be suspended from the time the reminder period elapses until full payment of premiums and costs is received.

In the event that partial premiums are paid, the unpaid installments of each annual premium shall remain payable, subject to Art. 5. A surcharge may be levied for each installment. The fee for the payment of premiums by installments does not form part of the basic premium. Thus, Art. 6 of the General Conditions of Insurance below

shall not apply to any change in this fee. Zurich is entitled to adjust this fee at any time. You shall then have the right to change your method of payment. To be deemed valid, notification to this effect must be received by Zurich no later than the date on which the corresponding premium is due.

Art. 5 Refund of Premiums

If the contract is terminated, unused premiums for the current period of insurance shall be refunded (Zurich reserves the right to offset such refunds against other claims under this policy) except in the following cases:

a)
If the policyholder cancels the contract in the event of partial loss within one year of the contract being concluded.

b)
If the contract is terminated due to the fact that the loss no longer exists (total loss).

Art. 6 Changes to Premiums, Deductibles, the General Conditions of Insurance and Indemnity Limits

a)
If changes are made to the premiums (except as a result of changes to the tariff calculation bases mentioned in Art. 4 above), deductible regulations or indemnity limits or the General Conditions of Insurance pursuant to Art. 112 Paragraph 6, Zurich shall be entitled to request the amendment of the contract from the following insurance year. For this purpose, Zurich shall notify the policyholder of the new contractual provisions and premium no later than 25 days prior to the premium due date.

b)
If the policyholder is not in agreement with the new provisions of the contract, he/she may cancel either the part of the contract affected by the change or the entire contract effective from the end of the insurance year. In this case, that part of the contract specified shall lapse at the end of the insurance year. In order to be valid, the notice of cancellation must be received by Zurich no later than the last day of the insurance year.

c)
If Zurich has not received notice of cancellation by the end of the insurance year, the policyholder shall be deemed to have accepted the changes to the contract.

Art. 7 Combination of Personal Liability and Contents Insurance

If you take out personal liability and household contents insurance together in the same policy, the cost savings will be passed on to you in the form of a combination discount.

This discount shall cease to apply if you choose to exclude either of these two forms of coverage.

Art. 8 Due Diligence and Obligations

a) General

The insured persons have a duty of due diligence and, in particular, are obliged to take any measures necessary under the circumstances to protect the insured property against the insured risks. Where the applicable legal or contractual regulations or obligations are culpably breached, indemnification may be reduced by the extent to which the breach of obligation had an impact on the occurrence or level of the loss. This penalty clause shall not apply if, in the circumstances, the breach is deemed not to have been the fault of those concerned. If a premium payment is missed as a result of inability to pay on the part of the premium payer, this shall not be covered by the above clause.

b) In the Event of a Claim

The claimant must:

- 1.** Inform Zurich immediately of the claim.
- 2.** Report all facts connected with the claim and any administrative proceedings which have been instigated, and submit any associated documentation to Zurich.
- 3.** Allow any relevant investigations to be conducted in relation to the claimant's entitlement to compensation.
- 4.** Take any measures necessary to preserve or salvage the insured property and to minimize the loss and comply with any instructions given by Zurich.
- 5.** Refrain from making any changes to the damaged property that might make it difficult or impossible to establish the cause of

the damage or the amount of the loss, insofar as such changes are not made for the purpose of minimizing the loss or in the public interest.

6.
In the event of theft, the claimant must also:

- Notify the police immediately, request an official investigation, and refrain from removing or interfering with any traces of the crime without the permission of the police.
- To the best of his knowledge and on the instructions of the police or of Zurich, take all measures necessary to find the perpetrator and recover the stolen property.
- Inform Zurich immediately if stolen property is recovered or if any information about it is received.

c) Contents Insurance

1. Water Damage Insurance

The insured persons shall be required to maintain at their own expense water pipes and the equipment and appliances connected thereto, to have blocked water pipe systems cleaned, and to take appropriate steps to prevent freezing. As long as the building or apartment is unoccupied, even if only temporarily, the water pipes and the equipment and appliances connected thereto must be professionally drained, unless the heating system is kept running under appropriate control.

2. Bicycles/Motorcycles

The owner is required to keep a note of the make and frame number and to provide this information in the event of a claim. Bicycles and motorcycles which are kept outdoors must be secured with an appropriate lock.

d) Customer and Credit Card Insurance

The card issuer's General Terms and Conditions must be observed.

e) Luggage Insurance

In the case of property entrusted to a transport company for transportation, a certificate of receipt must be obtained.

f)
Personal Liability Insurance

1. In General

The insured persons are obliged to eliminate any risk which could cause damage and which Zurich has requested should be eliminated, within a reasonable period of time and at their own expense.

2.
Tank Systems

The insured persons are obliged to ensure that their tank systems are professionally maintained and kept in service. Interruptions to normal service must be remedied immediately. Any necessary repairs must be carried out without delay, and the entire system must be professionally cleaned and inspected at the intervals prescribed by law or the relevant authorities. If these maintenance requirements are not fulfilled, the insurance coverage shall cease.

g)
Buildings Insurance

The insured persons shall be required to maintain at their own expense water pipes and the equipment and appliances connected thereto, to have blocked water pipe installations cleaned, and to take appropriate steps to prevent freezing. As long as the building or apartment is unoccupied, even if only temporarily, the water pipes and the equipment and appliances connected thereto must be professionally drained, unless the heating system is kept running under appropriate control.

Art. 9
Cancellation in the Event of a Claim

Following every claim for which benefits are payable, you have the option of cancelling the contract at the latest 14 days after receiving notification of the payment, and Zurich may cancel the contract at the latest upon payment of the indemnity.

If one of the parties gives notice of cancellation of the contract, then the cover expires 14 days after the other party has received the notice of cancellation.

Art. 10
Notification Arrangements

All correspondence containing notification of information pertinent to the contract should be sent to the agent named on the

last policy or premium invoice, or to Zurich Head Office, P.O. Box, CH-8085 Zurich.

Notifications sent by Zurich to the policyholder or claimants shall be considered valid if forwarded to the last known address.

Art. 11
Change of Ownership

If the owner of the personal property insured under the insurance contract changes, the contract shall end at the time of the change of ownership. In the event of a change of ownership due to the death of the policyholder Zurich will grant supplementary subsidiary cover for 30 days after the date of death.

In the event of change of ownership of individual insured items the insurance for these items shall cease on the date of the change of ownership.

In the case of items at an insured location where the time of the change of ownership is unclear, the date of their removal shall be considered to be the date of the change of ownership.

In cantons where there is a legal obligation to insure buildings with private insurers against fire and natural hazards, the insurance contract shall be transferred to the purchaser if the purchaser or the insurer does not terminate the contract within 14 days of the change of ownership.

Art. 12
Place of Jurisdiction

The policyholder or the claimant may elect either one of the following as the place of jurisdiction for disputes arising out of this contract:

- Zurich as the head office of Zurich Insurance Company Ltd.
- The location of the Zurich office directly concerned with this contract.
- The place of domicile or head office of the policyholder or claimant in Switzerland or the Principality of Liechtenstein, but not in any other foreign country.

Art. 13
Legal Provisions

In addition to these provisions the Swiss Federal Law on Insurance Contracts (VVG/LCA) of April 2, 1908 shall also apply.

Policies in the Principality of Liechtenstein shall also be governed by the provisions of the Liechtenstein law of May 16, 2001 (VersVG).

Art. 14
Changes in Risk

If an important fact should change during the term of the policy, resulting in a material increase in risk, Zurich must be notified in writing without delay.

Art. 15
Duty to Assist in Ascertaining the Facts; Data Protection

The person who is subject to the duty of disclosure must undertake to assist with investigations relating to the insurance policy, such as breaches of the duty of disclosure, increases in risk, checking benefits, etc., and provide Zurich with all pertinent information and documentation or to obtain such information from third parties for submission to Zurich, and to authorize third parties in writing to issue the appropriate information, documentation, etc. to Zurich. Zurich shall also be entitled to carry out its own investigations.

If the person subject to the duty of disclosure does not comply with this requirement, Zurich shall be entitled to withdraw from the insurance contract retroactively within two weeks of the expiry of a four-week extension period to be notified in writing. If, under group insurance, this requirement applies solely to certain of the insured objects or persons, the withdrawal shall apply only to such objects or persons.

The same obligations shall apply to the policyholder, insured parties and claimants as to the person subject to the duty of disclosure, and to their representatives, provided that such persons are not one and the same.

Art. 16
Brokerage Commission

If a third party such as a broker represents the interests of the policyholder with regard to the conclusion or management of this insurance contract, Zurich may pay said third party commission in return for its activities on the basis of a separate agreement. For further information on this, the policyholder should contact the third party directly.

Contents Insurance

I. Basic Insurance

Art. 101 Insured Persons

The insurance shall cover the policyholder and the persons listed below provided that they live in the same household as the policyholder:

1. The spouse or unmarried partner of the policyholder.
2. Unmarried children (including adopted children, foster children, step-children or grandchildren) of the policyholder, the spouse or unmarried partner of the policyholder.
3. Minors.
4. Other persons specifically named in the policy.

Art. 102 Insured Property

a) Household Contents

The insurance shall cover:

1. All movable property for private use owned by the insured persons.
2. Personal work tools owned by the insured persons, provided they are not self-employed
3. Items of property entrusted for private purposes, the personal belongings of visitors.
4. Leased or rented items of property.
5. Fixtures and fittings which are not insured with the building, and movable structures.

Art. 103 Uninsured Property

1. Motor vehicles, motorcycles, caravans, mobile homes, trailers, each with accessories.

2. Watercraft for which mandatory liability insurance is required, as well as those that are not taken home regularly after use, each with accessories.

3. Aircraft that must be entered in the aircraft register.

4. Property that is or must be insured with a cantonal insurance office.

5. Individual items or valuables for which special insurance exists. This clause shall not apply if the special insurance referred to here contains a clause to the same effect.

6. Luggage.

7. Frozen goods.

8. Loss or damage arising from

- Warlike events, violations of neutrality, revolution, rebellion, insurrection, civil commotion (acts of violence against persons or property as a result of riotous assemblies, riots or disturbances), terrorism (terrorism is deemed to be any use or threat of force to achieve political, religious, ethnic, ideological or similar objectives, where such use or threat of force serves to spread fear or terror among the public or to influence a government, state institution or international organization) and the corresponding counter-measures.
- Changes in the atomic nuclear structure.
- Earthquakes and volcanic eruptions in Switzerland, the Principality of Liechtenstein and the enclaves of Büsingen and Campione, unless the policyholder can prove that the loss or damage is completely unrelated to these events.

Art. 104 Insured Monetary Assets

The insurance shall cover:

1. Money, securities, travelers' checks, savings books, coins and medals.
2. Travel tickets, season tickets and airline tickets. The insurance shall only cover the residual element of the loss after the ticket

holder has been duly reimbursed by the relevant transport company.

3. Precious metals (in the form of stocks, bars or merchandise), unmounted precious stones and pearls.

4. Monetary assets entrusted to the insured person(s).

Art. 105 Uninsured Monetary Assets

The insurance shall not cover monetary assets:

- In movable structures.
- Belonging to visitors.
- In the event of simple theft.

Art. 106 Insured Costs

The insurance shall cover:

The costs listed below when arising in connection with an insured loss (except in the event of simple theft):

1. Additional Living Costs

Costs arising from the inability to use damaged rooms and the loss of income from subletting. Any costs saved shall be deducted from the indemnity accordingly.

2. Debris Removal and Disposal Costs

The actual costs of removing the debris of insured property from the sites of the damage and transporting it to the nearest suitable waste disposal site, including the costs of dumping, disposal and destruction.

3. Costs of Security Glass, Doors and Locks

The actual costs of carrying out the measures taken.

4. The Costs of Changing Locks

The actual costs of changing or replacing keys, magnetic cards and the like, or locks at the locations indicated in the policy and on safe-deposit boxes rented by the insured persons.

5. Replacement of Passports, Identity Cards, Driver's Licenses, Vehicle Registration and Similar Documents

The actual costs of procuring replacements or duplicates of such documents, also in the event of simple theft.

Art. 107 Insured Benefits

1. Household goods are insured at their replacement value, subject to any agreements to the contrary.
2. Bicycles, skis and snowboards are only insured at the current market value.
3. Items which are no longer used are only insured at the current market value.

4. Indemnity Limits Within the Home

a)
For items of jewelry and watches, indemnity in the event of simple theft or burglary shall be limited to CHF 20,000 if the jewelry was not locked in a safe weighing at least 100 kg or in a safe built into the wall. The keys or codes to the combination locks of the relevant receptacles must be kept securely in another room or carried by those responsible about their person.

b)
For the items listed below, indemnity is limited to CHF 5,000 in each case, subject to any agreements to the contrary:

- Monetary assets, including monetary assets entrusted to the insured person(s).
- Costs (see Art. 106 above).
- The personal belongings of visitors and any items of property entrusted to the insured person(s) for private purposes.

5. Indemnity Limits Outside the Home

a)
In the event of fire, burglary, robbery, water damage, earthquakes or volcanic eruptions, the indemnity limit for household goods shall be CHF 20,000.

b)
Under the terms of the applicable indemnity limits, monetary assets shall be insured up to a maximum of CHF 5,000.

c)
For the personal belongings of visitors and items of property entrusted to the insured person(s) for private purposes, indemnity shall be limited to CHF 5,000.

Art. 108 Insured Perils and Losses

The perils and losses listed in the policy shall be insured.

a) Fire

The insurance coverage shall include damage to household goods caused by:

1. Fire, smoke (sudden and accidental, but not gradual effects), lightning, explosion and implosion.
2. Falling aircraft and spacecraft, or aircraft and spacecraft making an emergency landing, or parts thereof, and also meteorites or other celestial bodies.

3.
Losses as a result of the insured events mentioned above.

b) Natural Hazards

The insurance coverage shall include damage to household goods as a result of the following natural hazards:

Floods, torrents, strong gales (winds with a minimum velocity of 75 km/h uprooting trees or taking the roofs off buildings in the vicinity of the insured property), hail, avalanches, sheer weight of snow, rock-slides, falling stones and landslides.

The following are **not** considered to be natural hazards:

- Damage due to subsidence, substandard building land, defective construction, poor building maintenance, failure to take appropriate preventive measures, artificial earth-moving operations, snow sliding from roofs, groundwater, rising and overflowing of bodies of water which is known to occur periodically, irrespective of the cause.
- Damage caused by water from reservoirs or other artificial bodies of water, back-flow of water from the sewerage system.

- Damage as a result of vibrations caused by the collapse of artificially created cavities.

c) Theft

The insurance shall cover:

Damage to household goods caused by one of the following acts which is conclusively proven on the basis of footprints, witnesses or circumstantial evidence:

1.
Burglary, i.e. loss or damage arising from theft caused by the perpetrators forcibly entering a building or a room of a building or breaking open a container within a building or a room. Theft by unlocking a building, room or container with the correct keys, codes, magnetic cards and the like shall also be considered tantamount to burglary, provided the perpetrator has appropriated these by means of burglary or robbery.

2.
Robbery, i.e. loss or damage arising from theft by using or threatening to use violence against the insured persons, as well as theft committed when resistance is impossible due to death, unconsciousness or injury. Pick-pocketing and theft by deception are not included in this definition.

3.
Simple theft in the home, i.e. loss or damage arising from theft which does not constitute either robbery or burglary.

4.
Malicious damage caused by third parties, i.e. malicious damage at the location, even without theft, where the perpetrator has gained unauthorized access to:

- Household goods.
- The interior of the building in the case of single-family homes.
- The interior of the apartment (including entrance doors to the apartment).

In the event of loss or damage resulting from theft within the home, damage to the building shall also be indemnified as part of the sum insured for household goods.

d) Water

The insurance coverage shall include damage to household goods caused by:

1.
Water and other liquids escaping from

- Pipes serving the building in which the insured property is located, and the equipment and appliances connected to such pipes.
- Heating and tank systems, heat exchangers and/or heat-pump circulation systems designed to utilize ambient heat sources of various kinds, such as solar energy, geothermal energy, groundwater, ambient air and the like, which serve only the insured building.
- Waterbeds, aquariums and ornamental fountains, but only if the water escapes suddenly and unexpectedly.

2.
Damage to the interior of the building caused by rainwater or water from melting snow or ice, provided that the water penetrated through the roof, gutters or external drainpipes.

3.
Damage to the interior of the building caused by:

- Backflow from the sewerage system.
- Groundwater or sub-surface water running downhill.

4.
Frost damage, i.e. the costs of repairing damage caused by frost to pipes installed by the policyholder in the interior of the building and appliances connected thereto, and the costs of thawing out such pipes and appliances.

Art. 109 Uninsured Perils and Losses

a) Fire

1.
Scorch damage and damage to property exposed to a friendly fire or heat.

2.
Damage to live electrical machines, equipment and cabling caused by the effect of the electrical energy itself, by excess voltage or overheating resulting from overloading, as well as damage occurring to electrical safety devices such as fuses while fulfilling their normal purpose.

b) Natural Hazards

Storm and water damage caused to watercraft on the water.

c) Theft

1.
Loss or damage arising from an event described under "Fire" (Art. 108a).

2.
The loss or mislaying of property.

d) Water

1.
Damage arising during the filling and repair/inspection of heating and tank systems, heat exchangers and/or heat-pump circulation systems.

2.
Damage caused by water penetrating through open skylights, emergency roofing or roof openings in buildings that are under construction or undergoing renovation or other work.

3.
Backflow damage for which the owner of the sewerage system is liable.

4.
Loss or damage arising from an event described under "Fire" (Art. 108a).

Art. 110 Insured Location

The insurance shall apply:

1.
Within the home, i.e. at the locations specified in the policy.

2.
Outside the home anywhere in the world for household contents located temporarily at any other location, up to a maximum of two years. Household contents permanently located outside the home (in a vacation home, second home, vacation apartment or the like) shall not be covered by the insurance.

3.
When moving in Switzerland, the Principality of Liechtenstein or the enclaves of Büsingen and Campione, during the move and at the new place of residence.

If the policyholder moves abroad, the insurance shall cease at the end of the insurance year, or with immediate effect at the request of the policyholder.

Zurich must be notified of any change of residence within 30 days. It shall be entitled to adjust the premium in line with the new circumstances.

Art. 111 Automatic Adjustment of the Sum Insured and the Premium

In the absence of any agreements to the contrary, the sum insured and the premium for household contents insurance shall be adjusted each year on the main premium due date to reflect changes in the national consumer price index. The index value established on October 1 of each year shall apply for the subsequent insurance year. There is no right of cancellation for the policyholder in connection with this premium adjustment.

The sum insured and the premium shall be adjusted by the percentage by which the last known index level exceeds or falls below the index level of the previous year.

The amounts mentioned in Article 107 and any supplementary insurances shall remain unchanged.

Art. 112 Claims

a) Loss Assessment and Calculation of Indemnification

1.
Both the claimant and Zurich shall be entitled to demand an immediate assessment of the loss.

2.
It is the responsibility of the claimant to prove the extent of the loss. On request, a list must be drawn up detailing the items of property existing before and after the loss and the items, specifying their value. The sum insured shall not constitute any proof of the existence or value of the insured items of property.

The loss or damage may be determined either by the parties themselves, by a joint assessor, or by means of an expert procedure.

3.
For household goods, the indemnity shall be calculated on the basis of the amount

needed to purchase new items at the time of the loss (= replacement value), less the residual value. Sentimental value shall not be taken into account.

In the case of insurance at the current market value, that amount of the indemnity shall be based on the cost of replacing the item at the time of the loss, less depreciation for wear and tear or other factors.

In the case of partial damage, the costs of repair shall be indemnified up to the replacement value.

4. General Indemnity Limit

- Indemnity shall be limited to the sum insured.
- Loss minimization costs shall also be indemnified; where these costs and the indemnity together exceed the sum insured, the costs shall only be indemnified if the expenditure in question was incurred on Zurich's instructions.
- No indemnity shall be paid in respect of activities carried out by the fire brigade, the police or any other parties required to render assistance.
- If the General Conditions of Insurance contain indemnity limits, the claimant shall be entitled to compensation only once per insured event, even if coverage for this event is provided in various policies.

5. Underinsurance

If the sum insured is less than the replacement value of all household goods, the loss shall be indemnified based on the ratio of the sum insured to the replacement value, resulting in the amount of indemnity being reduced accordingly. The same shall also apply to partial losses.

Zurich shall waive its right of objection on the grounds of underinsurance in the case of loss or damage of up to 10% of the sum insured, subject to a maximum of CHF 20,000.

This provision shall not apply to glass breakage, costs, monetary assets, personal belongings of visitors, items of property entrusted to the insured person(s), simple theft outside the home, misuse of customer and credit cards, frozen goods or luggage.

6. Natural Hazards

If, for all companies licensed to operate in Switzerland,

- The indemnities from one insured event for a single policyholder should exceed CHF 25 million, the indemnity shall be reduced to this amount. The indemnity payable may be subject to a further reduction in accordance with the following provision:
- If the indemnities calculated for one insured event exceed CHF 1 mia., the indemnities payable to the individual claimants shall be reduced such that the aggregate amount does not exceed this amount.

Indemnities for damage to movable property and buildings shall not be added together.

Losses at different times and in different locations shall be treated as one occurrence if they can be traced to the same atmospheric or tectonic cause.

b) Reimbursement Obligation

In the event of the theft of household goods, the claimant must reimburse the compensation paid with regard to property which is subsequently recovered, less an amount for any depreciation in value, or must surrender the property to Zurich.

c) Due Date for Payment of Indemnity

Indemnity shall be due and payable 30 days following receipt by Zurich of the documentation necessary to determine the extent of the losses and its attendant liability. 30 days following the occurrence of the insured event, a request may be made for partial payment of that amount deemed the minimum amount payable according to the current loss assessment.

Zurich's obligation to pay compensation shall be delayed if it is unable to investigate or settle the claim due to the policyholder's or claimant's fault.

In particular, the payment due date shall be delayed:

- While there is doubt as to the claimant's entitlement to payment.
- While a police or criminal investigation into the loss or damage is being conduct-

ed and the investigation as it relates to the policyholder or claimant is still ongoing.

Art. 113 Deductibles

The claimant must pay for loss or damage caused by

- Natural hazards CHF 500
- Simple theft outside the home CHF 200

per event.

First of all, the indemnifiable loss is calculated according to the terms of the contract and the applicable legislation, then the deductible is subtracted. Only then is the indemnity limit applied.

II. Supplementary Insurances

The supplementary insurances listed below shall only apply if a special agreement has been made with Zurich to this effect and the relevant supplementary insurances are specified in the policy.

Art. 114 Simple Theft Outside the Home

The insurance shall cover:

Damage to household goods outside the locations specified in the policy as a result of simple theft which is conclusively proven on the basis of footprints, witnesses or circumstantial evidence, and which is considered neither robbery nor burglary. The loss or mislaying of property is not included in this definition.

Insured benefits:

In the event of simple theft, indemnity for household goods shall be limited to the sum insured as specified in the policy. In the event of the theft of keys or codes, magnetic cards and the like, the costs of changing locks shall be deemed insured as part of the sum insured for loss or damage resulting from theft outside the home, up to 50% of the agreed sum insured, subject to a maximum of CHF 5,000. No coverage is provided for monetary assets.

Art. 115 Luggage

A Insured Property and Costs; Insured Location

In amendment to Art. 103.6, the insurance shall cover:

1. Luggage. Luggage shall include all property that the insured persons take with them for personal use on a journey or entrust to a transport company for transportation.

2. The costs of essential purchases arising from the late arrival of the luggage entrusted to a transport company for transportation.

The following items shall **not** be insured:

1. Monetary assets, e.g. money, securities, travelers' checks, savings books, precious metals (in the form of stocks, bars or merchandise), coins and medals, unmounted

precious stones and pearls, travel tickets, season tickets and airline tickets.

2. Motor vehicles and trailers, motorcycles, travel trailers, mobile homes, each with accessories, and also aircraft and airborne vehicles of every kind (including parachutes, hang gliders and model aircraft) for which liability insurance is prescribed by law.

3. Business papers, company vehicles, work tools, merchandise and sample collections.

4. Items which are primarily of sentimental value.

5. Certificates and stamps.

6. Watercraft, each with accessories, with the exception of rubber dinghies, inflatables and rowing boats.

7. Pictures and other works of art, musical instruments.

8. Corrective spectacles and contact lenses.

9. IT hardware such as electronic organizers, notebooks, laptops, PCs, etc., and software.

10. Mobile phones.

11. Prosthetic aids and prostheses.

12. Individual items or valuables for which special insurance exists. This clause shall not apply if the special insurance referred to here contains a clause to the same effect.

b) Insured Location

The insurance shall apply worldwide beyond a distance of 50 km (as the crow flies) from the policyholder's permanent place of residence, or on journeys lasting at least two days. The insurance shall apply from the start of the journey until return to the policyholder's permanent place of residence.

B Insured Benefits

The insurance shall cover:

1. Luggage at its replacement value up to the sum insured as specified in the policy, subject to any agreements to the contrary. Bicycles, skis and snowboards shall only be insured at the current market value.

2. Costs up to 20% of the sum insured as specified in the policy.

C Insured Perils

The insurance shall cover:

Damage to luggage through sudden, unforeseen loss or damage.

The following items shall **not** be insured:

1. Damage resulting from instructions given by the authorities.

2. Damage resulting from the effects of temperature or weather.

3. Damage resulting from the actual nature of the property, natural wear and tear, inadequate packaging or vermin.

4. Damage caused by losing, mislaying or forgetting an item.

5. Damage resulting from embezzlement or misappropriation.

6. Indirect damage such as inconvenience caused.

7. Damage resulting from the use of property in a professional capacity.

8. Breakage to sporting equipment such as skis, snowboards, sleds, tennis racquets and the like while using such equipment.

D Deductibles

In the event of a claim, the claimant shall be required to pay the deductibles listed

below per event, provided that no higher deductible has been agreed.

Event	Deductible
Damage	CHF 200.–
Simple theft	CHF 2'000.–
Fire, water, natural hazards, burglary or robbery	CHF 20'000.–

First of all, the indemnifiable loss is calculated according to the terms of the contract and the applicable legislation, then the deductible is subtracted. Only then is the indemnity limit applied.

E Due Diligence and Obligations in the Event of a Claim

a)
The causes and extent of the damage must be determined and certified by the transport company, the tour or hotel management, the police or by the third party responsible.

b)
Where the claimant is entitled to claim against the transport company or third parties, he/she must assign such claims to Zurich up to the amount paid as indemnity by Zurich. He/She shall be obliged to provide Zurich with all the proof necessary for the pursuit of such claims, as long as he/she can reasonably be expected to obtain the information in question.

F Loss Assessment and Calculation of Indemnity

a)
Both the claimant and Zurich shall be entitled to demand an immediate assessment of the loss.

b)
It is the responsibility of the claimant to prove the extent of the loss. On request, a list must be drawn up detailing the items of property existing before and after the loss or damage and the items affected, specifying their value. The sum insured shall not constitute any proof of the existence or value of the insured items of property. The loss or damage may be determined either by the parties themselves, by a joint assessor, or by means of an expert procedure.

c)
The calculation of the loss or damage is based on:

- In the event of damage, the costs of repairing the damaged items.

- In the event of loss or total damage, the cost of replacing the item at the time of the insured event. In the case of films, only the value of the materials shall be indemnified.

- For passports, identity cards, driver's licenses, vehicle licenses and similar documents, the costs of procuring replacements as a result of an insured event.

- For costs pursuant to Art. 115 A2, the actual costs of essential purchases (indemnity limit as per Art. 115 B2).

d)
Indemnity shall be limited to the sum insured as specified in the policy, and any underinsurance shall not be taken into account.

e)
Loss minimization costs shall also be indemnified; where these costs and the indemnity together exceed the sum insured, the costs shall only be indemnified if the expenditure in question was incurred on Zurich's instructions.

G Reimbursement Obligation

In the event of the theft or loss of luggage, the claimant must reimburse the indemnity paid with regard to property which is subsequently recovered, less an amount for any depreciation in value, or must surrender the property to Zurich.

Art. 116 Glass Breakage

Depending on the applicable supplementary insurances as specified in the policy, the following shall be covered:

a)
Breakage to:

1. Glazing in Buildings, Fixtures and Fittings

- Including glass bricks and skylights in the rooms in which the insured persons themselves live and associated annexes.

- Plexiglas or similar synthetic materials used instead of glass.

- Ceramic hobs.

- Washbasins, toilets (including cisterns) and bidets. Installation costs, accessories and fittings are also insured.

- Natural or manmade stone work surfaces.

2. Glazing in Fixtures and Fittings

- Including natural and manmade work surfaces.

b)
The following shall **not** be covered:

- Damage to hand mirrors, optical glasses, tableware, glassware, light fixtures, light bulbs, lighting tubes or neon tubes.

- Damage to floor and wall tiles.

- Damage to solar panels.

- Damage to greenhouse glazing.

- Consequential damage, wear and tear, or damage to the electrical and mechanical workings of automatic toilet systems.

- Damage caused by construction work.

- Damage arising from an event described under "Fire" (Art. 108a).

c) Insured Benefits

In the event of a claim, the costs of repair or replacement shall be indemnified up to the agreed sum insured.

Art. 117 Frozen Goods

In amendment to Art. 103.7, the insurance shall cover:

Damage to foodstuffs for private use in deep freezers, chest freezers or freezer compartments, which perish as a result of the breakdown of the freezer.

The insurance shall **not** cover:

Damage to the freezer itself or the cost of servicing.

Insured benefits:

Compensation for the spoiled frozen food shall be calculated at the time of the insured event, based on the replacement value. Benefits shall be limited to the sum insured as specified in the policy.

Art. 118
Misuse of Customer/Credit Cards

The insurance shall cover:

Financial losses resulting from the misuse of customer or credit cards by persons other than the group of insured persons.

The insurance shall **not** cover losses:

1.
If a card has not been duly signed.
2.
In the event of gross negligence on the part of the insured person.
3.
If the PIN number is written on the card.
4.
If the insured person fails to report the loss of the card immediately.

Indemnity Limit

The coverage shall apply only to that part of the loss for which the insured person is liable vis-à-vis the card issuer (department store, credit card company, bank, etc.) under the General Terms and Conditions, up to a maximum of CHF 5,000 per card.

Art. 119
Bicycles, Skis and Snowboards at Replacement Value

In amendment to Art. 107.2 and Art. 115 B1, bicycles, skis and snowboards shall be insured at their replacement value.

Art. 120
Motorcycles at Replacement Value

In amendment to Art. 103.1, motorcycles owned by the insured persons shall also be covered by the insurance. They shall be insured at replacement value at the insured person's home and outside the home in line with the perils, loss and damage specified in the policy for the first five years from new, i.e. from initial acquisition of the brand-new motorcycle. From the sixth year onwards, compensation shall be at current market value.

Art. 121
Extended Fire Coverage

In amendment to Art. 109 a1, the insurance shall also cover scorch damage, subject to an indemnity limit of CHF 5,000 per claim.

Art. 122
Solar Panels

In amendment to the exclusion in Art. 116b, solar panels shall be covered against breakage or theft. Indemnity shall be limited to the sum insured as specified in the policy.

Personal Liability Insurance

I. Basic Insurance

Art. 201
Insured Persons

The insurance shall cover:

The policyholder alone (individual) or the policyholder and his/her family, as agreed. In this context, "family" shall be defined as the persons listed below, provided they live in the same household as the policyholder:

1.
The spouse or unmarried partner of the policyholder.
2.
Unmarried children (including adopted children, foster children, step-children or grandchildren) of the policyholder, of the spouse or unmarried partner of the policyholder, until such children reach the age of 25, provided they are not in employment. Students and apprentices shall be deemed not to be in employment.
3.
Minors.
4.
Other persons specifically named in the policy.

The insurance shall also cover:

5.
Employees and assistants of the insured persons for loss or damage caused by them on the private premises of an insured person or in the course of their professional duties; and building maintenance personnel while employed at properties as per Art. 203.5 and Art. 203.6. The insurance shall not cover self-employed persons or their assistants.
6.
Persons in their capacity as:
 - Head of the family, for loss or damage caused by insured minors who are living with them temporarily.
 - Non-commercial keepers of animals (as per Art. 203.7) belonging to an insured person, which are temporarily left in their care.

7.
On the marriage of the policyholder:

If the policyholder marries, his/her family shall also be covered by the insurance for the period of one year from the marriage

provided the policyholder notifies the insurer of the marriage for the purposes of amending the contract and pays any additional premium owing.

8.
For families and children:

If coverage for a child of legal age ceases under this contract (when the child becomes employed or marries), the following shall apply:

If an adult child applies to Zurich for his/her own personal liability insurance within a year of the date when the coverage ceased, and if Zurich accepts this application, this new insurance shall apply retroactively to the date from which the child in question ceased to be covered by the current contract.

Art. 202 Schedule of Benefits

The insurance shall cover:

- 1.**
The liability of the insured persons on the basis of statutory liability provisions for:
 - Personal injury, i.e. death, injury or other harm to personal health.
 - Property damage, i.e. destruction, damage or loss of property. Death, injury or other harm to personal health or the loss of animals shall be deemed equivalent to property damage.
- 2.**
Personal injury and property damage not subject to statutory liability provisions, caused by:
 - Insured persons who are not of sound mind or whose judgment is impaired. At the request of the policyholder, Zurich shall also indemnify claims for such damage, even if an insured person is not liable to pay benefits in accordance with legal liability provisions.
 - Domestic animals (as per Art. 203.7) which are temporarily in the custody of another person (as per Art. 201.6). At the request of the policyholder, such damage shall also be covered by the insurance even if caused by the temporary (but not commercial) keeper himself/herself.

3. Loss Prevention Costs

Where, due to an unforeseen event, the occurrence of an insured loss is imminent, the insurance shall also cover any costs incurred by an insured person in taking appropriate measures to avert the risk in question.

The insurance shall **not** cover the costs of:

- Averting a dangerous situation.
- Loss prevention measures taken in connection with snowfall or ice formation.

Art. 203 Insured Capacities

The insurance shall cover the insured persons against the consequences of their actions in their private life and in particular in their capacity as:

- 1.**
Private individuals, for loss or damage caused by their own actions in their day-to-day life.
- 2.**
Head of the family, for loss or damage caused by persons living in their household.
- 3.**
Employers of private domestic staff and persons contractually employed for the management, maintenance and upkeep of the insured building.
- 4.**
Persons responsible for damage to items temporarily entrusted to them (e.g. for use or safekeeping) or handled by them. However, this provision shall exclude injury to horses which are borrowed, rented or kept temporarily and damage to the riding or driving equipment belonging to such horses.
- 5.**
The owner (but not condominium owner) of an owner-occupied single-family, two-family or three-family house, a single-family vacation home, a mobile home, or an unlicensed, permanently sited travel trailer (including associated equipment), used solely for residential purposes. The insurance shall also cover liability for loss or damage by tank systems as defined in Art. 203.11.

6. The Lessee or Tenant of:

- Rooms occupied by the insured person (including hotel rooms).
- An apartment occupied by the insured person (including vacation apartments).
- A single-family house (including a single-family vacation home, mobile home, or an unlicensed, permanently sited travel trailer) occupied by the insured person.

The insurance shall also cover:

- Liability for damage to the leased property and to the associated fittings, as well as to parts of the building, rooms, fixtures and fittings that are jointly used.
- Liability for the proportion which is to be borne by the insured person in accordance with the rental or tenancy agreement in the event of damage to parts of the building, rooms, fixtures and fittings that are jointly used and serve all the occupants, if the identity of the person causing the damage cannot be determined.
- Rebuttal of unjustified claims for damage caused by tenants.

The insurance shall also cover:

Damage to all rented furniture and household contents of the non-permanent place of residence.

The insurance shall **not** cover damage occurring gradually over time (such as wear and tear), the costs of changing locks, or damage to rented furniture and household contents of the permanent place of residence.

Claims against Zurich arising from claims made by the lessor shall be due at the end of the rental agreement unless the lessor is legally entitled to make a claim in the course of said agreement.

In the event that the insured person changes his/her place of residence several times within a two-year period, compensation shall only be paid for claims resulting from one such change of residence. This two-year period shall commence on conclusion of the last indemnifiable rental agreement.

7. Keepers of Domestic Animals

As the keeper of ordinary domestic animals (dogs, horses, and the like) which are not used for commercial purposes.

8. Members of the fire brigade or Samaritans international aid agency, or members of the Swiss army or civil defense service, provided that these activities are carried out in peacetime and not in a professional capacity. The insurance shall not cover damage to service or corps equipment.

9. Users of Vehicles

- Motor vehicles owned by a third party which are used on an occasional basis.

Claims against the insured person as driver or passenger in a motor vehicle owned by a third party which is used on an occasional basis shall be insured only if the claims are not or do not need to be insured by the mandatory liability insurance for the vehicle concerned. The insurance shall also cover the additional premium arising from the actual downgrading of the applicable premium discount on the liability insurance policy taken out for the vehicle concerned (no-claims bonus). This additional premium shall be taken into consideration until such time as the premium tariff in force at the time of the event is reinstated.

If the claim paid by the liability insurer is less than the no-claims bonus lost, only this lesser amount shall be paid. Any contractual deductible that the liability insurer imposes on its policyholder shall not be insured.

For loss or damage occurring abroad, the maximum indemnity shall be limited to CHF 2 million per event.

- Bicycles and motor vehicles deemed by law to be equivalent to bicycles.

Insurance Coverage when Using a Registration Sticker Issued in Connection with this Contract:

See "Supplementary Insurance" in Art. 211 below.

Insurance Coverage when Using a Registration Sticker Acquired Elsewhere:

If liability insurance has been concluded as prescribed by law, the insurance shall cover claims for the proportion of the damage exceeding the guaranteed amount provided by the prescribed insurance. If insurance is not legally prescribed, this insurance shall cover claims for the full damage. If, however, no legally prescribed insurance has been concluded or if the driver is not in possession of the legally prescribed driver's license, the insurance coverage shall cease.

For loss or damage occurring abroad, the maximum indemnity shall be limited to CHF 2 million per event.

- Boats, surfboards, aircraft, and airborne vehicles.

The insurance shall cover liability as the owner and/or keeper and/or user of boats, surfboards, aircraft, and airborne vehicles of every kind for which no liability insurance is legally prescribed.

The insurance shall **not** cover passenger losses. The insurance shall cover liability as the keeper of model aircraft up to a maximum of 30kg in weight, despite the fact that liability insurance is legally prescribed in this instance.

For loss or damage occurring abroad, the maximum indemnity shall be limited to CHF 2 million per event.

10. Principal

The client in the case of contracts for building conversion and extension work up to a total construction cost of CHF 100,000 (calculated in accordance with the estimates of the Swiss Engineers' and Architects' Association, SIA).

11. The Owner of Tank Systems

The insurance shall cover legal liability for damage caused by tank systems. Damage caused by tank systems shall be deemed to be damage in connection with a plant or equipment in which substances damaging to the soil and watercourses (such as liquid combustibles and fuels, acids, bases and other chemicals) are stored or transported.

The insurance shall **not** cover expenses for finding leaks, emptying and refilling tank systems, or the costs of repairs and alterations to these.

Art. 204 Common Limitations to the Scope of Coverage

The insurance shall **not** cover claims for loss or damage:

1. Affecting the person or property of an insured person himself/herself. This exclusion shall not apply to damage to the temporary head of the family (Art. 201.6), the temporary keeper of an animal (Art. 201.6) or personal injury to minors residing temporarily in the policyholder's household.
2. To persons living with the policyholder.
3. In connection with the person's main occupation, or operations of a commercial or agricultural nature. This provision shall be subject to any agreement to the contrary specified in the policy.
4. To items on which an insured person is carrying out an activity in return for payment.
5. To the items listed below which have been acquired for any purpose, or loss or damage which have occurred as a result of carrying out or failing to carry out an activity on or with such items:
 - Motor vehicles and trailers (subject to Art. 209)
 - Watercraft (subject to Art. 209).
 - Aircraft, airborne vehicles of every kind and parachutes.
 - Rented or borrowed horses, including riding equipment (subject to Art. 210).
 - Acquired valuables (jewelry, furs, works of art, musical instruments and the like with a value of more than CHF 25,000), cash, securities, travelers' checks, documents, plans, and materials relating to the military, civil defense service or fire brigade.
6. Caused as a member of the Swiss army or the Swiss civil defense service in the event of warlike operations, or as a member of a foreign army.
7. Caused in connection with the intentional committing of crimes or misdemeanors, or during the attempt to commit such offenses.

8.
For wear and tear, and for damage which could be expected to occur with a high degree of likelihood.

9.
Caused to items of property by the gradual effects of the elements, temperature, humidity, smoke, dust, soot, gases, vapors or vibration.

10.
To third-party land, buildings and other properties as a result of demolition, earth-moving or construction work for which an insured person is responsible as the principal, if the total construction cost of the project exceeds CHF 100,000.

11.
As a result of contractually assumed liability exceeding that prescribed by law, and in the event of non-compliance with contractual or legal insurance obligations.

12.
Arising from the use or effects of lasers, masers or ionizing radiation.

13.
In connection with keys to company premises and/or alternative access control systems and associated swipecards entrusted to the insured person(s).

14.
In connection with active involvement in brawls or fights.

15.
For financial losses that are not the result of insured personal injury or damage to property.

16.
Arising in connection with condominiums and the exercise of associated rights and obligations.

17.
Arising as the keeper or owner of racehorses with your own stable.

18.
Arising while participating in equestrian sporting events.

19.
In connection with the transmission of infectious diseases affecting humans, animals and plants.

20.
Arising as the keeper of motor vehicles and trailers drawn by such vehicles or towed ve-

hicles, and from the liability of persons for whom the keeper is responsible under Swiss or foreign road traffic legislation, if the damage was caused:

- By operating such a vehicle.
- By a traffic accident caused by such a vehicle that was not in use.
- When assisting after an accident caused by such a vehicle.
- When getting in or out of such a vehicle, when opening or closing the doors, the hood, sunroof or trunk, and also when hitching up or unhitching a trailer or towed vehicle.

Furthermore, the insurance does **not** cover liability for unhitched trailers, pursuant to Art. 2 of the Swiss Road Traffic Insurance Ordinance.

This exclusion shall not apply if the vehicle is used on private roads without license plates as permitted under Swiss road traffic legislation.

21.
To motor vehicles which are borrowed, rented, or used by a person as the driver or as the legally prescribed co-driver for a learner driver, including deductibles and loss of no-claims bonus under accidental damage insurance (subject to Art. 209).

22.
If the vehicle is used for journeys that are not permitted by law, the authorities or the keeper, or if a vehicle is driven by persons who are not in possession of the prescribed driver's license for such a vehicle.

23.
While taking part in races, rallies or similar competitions, or during training sessions or any other form of driving on racetracks.

24.
By motor vehicles if the keeper is a person who rents out vehicles on a commercial basis.

25.
To items transported by the motor vehicle, and deductions from insurance benefits under the motor vehicle liability insurance concluded for a vehicle used only occasionally (namely deductions for gross negligence).

26.
In connection with hunting.

27.
Arising from the person's liability as the keeper of and from the use of aircraft of any kind (subject to Art. 203.9) for which the keeper must conclude liability insurance under Swiss law.

28.
As a civilian parachutist, user of delta gliders, hang-gliders or paragliders.

29.
As a keeper of wild animals.
Nor shall the insurance cover:

30.
Recourse and compensation claims of third parties for indemnities that they have paid to injured parties in connection with:

- Insurance with regard to personal injury or damage to property caused by insured persons who are not of sound mind or whose judgment is impaired.
- Insurance with regard to personal injury or damage to property caused by domestic animals given into temporary custody.
- Insurance for liability on the part of employees or ancillary staff of the insured persons.

Art. 205 Duration and Geographical Limits

The insurance shall apply to loss or damage caused worldwide during the term of the contract (subject to the special scope of application as described in Art. 211). Should the policyholder take up residence in another country (with the exception of the Principality of Liechtenstein and the enclaves of Büsingen and Campione), however, the insurance shall lapse either at the end of the insurance year in which the change of domicile takes place, or with immediate effect at the request of the policyholder.

Art. 206 Claims

1. Handling of Claims

Zurich

- Shall assume responsibility for handling a claim if the claim exceeds the deductible specified in the contract, by indemnifying justified claims, reducing excessive claims, or rebutting unjustified claims.

- Shall represent the insured person in all dealings with the injured party.
- Shall be entitled to award the indemnity directly to the injured party and free of any deductible.

2. Benefits

The benefits paid by Zurich, including interest on losses, loss minimization costs, expert and legal fees, court, arbitration court and mediation costs, compensation for injured parties and any insured loss prevention costs, shall be limited to the sums insured specified in the policy at the time the loss or damage was caused. The total of all losses from a single cause is considered as one loss event, irrespective of the number of injured parties.

For all combined loss or damage during a period of five full insurance years, the maximum indemnity payable shall be three times the agreed sum insured per event. This five-year period shall run from the date on which the contract commences, as specified in the policy.

After these five years have elapsed, if the sum insured is altered during the term of the policy or if the existing contract is superseded by a new contract, a new period shall start, in the absence of any agreement to the contrary. The indemnity limit of three times the agreed sum insured per event shall also apply to contracts that run for less than five years.

If proceedings are instigated by the criminal or administrative authorities against an insured person due to an insured event, Zurich shall advise the insured person and pay the applicable legal fees, court costs, expenses, experts' fees, compensation of injured parties and any costs incurred by the insured person as a result of the criminal proceedings, but not punitive damages or fines.

If, on the basis of official or other documents, a successful outcome appears unlikely, Zurich may refuse permission to apply for redress or appeal.

If an insured person should lodge an appeal without express agreement from Zurich, and if it can be proven that such measures led to a significantly more favorable outcome, then Zurich shall indemnify the incurred costs retroactively (up to a maximum of the sum insured).

3. Obligations of the Insured Person

The insured person must fulfill the following obligations:

- He/She must assist Zurich to the best of his/her ability.
- In the absence of prior agreement from Zurich, he/she shall not be permitted to approve or settle claims for compensation. Only the signatory shall be bound by an admission of blame.
- He/she shall not be entitled to assign to injured parties or third parties any claims under this insurance with regard to liability, coverage or amount before these are finally established.
- If civil proceedings are instigated, he/she must assign the necessary authority to the lawyer specified by Zurich.
- He/she must reimburse any deductible to Zurich without objection.

The following shall be binding on the insured person:

- Settlement of a claim by amicable agreement by Zurich.
- Any judgment pronounced against the insured person.

Indemnities awarded to the insured person in court shall pass to Zurich to the extent of the amounts paid. The insured person shall assign this amount to Zurich.

If the insured person acknowledges liability without the prior agreement of Zurich or in the event of actions that contravene the provisions of the policy, then all benefits shall lapse, unless it is deemed that under the circumstances the breach occurred through no fault of the insured person's own.

Art. 207 Deductibles

Unless otherwise stated in the policy, the deductible for each insured event shall be:

For damage caused by tenants (Art. 203.6):

10% of the amount of the loss, subject to a minimum of CHF 200 and a maximum of CHF 2,000 for any one occurrence.

for special risks requiring a premium surcharge, the relevant provisions shall apply.

Art. 208 Special Risks Subject to a Premium Surcharge

Only if a special agreement has been made with Zurich to this effect shall the insurance cover claims for damage:

1. To motor vehicles up to a maximum total weight of 3,500 kg owned by a third party and used on an occasional basis, and to trailers, motorcycles, boats and surfboards (as per Art. 209).
2. To horses which are borrowed, rented or kept temporarily (as per Art. 210).
3. Arising while participating in equestrian sporting events.
4. In connection with hunting.
5. Arising from professional activities.
6. As a civilian parachutist, user of delta gliders, hang-gliders or paragliders.
7. As a keeper of wild animals.
8. As a keeper of racehorses without your own stable.

II. Supplementary Insurances

The supplementary insurances for special risks listed below shall only apply if a special agreement has been made with Zurich to this effect.

Art. 209 Damage to Third-Party Motor Vehicles up to a Maximum Total Weight of 3,500 kg, and to Trailers, Motorcycles, Boats and Surfboards

The insurance shall cover claims for damage arising from the occasional use of the above motor vehicles as the driver or as the legally prescribed co-driver for a learner driver in the event of accidental damage to the vehicle. The applicable indemnity limit for trailers, motorcycles and boats shall be CHF 50,000 per event.

In the case of trailers, claims for damage arising from occasional use shall only be covered by the insurance if they may be towed by a private car or other light motor vehicle up to a maximum total weight of 3,500 kg in accordance with Swiss road traffic legislation.

However, if the vehicle in question is covered by accidental damage insurance under which benefits are provided, Zurich shall only indemnify any contractual deductible which the accidental damage insurer imposes on its policyholder, and any additional premium arising from the actual downgrading of the applicable premium discount for that insurance (loss of no-claims bonus). This additional premium shall be included until such time as the premium tariff in force at the time of the event is reinstated. No further claims shall be considered. However, compensation for the loss of the no-claims bonus may under no circumstances exceed the indemnity paid by the accidental damage insurer.

Supplementary to Art. 204, the insurance shall not cover claims for damage:

1. To vehicles rented by an insured person or used for occupational purposes.
2. To vehicles if the keeper of the vehicle is a person who rents out vehicles on a commercial basis or a business person involved in the motor trade.
3. To vehicles which are provided to an insured person in connection with an occu-

pational activity or provided by an insured person.

4. To a vehicle that is exchanged for the insured person's own vehicle for that person's use.

5. To vehicles owned by persons living with the insured person.

Deductibles

The applicable deductible for each insured event shall be CHF 500.

If the benefits provide for payment of the deductible and the additional premium for comprehensive accidental damage insurance, these benefits shall be added together; the applicable deductible shall be CHF 500 for each event.

Art. 210 Injury to Horses that are Borrowed, Rented or Kept Temporarily

The insurance shall cover legal liability claims for accidental injury to borrowed or rented horses or to horses being kept temporarily or ridden on request, and to the riding or driving equipment belonging to such horses.

In the event that a horse dies or a veterinary surgeon recommends that a horse be put down, Zurich must be informed in time to arrange a post-mortem or expert opinion.

The insurance shall **not** cover:

Participation in equestrian sporting events, including entering and leaving the competition arena (excluding tests as part of a course or held at a riding school, fox hunting, dressage tests).

Benefits

On occurrence of an insured event, Zurich shall provide indemnity on death, permanent reduction in value, or temporary loss of use of the horse, and for the costs of the necessary treatment by a veterinary surgeon. The benefits per insured event shall be limited to the agreed sum insured. In the event of destruction, damage to or loss of riding or driving equipment, the benefits shall amount to a maximum of CHF 3,000 per insured event less the relevant deductible.

Deductibles

Unless otherwise agreed in the policy, the deductible shall amount to 10% of the claim, or a minimum of CHF 100 per insured event.

First of all, the indemnifiable loss is calculated according to the terms of the contract and the applicable legislation, then the deductible is subtracted. Only then is the indemnity limit applied.

Art. 211 Insurance Coverage when Using a Registration Sticker Issued in Connection with this Contract

The insurance shall cover the liability of the insured persons mentioned below on the basis of statutory liability provisions for:

- Death, physical injury or other such damage to personal health (personal injury).
- Destruction, damage or loss of property (property damage).

Death, injury or other damage to personal health or the loss of animals shall be deemed equivalent to property damage. The insurance shall include claims for damage as a result of crashing, falling over or falling off a bicycle.

The insurance shall cover the users of bicycles and vehicles deemed by law to be equivalent to bicycles that are equipped with a registration sticker issued by Zurich (insurance no. 606).

The insurance shall also cover the liability of the person who is responsible for the user, namely the head of the family.

The insurance is valid on issue of the registration sticker for the year indicated thereon, and shall lapse on May 31 of the following year. The insurance shall cover insured events occurring anywhere in Europe (including Turkey), in the countries bordering the Mediterranean Sea and in the Mediterranean island states.

For insured persons who do not live in Switzerland (with the exception of the Principality of Liechtenstein and the enclaves of Büsingen and Campione), the validity of the insurance shall be restricted to Switzerland and the neighboring countries.

Zurich's indemnification shall be restricted to the sum insured specified in the policy. The insurance shall **not** apply with regard to claims:

1. Made by the users of bicycles.
2. Arising from property damage caused by the owner's spouse, relatives in the ascending and descending line, or siblings residing in the same household. However the insurance shall cover physical injury to such persons.
3. Arising from injury to or death of passengers. Thus the insurance shall cover claims for children up to the age of seven traveling in securely mounted child seats or trailers permitted by the authorities, in accordance with Art. 63 of the Swiss Traffic Regulations Ordinance (VRV).
4. Arising from damage to or destruction of the bicycle or property transported thereon.
5. Arising from accidents at races, rallies or similar events for which the insurance prescribed by law has been arranged.
6. The insurance does NOT cover the liability of persons:
 - Who use the bicycle or registration sticker without authorization.
 - Who are prohibited from using the bicycle by law or under official regulations.
 - Who are responsible for the users mentioned above.
 These restrictions cannot be cited in the rebuttal of injured parties.

Buildings Insurance

I. Basic Insurance

Art. 301 Insured Buildings

The insurance shall cover those buildings in Switzerland, the Principality of Liechtenstein and the enclaves of Büsingen and Campione specified in the policy. Only buildings comprising a maximum of three apartments and no business premises shall be eligible for coverage. If a building is converted after the policy has been taken out, such that it subsequently comprises more than three apartments and/or business premises, the entire building shall cease to be covered. For the distinction between buildings and movable property, the "Standards for Buildings Insurance" – or, in the case of cantons with a cantonal fire insurance provider for buildings, the relevant cantonal provisions – shall apply.

Art. 302 Automatic Adjustment of the Sum Insured

1. Buildings Sum Insured

The applicable sum insured and premium for the insured building shall be adjusted annually throughout the term of the insurance as of the start of the following insurance year, in line with the relevant Construction Cost Index. In this connection, the annual Construction Cost Index published by the cantonal buildings insurance provider for the canton in which the building is situated shall apply. In cantons that do not produce a Construction Cost Index of their own, the "Zürcher Gesamt-Baukostenindex" ("Zurich Total Construction Costs Index") shall apply.

The indemnity limits set out in the General Conditions of Insurance and any applicable supplementary insurances shall remain unchanged.

2. Subsequent Price Rises

A subsequent rise in prices – up to a maximum of 5% of the buildings sum insured – shall also be insured, covering any increase in construction costs as per the Zurich Construction Costs Index between the occurrence of the loss and the completion of rebuilding. The coverage shall be restricted to a period of two years from the date on which the insured event occurred and be

limited to the amount of the reconstruction costs incurred.

Art. 303 Insured Perils and Losses, insofar as Agreed and Specified in the Policy:

The perils and losses listed in the policy shall be insured.

a) Fire

The insurance coverage shall include damage to buildings caused by:

1. Fire, smoke (sudden and accidental, but not gradual effects), lightning, explosion and implosion.
2. Falling aircraft and spacecraft, or aircraft and spacecraft making an emergency landing, or parts thereof, and also meteorites or other celestial bodies.
3. Loss as a result of the insured events mentioned above.
4. Scorch damage up to a maximum of CHF 5,000.

b) Natural Hazards

The insurance coverage shall include damage to buildings caused by the following natural hazards:

Floods, torrents, strong gales (winds with a minimum velocity of 75 km/h uprooting trees or taking the roofs off buildings in the vicinity of the insured property), hail, avalanches, sheer weight of snow, rock-slides, falling stones and landslides.

The following are **not** considered to be natural hazards:

- Damage due to subsidence, substandard building land, defective construction, poor building maintenance, failure to take appropriate preventive measures, artificial earth-moving operations, snow sliding from roofs, ground water, rising and overflowing of bodies of water which is known to be recurring.
- Damage caused by water from reservoirs or other artificial bodies of water, back-flow of water from the sewerage system (irrespective of the cause).

- Damage as a result of vibrations caused by the collapse of artificially created cavities.

c) Water

The insurance coverage shall include damage to buildings caused by:

1. Liquids escaping from pipes and systems serving insured buildings or insured equipment belonging to the insured person, or by liquids escaping from equipment and appliances connected thereto, or from aquariums, ornamental fountains or water beds.
2. Rainwater or water from melting snow or ice which has penetrated into a building through external drainpipes, gutters, leaking windows or the roof itself; but not through open skylights or windows or through openings in the roof or wall of buildings which are under construction or undergoing alterations or other work.
3. Groundwater and subsurface water inside the building.

The insurance shall also cover:

Costs

4. The costs of locating, exposing and repairing defective pipes within the insured building or externally, then concealing or bricking up the repaired pipes, provided they serve the insured building itself or equipment on the premises. With the exception of the costs of locating the affected pipes, coverage shall be limited to the site of the leak or damage. All other repair costs shall be deemed maintenance as per Art. 304, Para.11. The requisite temporary water and sewerage connections shall also be covered. In the absence of any special arrangements increasing the sum insured, the maximum total indemnity shall be CHF 10,000.
5. The costs of repairing and thawing out frost-damaged water pipes and connected appliances inside the building, as well as pipes outside in the ground, provided these serve only the insured building.
6. The costs of removing graffiti from the façade of a house or rectifying other malicious damage to a building. The maximum applicable indemnity shall be CHF 5,000

per incident, subject to a maximum of two claims per calendar year.

7. Accidental Damage to the Building

The costs of damage caused by unforeseen construction accidents during conversion or extension work shall be insured up to a total construction sum of CHF 100,000 insofar as such damage occurs during the term of the insurance as a result of:

- Planning and calculation errors, defective construction, materials or workmanship.
- Operational errors, negligence.
- Deliberate damage by third parties.
- External influences and foreign bodies.
- The failure of safety devices.

Only damage for which the policyholder must bear the cost shall be insured.

8. If, in the course of conversion or extension work, the structural integrity of the building in question is affected, a duly qualified engineer must be called to undertake the construction management on site.

Art. 304 Limitations of the Scope of Coverage

The insurance shall **not** cover:

General

1. Losses arising from warlike events, violations of neutrality, revolution, rebellion, insurrection, civil commotion (acts of violence against persons or property in the course of riotous assembly, riots or disturbances) and the corresponding countermeasures, as well as from earthquakes, volcanic eruptions or changes in the atomic nuclear structure, unless it can be proven that the losses are unconnected to these events.
2. Property that is or must be insured with a cantonal insurance agency.

Fire

3. Damage to live electrical machines, equipment and cabling caused by the effect of the electrical energy itself, by excess voltage or overheating resulting from overloading, as well as damage occurring to electrical safety devices such as fuses while fulfilling their normal purpose.

4. Damage due to insufficient pressure, hammer-blows in pipes, fractures caused by centrifugal force and other effects of electromechanical operations.

5. Damage due to sheer weight of snow, affecting only roof tiles or other roofing materials, chimneys, guttering or drainpipes.

Water

6. Backflow damage for which the owner of the sewerage system is liable.
7. Damage resulting from fire, smoke, lightning, explosion, implosion or natural hazards.
8. Damage due to the penetration of rainwater or water from melting snow or ice.

- Through open skylights or windows, openings in the roof or walls of buildings which are under construction or undergoing alterations or other work.
- To the façade of the building (external walls and insulation), on the roof (on the load-bearing structure, the roof covering and the insulation), while thawing out or repairing guttering and external drainpipes, the costs of clearing away snow and ice.

9. Damage due to subsidence, substandard building land, defective construction, poor building maintenance or failure to take appropriate preventive measures.
10. The costs of exposing broken underground recording devices, detectors, storage tanks and the like, then concealing or bricking these up again once repaired.
11. The costs of locating, exposing and repairing pipes (Art. 303, C4) when the work in question has been ordered by the relevant authorities or carried out as part of a maintenance or renovation program.
12. Damage arising during the filling and repair/inspection of heating and tank systems, heat exchangers and/or heat-pump circulation systems.
13. Accidental damage to the building caused by fire, water, natural hazards or theft.

14.

Purchased building materials up to the time they are incorporated in the building.

Art. 305 Insured Benefits

Buildings shall be insured at their replacement value, up to the sum insured stipulated in the policy or applicable on the basis of Art. 302 ("Automatic Adjustment of the Sum Insured").

Art. 306 Insured Costs

1. For the following costs arising from an insured loss as a result of fire, water or natural hazards at the insured location, the coverage per type of cost shall amount to 10% of the buildings sum insured, but not less than CHF 5,000 per type of cost. The maximum indemnity for all costs combined shall be 10% of the buildings sum insured.

If a higher sum insured has been agreed for the relevant costs as defined in Art. 306 Para. 2 and Art. 306 Para. 3, this higher figure shall apply.

2. Loss of Rent / Living Costs

These shall be determined on the basis of the costs arising from the inability to use damaged rooms and the net loss of income from letting or subletting. Any costs saved shall be deducted accordingly.

3. Debris Removal and Disposal Costs

These shall be determined on the basis of the actual costs of removing the debris of insured buildings from the scene of the damage and transporting it to the nearest suitable waste disposal site, including the costs of storage and destruction.

4. Costs of Security Windows, Doors and Locks

These shall be determined by the actual costs of carrying out the relevant work.

5. Other Costs

For other costs which have demonstrably arisen from an insured event at the location as a result of fire or water damage or natural hazards, the additional coverage shall amount to a maximum of CHF 500.

Art. 307 Deductibles

1. In the absence of any specific policy provisions to the contrary, the following shall apply:

- Damage caused by natural hazards: 10% of the amount of the loss, subject to a minimum of CHF 1,000 and a maximum of CHF 10,000 for any one occurrence.
- Other damage or losses: no deductible.

2. First of all, the indemnifiable loss is calculated, then the deductible is subtracted. Only then is the indemnity limit applied.

Art. 308 Claims

General

1. The indemnity for insured buildings shall be calculated on the basis of the prevailing local construction costs (value when new) for an equivalent building at the time of the loss, less the residual value. Official restrictions on rebuilding shall have no bearing on this. Sentimental value shall not be taken into account. In the case of partial damage, the costs of repair shall be indemnified, but only up to the new replacement value.

2. If the building is not rebuilt within two years at the same location, on the same scale and for the same purpose, the replacement value may not exceed the market value. This shall apply even if the rebuilding is not carried out by the insured person, his/her legal successors under family or inheritance law, or a person who, at the time of the loss, was legally entitled to acquire the building. In the case of buildings destined for demolition, the replacement value shall be the scrap value.

3. Loss Minimization Costs

Loss minimization costs shall also be indemnified. Where these costs and the indemnity together exceed the sum insured, the costs shall only be indemnified if the expenditure in question was incurred on Zurich's instructions. No indemnity shall be paid in respect of activities carried out by the fire brigade, the police or any other parties obliged to render assistance.

4. Underinsurance

If the sum insured is less than the replacement value of the building, the loss shall be indemnified based on the ratio of the sum insured to the replacement value, resulting in the amount of the indemnity being reduced accordingly. The same shall also apply to partial losses.

5. Waiver of Enforcement of Underinsurance Provisions

Zurich shall waive its right of objection on the grounds of underinsurance in the case of loss amounts of up to 10% of the sum insured, subject to a maximum of CHF 20,000.

6. First Loss Insurance

Under first loss insurance, losses shall be indemnified up to the agreed sum insured, disregarding any underinsurance.

7. Natural Hazards

If, for all firms licensed to operate in Switzerland,

- The indemnities from one insured event for a single policyholder should exceed CHF 25 million, the indemnity shall be reduced accordingly. The applicable indemnity may be subject to a further reduction in accordance with the following provision:
- If the indemnities calculated for one insured event exceed CHF 1 mia., the indemnities payable to the individual claimants shall be reduced such that the aggregate amount does not exceed this limit.

Indemnities for damage to movable property and buildings shall not be added together.

8. Losses at Different Times and in Different Locations

Losses at different times and in different locations shall be treated as one occurrence if they can be traced to the same atmospheric or tectonic cause.

II. Supplementary Insurances

Insofar as agreed and specified in the policy, the following shall be insured:

Art. 310 Glass Breakage

Insured Losses

1. Breakages to the following shall be covered:
 - Glazing in buildings, including glass bricks and skylights in the insured building and associated annexes.
 - Plexiglas or similar synthetic materials used instead of glass.

2. The sum insured shall also cover the costs of security glass.

Limitations of the Scope of Coverage

The insurance shall **not** cover:

3. Damage to ceramic hobs, washbasins, bidets and toilets (including cisterns), natural or manmade stone slabs, light fixtures, light bulbs, lighting tubes or neon tubes.
4. Damage caused by construction work.
5. Damage resulting from fire or natural hazards.
6. Solar panels.
7. Consequential damage, wear and tear.
8. Greenhouse and hotbed glass.

Indemnities Paid by Zurich

In the event of a claim, the costs of repair or replacement shall be indemnified up to the agreed sum insured.

Art. 311 Accidental Damage to Cultivated Areas

(Property in the open not forming part of the household goods)

Lawns, ornamental shrubs, bushes, flowers, trees, enclosures, fences and hedges (natural or artificial), walls, railings, garden

gates (including automatic gates), steps, statues, fountains, pools and ponds and their contents, flagpoles, lighting systems, alarm systems outside the building, slab and gravel paths, private access roads, traffic mirrors, satellite dishes, solar panels, etc. up to the agreed sum insured on a first-loss basis.

1. Insured Location

In the case of accidental damage to cultivated areas, only the insured location shall be covered.

2. Insured Perils and Losses

The insurance shall cover damage or destruction caused by sudden, unforeseen, involuntary or violent external events affecting the insured property.
Limitations of the Scope of Coverage

The insurance shall **not** cover:

3. Damage for which the manufacturer or vendor is legally or contractually liable.
4. Interior damage.
5. Damage caused by construction work.
6. Injury to animals.

7. Indemnities Paid by Zurich

The applicable indemnity shall be based on the cost of replacing the item in question like for like at the time of the insured event. In the case of partial damage, the costs of repair shall be indemnified up to the new replacement value.

8. Deductibles

In the absence of any specific policy provisions to the contrary, the applicable deductible shall be 10% of the amount of the loss, subject to a minimum of CHF 200 and a maximum of CHF 2,000 for each event.

9. First of all, the indemnifiable loss is calculated, then the deductible is subtracted. Only then is the indemnity limit applied.

Art. 312 Damage Caused by Martens, Rodents and Insects

Insured Losses

The insurance shall cover:

Claims arising from a bite by a wild, non-domestic rodent such as a marten, mouse or rat or damage to insured buildings caused by the following insects: the house longhorn beetle, woodworm or death-watch beetle. This list is definitive. The maximum indemnity in such cases shall be CHF 5,000.

Limitations of the Scope of Coverage

The insurance shall **not** cover:

Claims arising from damage caused by other vermin or fungus of any kind or the simple removal of nests of any sort.

Art. 313 Damage to Buildings and the Costs of Changing Locks, Fitting Security Doors and Locks as a Result of Burglary or Attempted Burglary

Insured Losses

The insurance shall cover:

The cost of repairs resulting from damage to a building and the actual cost of changing locks, fitting security doors and locks at the insured building as a result of burglary or attempted burglary. The nature and extent of the damage must be confirmed by means of an official police report.

Limitations of the Scope of Coverage

The insurance shall **not** cover:

Any claims arising from damage caused by fire, water or natural hazards.

