

Product documentation

# Household contents and personal liability insurance

Household insurance developed for IKEA:  
Simple, understandable, comprehensive

Household insurance  
developed for



iptiQ

**This product documentation contains all information about the household insurance. Detailed information on your insurance cover can be found in your policy after you have signed the contract.**

**If you have any questions, the insurance partner iptiQ will be happy to help you at any time:**

**In the customer portal, which can be accessed via [iptiq.insurance-checkout.com](https://iptiq.insurance-checkout.com)**

**Tel. +41 43 505 12 08**

**Email: [home@iptiq.com](mailto:home@iptiq.com)**

<b>Insurance products information sheet household contents</b>	<b>3</b>
This sheet gives a brief overview on the relevant aspects of your household content insurance.	
<b>Service overview household contents insurance</b>	<b>5</b>
This table lets you know on what services are included in the coverage.	
<b>Insurance products information sheet personal liability insurance</b>	<b>6</b>
This sheet gives a brief overview on the relevant aspects of the personal liability insurance	
<b>Service overview personal liability insurance</b>	<b>8</b>
This table lets you know on what services are included in the coverage.	
<b>General insurance conditions: Household contents</b>	<b>9</b>
Find here the terms and conditions of the household content insurance.	
<b>General insurance conditions: Personal liability</b>	<b>19</b>
Find here the terms and conditions of the personal liability insurance.	
<b>General provisions regarding your contract</b>	<b>29</b>
Find here the terms and conditions of the personal liability insurance.	
<b>Data protection declaration</b>	<b>32</b>
This is your data privacy.	

# Insurance products information sheet

## Household insurance: Household contents

Insurer: iptiQ EMEA P&C S.A., Luxembourg, Zurich branch  
Talacker 21, 8001 Zurich, Switzerland

Issued 07.2025

This sheet is for your own information and provides a brief overview of the key contents of your household insurance policy – the household contents component. You will find all the information in your policy and the insurance conditions. We kindly ask you to read through these documents in full.

### What kind of insurance does it concern?

We offer you a household insurance policy. The household contents component protects you from the financial consequences attributable to the destruction, damage and loss of your household contents due to an insured event. This is an indemnity insurance.



### What is covered?

#### Insured items

The household contents belonging to you and the co-insured persons in your apartment are insured. This includes all movable property for private use, such as furniture, clothes, entertainment electronics, money, jewellery, leased, rented or otherwise entrusted property and pets.

#### Insured claims and costs

Depending on the agreement (please see policy) we will provide compensation for the damage and destruction of your household contents by

- ✓ Fire
- ✓ Natural Hazards
- ✓ Water
- ✓ Theft (burglary and robbery at home and away from home, simple theft at home)
- ✓ Simple theft away from home
- ✓ Glass breakage Furniture and Building

The insurance also covers costs that are necessary and actually incurred as a result of an insured event, including e.g.

- ✓ Additional cost of living
- ✓ Loss of income from subletting
- ✓ Debris removal and disposal
- ✓ Emergency glazing, emergency doors and emergency locks
- ✓ Recovery of documents
- ✓ (Un)blocking or reissuance of payment cards

#### Additional service

You will get access to our network of craftsmen, which you can use at your own expense even without an insured claim.

#### Sum insured

The amount of the agreed sum insured is stated in your policy.



### What is not covered?

#### The following examples are not insured:

- ✗ Motor vehicles and all means of transport for which liability insurance is stipulated by law
- ✗ Items that are insured or must be insured with a cantonal insurance institution
- ✗ Theft damage caused by persons living in the same household as you
- ✗ Instances of damage as a result of war and warlike events, revolution, rebellion or civil unrest and the measures taken against them
- ✗ Damage caused by earthquakes and volcanic eruptions



### Are there any coverage restrictions?

#### In some cases, the insurance coverage may be limited, for example:

- ! If the claim is covered by another insurance policy
- ! If the sum insured is less than the value of your insured household contents (insufficient insurance)
- ! If the claim is greater than the agreed sum insured or the limit
- ! If you have to pay an excess amount
- ! If you have intentionally caused damage or allowed it to happen



## Where am I covered?

Your household content is insured at your home address that is stated in the policy document. In addition, you also have insurance cover when your items are located temporarily away from home, anywhere else in the world. The cover for items away from home is limited in terms of time (2 years) and amount.



## What obligations do I have?

The following obligations apply, for example:

- Until you submit your contractual declaration, please inform us of all the hazardous circumstances known to you, which we have asked for in text form and which are relevant to our decision to conclude the contract with the content agreed with you.
- You are obligated to exercise due care and to take the necessary precautions to protect your property against insured damage (e.g. to clean blocked water pipes).
- Pay the insurance premiums on time and in full.
- Let us know if the circumstances listed in the policy change so that your contract can be amended as needed (e.g. if you move house).
- If a claim occurs, you must notify us immediately.
- You are obligated to keep the extent of the damage as small as possible and to do everything possible to help clarify the claim.



## When and how do I pay?

The first premium is payable when you take out the insurance policy. The other premia are to be paid annually. The premium is paid by way of a charge to your credit card.



## When does the coverage begin and end?

Insurance cover begins and ends on the dates specified in the policy. Your contract will automatically be renewed for one year (renewal year).

Exception: You or we have cancelled the policy.



## How can I terminate the contract?

- You may terminate your policy at any time with effect from the end of the previous day or from a later date of your choice. There is no notice period.
- We can terminate the contract at the end of the initially agreed contract period and at the end of each year of renewal (this must be done at least one month before the end of the contract period).
- You or we can, for example, also terminate due to a claim for compensation. Then the contract ends before the end of the agreed duration.
- Additional rights of termination may result from a change in your situation, e.g. a change of residence and move abroad.
- Within the first 14 days you can revoke your application to conclude the contract or the declaration of acceptance. You can do this by e-mail or by phone and the deadline is met if you notify us of the revocation on the last day of the revocation period.

# Service overview – household contents insurance

## Reading aid

100%	This means that we cover claims up to the agreed sum insured.
20%	Here, we cover claims up to 20% of your sum insured, up to a maximum of CHF 30,000.
20%	Here, we cover costs of up to 20% of your sum insured, from at least CHF 10,000.
CHF 10,000	Here, we refund up to a maximum amount of CHF 10,000.
CHF 5,000	Here, we refund up to a maximum amount of CHF 5,000.
CHF 1,000	Here, we cover a maximum of CHF 1,000.

	Basis			Add-ons					
	Fire	Natural Hazards	Water	Theft with the three elements			Simple theft away from home	Glass Breakage Furniture	Glass Breakage Building
				Burglary	Robbery	Simple theft at home			
Scope of coverage									
Household contents	100%	100%	100%	100%	100%	100%	Self-elected	Self-elected	100%
Items belonging to guests, entrusted items	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000			
Pecuniary values	CHF 5,000	CHF 5,000	CHF 5,000	CHF 5,000	CHF 5,000				
Coverage limit									
Household contents away from home	20%	100%	20%	20%	20%				
Jewellery	100%	100%	100%	20%	100%	20%			
Damage from scorching, damage due to heat	CHF 5,000								
Excess									
Your share per claim	Self-elected	CHF 500	Self-elected	Self-elected	Self-elected	Self-elected	Self-elected	Self-elected	Self-elected
Insured costs, in addition to the sum insured									
Additional cost of living	20%	20%	20%	20%	20%				
Loss of income from subletting	20%	20%	20%	20%	20%				
Debris removal and disposal	20%	20%	20%	20%	20%				20%
Emergency glazing, emergency doors and emergency locks	20%	20%		20%	20%				20%
Recovery of documents	20%	20%	20%	20%	20%	CHF 1,000	CHF 1,000		
(Un)blocking or reissuance of payment cards	20%	20%	20%	20%	20%	CHF 1,000	CHF 1,000		
Changing locks				20%	20%	CHF 1,000	CHF 1,000		
Repair work for building damage				20%	20%				
Water loss			20%						

## Additional service

Access to the network of craftsmen, accessible even without insured damage at your own expense

# Insurance products information sheet

## Household insurance: Personal liability

Insurer: iptiQ EMEA P&C S.A., Luxembourg, Zurich branch  
Talacker 21, 8001 Zurich, Switzerland

Issued 07.2025

This sheet is for your own information and provides a brief overview of the key contents of your household insurance policy – personal liability component. You will find all the information in your policy and the insurance conditions. We kindly ask you to read through these documents in full.

### What kind of insurance does it concern?

We offer you a household insurance policy. The personal liability component protects you from the financial consequences of statutory liability claims and defends against unjustified claims (passive legal protection). This is an indemnity insurance.



### What is covered?

#### Insured persons

Depending on the agreement (please see policy), the insurance coverage applies either to you (individual insurance policy) or to you and the insured persons in the same household (multi-person insurance). This insurance is valid only for people living in Switzerland and have the main residency in Switzerland. Your main residence is the place where you spend most of the year.

#### Insured benefits

We protect you from the financial consequences of statutory liability claims for:

- ✓ personal injury, i.e. death, injury or other forms of damage to the health of third parties
- ✓ damage to property, i.e. destruction, damage or loss of property belonging to third parties
- ✓ damage to animals, i.e. killing, injury, loss or damage to the health of animals belonging to third parties
- ✓ financial losses due to an insured event relating to personal injury, property damage or animal harm

In the event of an insured claim, we will assume responsibility for the compensation of justified (and defence against unjustified) claims.

#### Insured risks

You are insured as:

- ✓ A private person
- ✓ A pet owner
- ✓ A renter of immovable property
- ✓ A property owner
- ✓ A vehicle user (e.g. bicycles, motorcycles, watercraft and aircraft without statutory liability insurance)
- ✓ A self-employed part-time worker

Depending on the policy, the following risks are also insured:

- ✓ Damage caused by driving motor vehicles of others
- ✓ No reduction of payout in case of gross negligence

#### Sum insured

The amount of the agreed sum insured is stated in your policy.



### What is not covered?

#### The following example claims are not insured:

- ✗ Instances of injury to you as the insured persons or damage to your own property
- ✗ As a result of crimes, offences or attempted crimes, offences or assaults intentionally committed
- ✗ From losses that could have been anticipated or were accepted with a high degree of probability
- ✗ From damage due to wear and tear or gradual effect
- ✗ From contractually assumed liability in excess of statutory provisions and in the event of the non-performance of statutory or contractual insurance obligations
- ✗ From strictly financial losses, which are not attributable to a form of insured personal injury, property damage or animal harm
- ✗ In conjunction with a professional or otherwise remunerated activity, unless otherwise specified
- ✗ From the loss of (or damage to) data and programmes (software)
- ✗ In conjunction with warlike events, unrest of any kind and terrorism



### Are there any coverage restrictions?

#### In some cases, the insurance coverage may be limited, for example:

- ! if you have to pay an excess amount
- ! if you have intentionally caused damage or allowed it to happen





## Where am I covered?

Unless otherwise specified, the insurance cover applies globally. These are the primary limits:

- The insurance policy does not apply in the USA and Canada for private employers or weapon owners, as well as for persons in self-employed secondary employment
- For property owners and renters on undeveloped land, the insurance policy only applies in Switzerland.
- In the case of occasional use of third-party motor vehicles, the insurance policy only applies to vehicles registered in Switzerland, Liechtenstein and in Member States of the European Union and EFTA states.



## What obligations do I have?

The following obligations apply, for example:

- Until you submit your contractual declaration, please inform us of all the hazardous circumstances known to you, which we have asked for in text form and which are relevant to our decision to conclude the contract with the content agreed with you.
- You are bound to a duty of care.
- Pay the insurance premiums on time and in full.
- Let us know if the circumstances listed in the policy change so that your contract can be amended as needed (e.g. change with regards to the insured group of persons).
- If a claim occurs, you must notify us immediately.
- You are obligated to keep the extent of the damage as small as possible and to do everything possible to help clarify the claim.



## When and how do I pay?

The first premium is payable when you take out the insurance policy. The other contributions are to be paid annually. The premium is paid by way of a charge to your credit card.



## When does the coverage begin and end?

Insurance cover begins and ends on the dates specified in the policy. Your contract will automatically be renewed for one year (renewal year).

Exception: You or we have cancelled the policy.



## How can I terminate the contract?

- You may terminate your policy at any time with effect from the end of the previous day or from a later date of your choice. There is no notice period.
- We can terminate the contract at the end of the initially agreed contract period and at the end of each year of renewal (this must be done at least one month before the end of the contract period).
- You or we can, for example, also terminate due to a claim for compensation. Then the contract ends before the end of the agreed duration.
- Additional rights of termination may result from a change in your situation, e.g. a change of residence and move abroad.
- Within the first 14 days you can revoke your application to conclude the contract or the declaration of acceptance. You can do this by e-mail or by phone and the deadline is met if you notify us of the revocation on the last day of the revocation period.

# Service overview – personal liability insurance

## Reading aid

	This means that our services and costs are covered per claim up to the agreed sum insured (CHF 5 million or CHF 10 million).
	Here, we can provide cover upon request beyond the statutory liability benefits and up to the amount stated.
	Here, we only provide cover if the facts of the case correspond to no more than the stated value.

	Basic	Additions	
	Liability claims against the insured person as private persons <sup>1</sup> , pet owners, renters <sup>2</sup> , property owners <sup>3</sup> , self-employed part-time workers, users of vehicles	Driving motor vehicles of others < 3.5t	No reduction for gross negligence
<b>Scope of coverage as per statutory liability</b>			
Compensation for justified claims and defence against unjustified claims arising from			
Personal injury	100%	100%	✓
Property damage	100%	100%	✓
Animal harm	100%	100%	✓
Financial loss <sup>4</sup>	100%	100%	✓
<b>The contractual benefits also include the following costs</b>			
Damage prevention costs relating to environmental damage	100%	100%	✓
Damage mitigation costs	100%	100%	✓
Claims interest, legal, court, expertise and similar costs.	100%	100%	✓
<b>Additional benefits upon request in the event of a claim</b>			
Damage caused by insured children incapable of judgement and housemates	CHF 200,000		✓
Damage to property during sports and games	CHF 2,000		✓
Damage caused by animals covered by insurance	CHF 2,000		✓
<b>Coverage limit</b>			
For insured private construction projects, a maximum total construction sum applies	of CHF 100,000		
For insured, self-employed secondary gainful activities, a maximum annual turnover applies	of CHF 20,000		
In the case of insured, owner-occupied property used exclusively for residential purposes with a maximum of	3 apartments		
<b>Excess</b>			
Your share per claim	Self-elected	Self-elected	Self-elected

<sup>1</sup> Does not apply to weapon owners and private employers in the USA and Canada

<sup>2</sup> For owner-occupied, undeveloped land this only applies in Switzerland

<sup>3</sup> Only valid in Switzerland

<sup>4</sup> Only applies if these are attributable to an insured event involving personal injury, property damage or animal harm.



# General insurance conditions for your household insurance: Household contents

Edition 10.2022

**In these insurance conditions, which form part of your household contents insurance policy, you can see under which conditions we grant you insurance coverage. From points 5 to 8, those relevant to you are the ones for which you have taken out the insurance policy.**

<b>1 General provisions household contents insurance</b>	<b>10</b>
Here you can find out which people and what items are insured or excluded, as well as how we determine in the event of a claim, what happens if there is a shortfall, and what your due diligence obligations and obligations are.	
<b>2 Insurance in the event of fire damage</b>	<b>13</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>3 Insurance against damage caused by natural hazards</b>	<b>13</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>4 Insurance in the event of water damage</b>	<b>14</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>5 Insurance against burglary, robbery, theft at home</b>	<b>15</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>6 Insurance against simple theft away from home</b>	<b>15</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>7 Insurance against glass breakage in furniture</b>	<b>16</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>8 Insurance against glass breakage in buildings</b>	<b>17</b>
You can find out here what is and what is not insured, which benefit limits apply and which costs are insured.	
<b>General provisions regarding your contract</b>	<b>29</b>
These are the general terms of your contract.	

# 1

## General provisions regarding your household contents insurance

### 1a

#### Which persons are insured?

We insure you and the persons living with you in a permanent household (co-insured persons).

All the following rules and regulations apply not only to you, but also to all other co-insured persons.

The insurance does not apply to persons who live with you in a shared apartment, which is characterised by the absence of a common household.

Only persons who are normally resident in Switzerland are insured.

### 1b

#### What is the object of insurance?

Your household contents are insured up to the sum insured as agreed in the policy. It comprises

- 1 All movable property for private use (e.g. clothes, furniture) belonging to you.
- 2 Your jewellery, i.e. articles made of precious metals, precious stones and pearls as well as watches and pocket clocks.
- 3 Your pets.
- 4 Structural installations in the building introduced by you, which cannot (or need not be) insured with the building.
- 5 Items used privately, leased or rented by you.
- 6 Professional utensils, which belong to you and which you use yourself as an employee.
- 7 Your movable structures including their contents at your home, e.g. a beehive or garden house without foundations, which was not built as a permanent facility.

- 8 Your car tyres, rims, ski and bicycle racks, roof boxes, child car seats not mounted on the vehicle and pet travel accessories, unless otherwise specified.

Claims will be covered if they are not already covered by another insurance policy.

Insurance coverage up to the sum insured as agreed in the policy also extends to

- 9 Own pecuniary values, i.e. cash, credit and customer cards, securities, savings books, precious metals (as inventories, bars or commodities), coins and medals, unmounted precious stones and pearls, unless otherwise specified.
- 10 Property belonging to guests, entrusted movable items and entrusted pets, unless otherwise specified.

### 1c

#### Which items are not insured?

- 1 Motor vehicles and all means of transport for which liability insurance is statutorily required, motor vehicle trailers, caravans, mobile homes, each including accessories and spare parts. The insurance covers accessories as per 1b.8.
- 2 Ships for which liability insurance is required by law. Furthermore, those items which are not regularly taken back home after use, as well as all vessels with engine, each including accessories.
- 3 Aircraft which must be entered in the aircraft register, including accessories.
- 4 Pecuniary values in movable structures, of the employer, of guests and entrusted monetary values.
- 5 Items, that are insured or must be insured with a cantonal insurance institution
- 6 Individual items and pets for which a special insurance policy exists, unless it contains the same restriction.

### 1d

#### Where does insurance coverage apply?

The insurance coverage applies

- 1 At your home, at the address stated in the policy.
- 2 Away from home, for insured items that are temporarily located anywhere else in the world (but not longer than two years), unless otherwise specified.

The cover is limited to the sum insured as agreed in the policy.

Items that are permanently located away from home, e.g. in a holiday home, second home or at work are not insured.

- 3 In the event of a change of residence within Switzerland, including during the move and at the new place of residence.

## 1e

### How is the compensation determined?

- 1 We calculate the compensation on the basis of the replacement value of the insured items immediately before the occurrence of the insured event, less any residual value remaining after the event.

Sentimental value is not considered.

- 2 The replacement value is classified as
  - 2.1 the replacement price (new value) at the time of the claim.
  - 2.2 In the case of leased and rented items, a maximum of the price which the lessor or landlord actually has to pay for its replacement.
  - 2.3 In the case of pecuniary values: for cash, the nominal value; for securities and savings books, the costs incurred for their invalidation (amortisation) and losses of interest and dividends; for coins, medals, unmounted precious stones, pearls and precious metals, the market price. For the other pecuniary values, the extent of the verified damage.
- 3 We can arrange for the necessary repairs, pay physical compensation or pay compensation in cash.
- 4 In the case of partially damaged items, we will compensate the repair costs, but at most the value which would be reimbursed in the event of total loss.
- 5 We also reimburse loss mitigation costs as part of the household contents insurance sum insured. If these costs, together with the damage in question, exceed the sum insured, these will only be reimbursed if they are expenses which have been ordered by us.
- 6 We will support you in rectifying the damage, finding craftsmen or other helpers suitable for your situation.
- 7 The compensation is limited by the sum insured or limit agreed in the policy.
- 8 You will bear the excess agreed in the policy for each insured event. This will be deducted from the compensation. If there is no

deduction in the amount of compensation, we may claim the excess from you.

## 1f

### What happens in case of insufficient insurance?

- 1 A case of insufficient insurance exists if your household insurance sum is lower than the actual total value of the insured items immediately before the occurrence of the insured event.
- 2 In this case, compensation is reduced to the ratio of the sum insured to the replacement value of the insured objects. Insufficient insurance also affects partial losses.
- 3 In cases involving a claim amounting to 10% of the household contents insurance sum insured, but as a minimum up to a claim amount of CHF 5,000, we will waive the calculation of insufficient insurance. If the claim amounts to more than 10% of the household contents insurance sum insured or more than CHF 5,000, the rule of insufficient insurance is applied for the part that exceeds this value.

Due to legal provisions, the waiver of insufficient insurance does not apply to natural hazard events such as floods.

## 1g

### Which costs are covered?

We will reimburse the actual and proportionate costs incurred as a result of an insured event at your home for

- 1 additional costs of living, i.e. additional costs arising from the non-usability of damaged rooms, e.g. hotel costs. Costs saved, e.g. energy costs, are deducted from the compensation.
- 2 Loss of income from subletting (net tenant income).
- 3 Debris removal and disposal, i.e. the costs of clearing away the remains of insured items, transporting them to the nearest suitable location, and storing, disposing of and destroying them.

Not insured are the restoration or disposal of water and soil (including fauna and flora) and the purification of air and water. This also applies if they become mixed up or covered with the insured items.

- 4 Emergency glazing, emergency doors and emergency locks.

- 5 Changing locks, i.e. the cost of changing or replacing keys, magnetic cards or locks in your home, as well as bank safes and the associated keys rented by you.
- 6 Replacement of physical documents such as ID cards, passports, identity cards or their duplicates.
- 7 (Un)blocking or re-issuing of personal and private payment cards (e.g. EC card, credit card, debit card).
- 8 Repair of damage to buildings caused by burglary, attempted burglary or robbery.

The costs will be covered, unless they are already covered by another insurance policy.

- 9 Water loss as a result of an insured water damage claim.

The costs will be reimbursed in the event of damage if this is expressly stated in the following provisions.

For costs, the compensation is limited to the sum insured as agreed in the policy.

## 1h

### What additional services are available to you?

You will get access to our network of craftsmen, which you can use at your own expense even without an insured claim.

## 1i

### What are your duties of care and obligations?

- 1 Prior to the occurrence of a claim, you are obligated to exercise due care and take the necessary measures to protect your property against insured damage, such as cleaning clogged water pipes.
- 2 In the event of a claim
  - 2.1 We need information from you quickly. Please notify us immediately.
  - 2.2 You must, wherever possible, see to the preservation and rescue of the insured property and to the mitigation of damage, while following our instructions.
  - 2.3 You may not make any changes to the damaged item, unless it serves to mitigate the damage or is in the public interest. You, therefore, make it easier for us to determine the claim and calculate the level of compensation.

- 2.4 In the event of theft or upon our request, you must inform the police immediately and, if necessary, submit a report.
- 2.5 If stolen or lost items are recovered or you receive notification of this, please inform us immediately.
- 2.6 All information relating to the claim and all underlying facts influencing the determination of the circumstances underpinning the claim must be complete, correct in terms of content and communicated by you. This also applies to statements made to the police, the authorities, expert appraisers and doctors.
- 2.7 We are authorised to carry out all investigations and to obtain information which serves to determine the damage involved.
- 2.8 You must prove the occurrence and amount of the damage. The sum insured does not constitute proof of the existence and value of the insured items.
- 2.9 You may not acknowledge claims for compensation against third parties or assign claims arising from this contract. The execution by us is binding for you.

## 1j

### Which events are generally not insured?

- 1 Damage as a result of war and warlike events, civil war, revolution, rebellion or civil unrest, as well as measures taken against them.
- 2 Damage as a result of internal unrest, i.e. violence against persons or property on the occasion of rioting, tumult or insurrection and counter-measures taken, unless otherwise specified.
- 3 Damage caused by shocks/vibrations attributable to tectonic movements in the earth's crust (earthquakes) and volcanic eruptions, unless agreed as additional cover in the policy.
- 4 Damage caused by shocks/vibrations, which are caused by the collapse of artificially created cavities.
- 5 Damage caused by the services of military services and fire brigades, the police and other persons obligated to provide assistance.
- 6 Damage caused by nuclear energy, nuclear radiation or radioactive substances.
- 7 Damage caused by water from reservoirs or other artificial water installations, regardless of the underlying cause.
- 8 Damage committed intentionally by you.

## 2 Insurance in the event of fire damage

### 2a What is insured?

If insurance in the event of fire damage is mentioned on the policy: The insurance covers damage and destruction of your household contents by

- 1 Fire, sudden and accidental exposure to smoke, lightning, explosion and implosion, the crash and emergency landing of aircraft and spacecraft or parts thereof, meteorites.
- 2 Scorching. Damages to items that are unintentionally exposed to open fires (fire in places such as the fireplace, the barbeque, the stove, or the flame of a candle) or sources of heat are also insured.

The cover is limited to the sum insured as agreed in the policy.

- 3 Loss as a result of the above events.
- 4 Damage caused by extinguishing agents.

### 2b What is not insured?

- 1 Damage caused by purposeful or gradual exposure to smoke.
- 2 Damage to electrified machines, apparatus and power lines caused by the effect of the electrical energy itself, by overvoltage or by heating due to overload.

### 2c Which costs are insured?

In the event of a claim, we will reimburse you the costs incurred in accordance with 1g for additional living expenses, loss of income from subletting, debris removal and disposal, emergency glazing, emergency doors and locks, the recovery of documents and the (un)blocking or reissuing of payment cards.

## 3 Insurance against damage caused by natural hazards

### 3a What is insured?

If insurance for damage caused by natural hazards is mentioned on the policy: The insurance covers damage and destruction of your household contents by

- 1 High tide, flooding, storm (winds of at least 75 km/h, which knock down trees or cover buildings in the vicinity of the insured items), hail, avalanche, snow pressure, rock fall, rock impacts and landslide.
- 2 Loss as a result of the above events.

Due to the statutory legal requirements for insurance against damage caused by natural hazards, insurance companies can limit the cover they provide for major natural hazard events as follows:

- 1 If the compensation determined for an individual policyholder as a result of an insured event exceeds CHF 25 million, it is reduced to this amount.
- 2 If the compensation determined for all policyholders as a result of an insured event exceeds CHF 1 billion, the amounts of compensation payable to the individual beneficiaries are reduced so that together they do not exceed this amount.
- 3 Compensation for movable property and buildings shall not be aggregated.
- 4 Damage that is separated in terms of time and space constitutes an event if it can be traced back to the same atmospheric or tectonic cause. The coverage limit for household contents away from the home as per 1d.2 does not apply to the events mentioned.

### 3b What is not insured?

Events not classified as natural hazards include

- 1 Damage caused by subsidence, poor subsoil, faulty structural design, poor maintenance of buildings, failure to take appropriate defensive measures, artificial earth movements, snow

slide from roofs, groundwater, rising and overflowing of waters, which empirical evidence shows to be repeated over shorter or longer intervals.

- 2 Backwater from the sewage system.
- 3 Operational and management-related damage that should be anticipated in line with experience, such as damage to buildings and civil engineering works, tunnel construction, during the extraction of stones, gravel, sand or clay.

Storm and water damage to ships and boats while on the water are not insured.

## 3c

### Which costs are insured?

In the event of a claim, we will reimburse you the costs incurred in accordance with 1g for additional living expenses, loss of income from subletting, debris removal and disposal, emergency glazing, emergency doors and locks, the recovery of documents and the (un)blocking or reissuing of payment cards.

## 4

### Insurance in the event of water damage

#### 4a

##### What is insured?

The insurance covers damage and destruction of your household contents by

- 1 Leakage of liquids and gases originating from
  - 1.1 Pipe systems serving the building in which the insured items are located as well as the facilities and apparatus connected to it.
  - 1.2 Heating and tank systems as well as alternative heat generation systems.
  - 1.3 Aquariums, waterbeds, mobile air conditioners, humidifiers and decorative fountains.
- 2 Rain, snow and melt water entering the building from outside.

- 3 Backwater from the sewerage system, which enters the building.
- 4 Ground and slope water (underground water), which enters the building.
- 5 Loss as a result of the above events.
- 6 Fungal infestation such as mould as a result of the above events. The prerequisite is that no structural changes – such as conversions or extensions – have been made in the affected rooms in the interim period.
- 7 Frost, i.e. costs for repairs and the defrosting of damaged pipe systems and connected equipment installed by you as a renter inside the building.

Claims will be covered provided that the insured items are not already covered by another insurance policy.

#### 4b

##### What is not insured?

- 1 Damage during the filling and emptying of liquid containers and pipe systems and during inspection work.
- 2 Damage to the spilled liquids themselves.
- 3 Damage caused by gradual leakage of water from aquariums, waterbeds, mobile air conditioners, humidifiers and decorative fountains
- 4 Damage due to the penetration of rain, snow and melt water through open roof hatches, open windows and doors or through openings in the roof or walls in new buildings, conversions or other work undertaken on the building.
- 5 Backwater damage for which the owner of the sewer system is liable.
- 6 Damage caused by subsidence, poor subsoil, faulty structural design, inadequate building maintenance and a failure to take defensive measures.

#### 4c

##### Which costs are insured?

In the event of a claim, we will reimburse you for costs incurred in accordance with 1g for additional living expenses, loss of income from subletting, debris removal and disposal, the recovery of documents, (un)blocking or reissuing of payment cards, and water loss.



# 5

## Insurance against burglary and robbery at home and away from home, simple theft at home

### 5a

#### What is insured?

If insurance against burglary, robbery, and simple theft at home is mentioned on the policy: The insurance policy covers damage to household contents as verified by traces, witnesses or according to the underlying circumstances, which are the result of

- 1 Burglary. i.e. theft by perpetrators who forcibly enter a building or the room of a building or break open a container located therein.

Breaking into vehicles is not considered burglary.

Attempted burglary as well as theft by unlocking with the correct keys or codes, magnetic cards and the like is considered equal to burglary, provided that the perpetrator has acquired these by way of burglary, robbery or simple theft.

The cover for jewellery is limited to the limit agreed in the policy for burglary in your home. The limit does not apply if the jewellery is locked in a security container at the time of the damage. Walled-in wall safes or cash safes weighing more than 100 kg are considered as such.

- 2 Robbery, i.e. theft under threat or use of force against you or persons working in your household and theft in the event of a person's inability to resist as a result of death, fainting or accident.
- 3 Simple theft in your home, such as walk-in theft, theft from locked vehicles or pickpocketing and trick theft that occurs in your home.

The cover for jewellery is limited to the sum insured as agreed in the policy for simple theft in your home.

- 4 Malicious damage to your home if the perpetrator has entered the insured premises without authorisation.

Claims will be covered provided that the insured items are not already covered by another insurance policy.

### 5b

#### What is not insured?

- 1 Losing or misplacing items.
- 2 Theft caused by persons living in the same household as you.
- 3 Simple theft of pecuniary values.

### 5c

#### Which costs are insured?

In the event of a claim we will reimburse you for any costs incurred in accordance with 1g for additional living costs, loss of income from subletting, debris removal and disposal, emergency glazing, emergency doors and emergency locks, lock changes, the recovery of documents, the (un)blocking or re-issuing of payment cards and repairs in the event of damage to buildings.

# 6

## Insurance against simple theft away from home

### 6a

#### What is insured?

If insurance against simple theft away from home is mentioned on the policy: The insurance policy covers damage to household contents that occurs outside your address as stated in the policy, by way of

- 1 simple theft, such as theft from locked vehicles, pickpocketing and trick theft.

The cover is limited to the sum insured as agreed in the policy.

Claims will be covered, provided that the insured items are not already covered by another insurance policy.

## 6b

### What is not insured?

- 1 Losing or misplacing items.
- 2 Pecuniary values.
- 3 Guest belongings, entrusted movables and entrusted pets.
- 4 Tyres, rims, ski and bicycle racks, roof boxes, child car seats and your pet travel accessories not mounted on the vehicle.

## 6c

### Which costs are insured?

In the event of damage, we will reimburse you for costs incurred in accordance with 1g for changing locks, the recovery of documents and the (un)blocking or re-issuing of payment cards.

## 7

### Insurance against glass breakage in furniture

## 7a

### What is the object of insurance?

If the furniture glass breakage add-on is included in your policy, you are covered for glass breakages affecting furniture in your home.

The following are considered glass:

- 1 Glazed components of furniture, such as glass display cases, aquariums, table tops.
- 2 Glass-substitute materials such as Plexiglass or other plastics, and natural and artificial stone, are also considered glass.

## 7b

### What is insured?

The insurance covers damage caused by:

- 1 A sudden, unexpected event

- 2 Malicious damage caused by a third party
- 3 Civil unrest and
- 4 Shock waves from aircraft flying at supersonic speed.
- 5 Damage caused to household effects by glass splinters associated with an insured glass claim is also covered.

The cover is limited to the sum insured as agreed in the policy.

Damage claims will be accepted provided the damage is not covered by another insurance policy.

## 7c

### What is not insured?

- 1 Damage to hand mirrors, optical glazing (e.g. glasses or binoculars), glassware, glass figurines, hollow glass (except for aquariums, terrariums and glass components), light fittings of any kind, light bulbs, strip lights/neon tubes.
- 2 Damage to components of electronic communication and entertainment equipment (eg mobile phones, tablets and screens) of any kind.
- 3 Damage to items belonging to guests, other movable property entrusted to the policyholder.
- 4 Secondary damage and damage due to wear and tear, with the exception of 7b, 5.
- 5 Damage caused by work carried out by third parties (eg tradespeople) on furniture glazing.
- 6 Damage that happens outside the address stated in the policy.

## 7d

### What costs are covered?

Furniture glass breakage insurance does not cover any additional costs.

# 8

## Insurance against glass breakage in buildings

Damage claims will be accepted provided the damage is not covered by another insurance policy.

### 8a

#### What is the object of insurance?

If the building glass breakage add-on is included in your policy, you are covered for glass breakages affecting the building structure of your home.

The following are considered building glass:

- 1 Building glazing in rooms used exclusively by you.
- 2 Ceramic hobs.
- 3 Natural and artificial stone finishes in the kitchen and bathroom as well as fireplace surrounds.
- 4 Sanitary facilities, i.e. washbasins, sink units, toilets, cisterns, bidets, pissoirs, shower trays and bath tubs, plus the costs of assembly accessories and fittings.

Cracks or chips in enamel coatings are also insured.

- 5 Glass-substitute materials are also considered glass, e.g. Plexiglas or other plastics and natural and artificial stone.

### 8b

#### What is insured?

The insurance covers glazing breakages caused by:

- 1 A sudden, unexpected event
- 2 Malicious damage caused by a third party
- 3 Civil unrest and
- 4 Shock waves from aircraft flying at supersonic speed.
- 5 Damage caused to household effects by glass splinters associated with an insured glass claim is also covered.

## 8c

### What is not insured?

- 1 Damage to light fittings of any kind, light bulbs, strip lights/neon tubes.
- 2 Damage to tiles and wall and floor panels.
- 3 Damage to solar panels, solar cells and photovoltaic systems.
- 4 Secondary damage and damage due to wear and tear, with the exception of 8b, 5.
- 5 Damage caused by work carried out by third parties (eg tradespeople) on furniture or

building glazing, on frames or on sanitary fittings.

- 6 Damage that happens outside the address stated in the policy.

## 8d

### What costs are covered?

In the event of a loss, we will reimburse you in accordance with 1g for the costs of clearing and disposal and for emergency glazing and door solutions and emergency locks

# General insurance conditions for your household insurance: Personal liability

Edition 10.2022

**In these insurance conditions, which form part of your personal liability cover in your household insurance policy, you can see under which conditions we grant you insurance coverage. From points 8 to 9, those relevant to you are the ones for which you have taken out the insurance policy.**

<b>1</b>	<b>General provisions regarding your personal liability</b>	<b>20</b>
	Here you can find out which people and what items are insured or excluded, as well as how we determine in the event of a claim, what happens if there is a shortfall, and what your due diligence obligations and obligations are	
<b>2</b>	<b>Private persons in general</b>	<b>22</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>3</b>	<b>Pet owners</b>	<b>24</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>4</b>	<b>Renters of immovable property</b>	<b>24</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>5</b>	<b>Property owners</b>	<b>25</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>6</b>	<b>Self-employed, part-time workers</b>	<b>26</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>7</b>	<b>Users of vehicles</b>	<b>27</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>8</b>	<b>Driving motor vehicles of others</b>	<b>27</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
<b>9</b>	<b>No reduction for gross negligence</b>	<b>28</b>
	You can find out here what is insured and what is not, and which benefit limits apply	
	<b>General provisions regarding your contract</b>	<b>29</b>
	These are the general contractual provisions.	

# 1

## General provisions regarding your personal liability

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### 1a

#### Which persons are insured?

Depending on the agreement mentioned on the policy the insurance cover applies either for:

##### Individual insurance

We insure you as an individual.

If you include other persons in your household on a permanent basis (e.g. through marriage, registered partnership, concubinage, birth of a child), the insurance policy also applies to the other persons on a precautionary 3-month basis.

A prerequisite is that you notify us of the change within 3 months of the registration date with the city's Resident Registration Office ("Einwohneramt").

Only persons who are normally resident in Switzerland are insured.

##### Multi-person insurance

We insure you and the persons living with you in a permanent household (co-insured persons).

All the following rules and regulations apply not only to you, but also to all other co-insured persons.

If insured persons leave the shared household, the insurance is valid for these persons on a precautionary 3-month basis.

A prerequisite is that you notify us of the change within 3 months of the de-registration date with the city's Resident Registration Office ("Einwohneramt").

Only persons who are normally resident in Switzerland are insured.

The insurance does not apply to persons who live with you in a shared apartment, which is characterised by the absence of a common household.

Minors who are staying with you temporarily, e.g. during holidays, are also insured.

### 1b

#### What is the object of insurance?

- 1 We protect you from the financial consequences of statutory liability claims by third parties for
  - 1.1 Personal injury, i.e. death, injury or other damage to the health of third parties.
  - 1.2 Damage to property, i.e. destruction, damage or loss of property belonging to third parties.
  - 1.3 Animal damage, i.e. killing, injury, loss or other damage to the health of animals belonging to third parties.
  - 1.4 Pecuniary losses, which are attributable to an incident of insured personal injury, property damage or animal harm.
- 2 In the event of an insured event, we assume the compensation of justified claims as well as the defence of unjustified claims (passive legal protection).
- 3 We represent you and are entitled to pay damages to the injured party directly and without deduction of a possible excess. In this case, you must reimburse us for the excess, waiving any and all objections.
- 4 You shall bear the excess agreed in the policy for each insured event. This will be deducted from the compensation.
- 5 We will only take responsibility for the handling of a claim to the extent that the claim exceeds the agreed excess

### 1c

#### Where does insurance coverage apply?

The insurance cover applies worldwide, unless otherwise specified in sections 2 - 9.

### 1d

#### What are the limits?

- 1 Our performance and the associated costs are limited per claim to the sum insured as agreed in the policy.
- 2 The entirety of all claims arising from damage attributable to the same cause will be considered to constitute a single claim. The number of injured parties, claimants or beneficiaries is irrelevant.



## 1e

### Which costs are covered?

The contractual services also include

- 1 Loss prevention costs, i.e. the costs incurred by you as per the law in connection with an environmental impairment, if these are triggered by reasonable measures to avert the risk, and the occurrence of an insured event is considered imminent.

The following is not insured:

- 1.1 Measures after hazards have occurred  
Prevention, such as disposal of waste.
  - 1.2 Costs for the elimination of a hazardous scenario.
  - 1.3 Other damage prevention costs.
- 2 Damage mitigation costs, i.e. costs for the mitigation of an insured event that has already occurred.
  - 3 Claims interest, legal, court, expertise and similar costs.

## 1f

### What are your duties of care and obligations?

- 1 Before the occurrence of an insured event, you are obligated to exercise due care.
- 2 In the event of a claim
  - 2.1 We need information from you quickly. Please notify us immediately.
  - 2.2 You must do your best to minimise the damage and follow our instructions.
  - 2.3 You are not allowed to make any changes at the site of the damage, as long as such a change does not serve to reduce the damage or is not in the public interest. You, therefore, make it easier for us to determine the claim and calculate the level of compensation.
  - 2.4 At our request, you must inform the police immediately and, if necessary, press charges.
  - 2.5 All information relating to the claim and all underlying facts influencing the determination of the circumstances underpinning the claim must be complete, correct in terms of content and communicated by you. This also applies to statements made to the police, the authorities, expert appraisers and doctors.

- 2.6 We are authorised to carry out all investigations and to obtain information which serves to determine the damage involved.

- 2.7 You may not acknowledge claims for compensation against third parties or assign claims arising from this contract. The execution by us is binding for you.

- 2.8 You must leave the conduct of civil proceedings to us if no agreement can be reached with the aggrieved parties and court proceedings must ensue. We will bear the costs according to 1e. If you are awarded compensation by the courts, we are entitled to this, unless it is intended to cover your personal expenses.

## 1g

### Which events are generally not insured?

Claims arising from damages

- 1 which concern you or co-insured persons or persons living in a shared apartment and your belongings.
- 2 from any intentionally committed (or attempted) crimes, misdemeanours or assaults.
- 3 the occurrence of which had to be anticipated or was accepted with a high degree of probability.
- 4 due to wear and tear and damage to items because of gradual exposure.
- 5 in connection with the transmission of infectious diseases from humans, animals and plants.
- 6 in connection with asbestos, or substances or products containing asbestos.
- 7 linked to expenses triggered by the removal and disposal of contaminated sites found on the property, irrespective of their origin, which are charged to the insured parties by official order.
- 8 by ionising radiation or from the application of laser or maser beams.
- 9 linked to contractually assumed liability in excess of the statutory provisions and in the event of non-performance of statutory or contractual insurance obligations.
- 10 for strictly financial losses, which are not attributable to an insured event involving personal injury, property damage or animal harm.
- 11 in connection with a professional or remunerated activity. As a self-employed part-time worker you are insured under Section 6.

- 12 as the owner, driver or user of any kind of land, water or aircraft unless otherwise stipulated in sections 2 - 9.
- 13 arising from participation in races, rallies and similar competitions, as well as from training or other driving events held on race and official training tracks.
- 14 linked to horses that have been rented, borrowed, held or ridden as per assignment, including damage to riding or driving equipment, such as horse and carriage equipment.
- 15 during hunting, the supervision of hunting, hunting sports events and hunting protection
- 16 from the loss of (or damage to) data and programmes (software).
- 17 in connection with warlike events, riots of all kinds and terrorism.

You are insured under the General Conditions of Insurance for the consequences of your conduct in your everyday private life, in particular for the following risks.

In the interest of improved readability, no explicit differentiation is made in gender-specific personal designations.

## 2

### Private persons in general

#### 2a

#### Head of the family

##### What is insured?

- 1 As the head of the family, e.g. stemming from the duty of supervision over minors, statutory liability is insured.
- 2 At your request, and within the framework of the General Terms and Conditions of Insurance, we will – even without statutory liability – provide cover for damages caused by
  - 2.1 children and other individuals living in your household incapable of judgement, insofar as the same act would give rise to statutory liability on the part of a person deemed able to judge for themselves. This applies irrespective of whether the

necessary degree of care was exercised during supervision.

The benefit is limited to the limit agreed in the policy.

The insurance does not cover recourse and compensation claims by third parties for benefits which they have paid to injured parties.

#### 2b

#### Providing assistance in an act of kindness

##### What is insured?

- 1 Statutory liability arising from damage caused by acts of kindness, e.g. when you help a friend move house free of charge.
- 2 If you are only partially liable, we will waive the calculation of a so-called “courtesy deduction” up to a claim amount of CHF 2,000 vis-a-vis the injured parties.

##### What is not insured?

The insurance does not cover recourse and compensation claims by third parties for benefits which they have paid to injured parties.

#### 2c

#### Private employers

##### What is insured?

Statutory liability as a private employer for damage caused to third parties by employees or temporary workers in your household in the performance of a contract or in the exercising of professional activity is also insured.

##### What is not insured?

The following is not insured:

- 1 In amendment to 1c, claims arising from damage caused or occurring in the USA or Canada.
- 2 Claims arising from damage caused by self-employed professionals and persons employed or commissioned by them.
- 3 Recourse and compensation claims by third parties for benefits, which they have paid to injured parties.

## 2d

### The person responsible for movable property that has been taken over and entrusted

#### What is insured?

- 1 Statutory liability for damage to third party movable property which has been lawfully left to you for use, safekeeping or another purpose, or which you have rented, is insured.

#### What is not insured?

Insurance cover does not extend to

- 2 Employer's items.
- 3 Items that are the subject of a hire-purchase or leasing contract or are acquired under the reservation of title.
- 3 Land, sea or air vehicles, unless otherwise specified.
- 5 Items on which you work for money.
- 6 Cash, credit and debit cards, securities.
- 7 Precious or valuable items, such as jewellery, art objects and antiques.
- 8 Plans, manuscripts, documents and technical drawings.
- 9 Recourse and compensation claims by third parties for benefits, which they have paid to injured parties.

## 2e

### Persons doing sport in their free time

#### What is insured?

- 1 Statutory liability as a sportsperson during leisure time is insured.
- 2 At your request, and within the framework of the General Terms and Conditions of Insurance, we will – even without statutory liability – provide cover for damages caused by sports or sporting activities.

The benefit is capped by the limit agreed in the policy.

The insurance does not cover recourse and compensation claims by third parties for benefits which they have paid to injured parties.

#### What is not insured?

The following is not insured:

- 3 Damage caused by professional sports people.
- 4 Claims arising from damage caused during the practice of aviation and motor sports.
- 5 Claims arising from damage during participation in equestrian events, such as show jumping, horse and trotting races.

## 2f

### Weapon owners

#### What is insured?

- 1 Statutory liability as a person in possession of a gun is insured.

#### What is not insured?

In amendment to 1c, claims arising from damage caused (or occurring) in the USA or Canada are not insured.

## 2g

### Voluntary work or persons performing military service

#### What is insured?

Statutory liability is insured for damages

- 1 stemming from voluntary work or unremunerated work linked to a social commitment, e.g. church and youth work, participation in associations, parties and interest groups.
- 2 stemming from activities as a member of the Swiss Army, the Swiss Civil Defence or the fire brigade, during non-professional service.

If there is a claim for compensation under another liability insurance policy, the insurance cover under this contract does not apply

#### What is not insured?

Claims stemming from damages are not insured

- 3 in conjunction with an official activity.
- 4 involving military, civil defence and fire-fighting equipment and personal effects.
- 5 during war and security service work.
- 6 which you cause as a member of a foreign army or a foreign civil defence force.

## 2h Environmental polluters

### What is insured?

The insurance policy covers statutory liability for damage in connection with environmental impairment, provided that this is the consequence of a single, sudden, and unforeseen event requiring immediate action, such as reporting to the competent authority, alerting the wider population or initiating damage prevention or mitigation measures.

Environmental damage is defined as the sustained disturbance of the natural state of the atmosphere, water (including groundwater), soil, flora and fauna as a result of any impact or circumstance defined as environmental damage under the applicable law.

### What is not insured?

The following claims are not insured:

- 1 From damage if several events of similar effect together trigger measures (e.g. the occasional, drop-by-drop penetration of harmful substances into the ground or repeated spillage of liquids from mobile containers), which are not necessary for individual events.
- 2 From the actual environmental damage itself or in connection with environmental damage caused by contaminated sites.
- 3 Which are due to culpable disregard for statutory and official regulations.

## 3 Pet owners

### What is insured?

- 1 Statutory liability from the keeping of typical pets, which do not serve the purpose of generating profit, are insured.

The statutory and official regulations for keeping animals must be fulfilled.

- 2 At your request, and within the framework of the General Terms and Conditions of Insurance, we will – even without statutory liability – provide cover for damages

2.1 caused by your animals.

The benefit is capped by the limit agreed in the policy.

The insurance does not cover recourse and compensation claims by third parties for benefits which they have paid to injured parties.

### What is not insured?

Claims stemming from damages are not insured

- 3 as the keeper of unusual domestic, wild and poisonous animals.
- 4 arising from participation in equestrian events, such as show jumping, horse and trotting races

## 4 Renters of immovable property

### What is insured?

Statutory liability is insured

- 1 as a renter and leaseholder of buildings and premises for residential purposes, for damage to owner-occupied property and to building components and installations used jointly with other renters.
- 2 as a renter of holiday homes, holiday apartments, hotel rooms, unregistered mobile homes and caravans with a fixed location, for damage to the owner-occupied property.
- 3 as a renter of other rooms, such as garages, hobby and craft rooms, for damage to the owner-occupied property.
- 4 as the renter of movable structures and items as per 4.1 – 4.3.
- 5 as the renter or leaseholder of self- used, undeveloped land, such as garden or planting land.

### What is not insured?

The following is not insured:

- 6 In amendment to 1c, claims arising from damage in connection with properties located outside Switzerland.
- 7 Claims arising from damage in connection with rented or leased buildings, premises or undeveloped land used for commercial purposes.

# 5

## Property owners

### 5a

#### Owners of housing

##### What is insured?

Statutory liability is insured as the owner

- 1 of an owner-occupied property. For condominium ownership, the provisions of 5a 3 apply.

Properties with a maximum of 3 apartments, which are used exclusively for residential purposes are insured.

Privately used facilities, equipment and land serving the building are also insured.

- 2 of a detached holiday home, an unregistered mobile home or caravan with a fixed location.
- 3 of an owner-occupied apartment as part of condominium ownership (including holiday homes).

The insurance policy applies to liability claims arising from damage

- 3.1 the cause of which is located in the parts of the building that are specially assigned to you.
- 3.2 the cause of which is located in communal parts of buildings, premises or installations, that fall within your ownership quota.

If the condominium owners' association has taken out a building liability insurance policy, your personal liability insurance will only cover the part of the damage that exceeds the sum insured under the building liability insurance policy.

##### What is not insured?

The following is not insured:

- 4 In amendment to 1c, claims arising from damage in connection with buildings, apartments, unregistered mobile homes or caravans and land located outside of Switzerland.
- 5 In the case of condominium ownership, claims arising from damages affecting the community of owners vis-a-vis you and vice versa, for that proportion of the damage which corresponds to your ownership quota as per the entry in the land register.

### 5b

#### Owners of tank installations

##### What is insured?

Statutory liability is insured in connection with environmental damage resulting from the leakage of substances which damage soil or water, such as liquid fuels, acids, bases and other chemicals (but not waste water) due to rusting or leakage from an installation permanently connected to the insured land or insured property, provided that the identified leakage requires immediate action in accordance with 2h.

You are obligated to ensure that the relevant installation is constructed, maintained or shut down in accordance with the relevant rules and regulations.

##### What is not insured?

The following is not insured:

- 1 Claims arising from damage if several events characterised by similar effects together trigger measures, which are not necessary in the case of individual events (e.g. the occasional, drop-by-drop penetration of harmful substances into the ground or the repeated spillage of liquids from mobile containers).
- 2 Claims for the determination of leaks, malfunctions and causes of damage, the emptying and refilling of installations, tanks and pipelines as well as the costs for repair work and modifications thereto (clean-up costs)
- 3 Claims arising from actual environmental damage or in connection with an instance of environmental impairment caused by contaminated sites – such as contaminated soil, by installations used for the storage, processing or disposal of waste of all kinds, unless these are composting installations for private use.
- 4 Claims arising from damage caused by culpable disregard for statutory and official regulations.
- 5 in amendment to 1c, claims arising from damage in connection with tank installations located outside Switzerland.

## 5c

### Owners of undeveloped property

#### What is insured?

Statutory liability is insured as the owner of undeveloped land, such as gardens or land for cultivation.

#### What is not insured?

The following is not insured:

- 1 In amendment to 1c, claims arising from damage in connection with properties located outside of Switzerland.
- 2 Claims arising from damage in connection with undeveloped land used for commercial purposes.

## 5d

### Private developer

#### What is insured?

Statutory liability is insured as a private developer in connection with conversions, extensions and renovations to buildings, land and facilities covered by this policy.

Construction projects that do not exceed the total construction sum agreed in the policy are insured.

The written cost estimate – including fees and own work – is considered the total construction sum.

#### What is not insured?

The following is not insured:

- 1 In amendment to 1c, claims arising from damage in connection with buildings located outside of Switzerland.
- 2 Recourse and compensation claims by third parties for benefits, which they have paid to injured parties.

## 6

### Self-employed, part-time workers

#### What is insured?

Statutory liability is insured for damages stemming from self-employed secondary activities and caused to the rented business premises used for this purpose.

Activities that do not exceed the annual turnover agreed in the policy are insured.

In the event of a claim, you must be able to prove your actual annual turnover, e.g. on the basis of payroll accounting or tax returns

#### What is not insured?

Insurance does not extend to claims arising from

- 1 damage to items, which have been taken over for use, processing, storage or transport, or for other reasons, or which have been hired, leased or rented.
- 2 activity damage, i.e. damage caused to items as a result of performing (or failing to perform) an activity on or with them (e.g. processing, repair, loading or unloading of a vehicle).
- 3 damage in connection with all risk-laden sports, such as base and bungee jumping, canyoning, river rafting.
- 4 damage in connection with medical and paramedical activities, cosmetic treatments and body modification of all kinds such as brandings, piercings, scarifications, transdermal implants and tattoos.
- 5 damage relating to an agricultural operation.
- 6 damage caused by the firing of fireworks (category 3 and above).
- 7 damage from secondary gainful employment requiring a permit, which is exercised without a corresponding permit.
- 8 damage resulting from the transfer of patents, licences, research results and formulas belonging to third parties.
- 9 damage to the performance of contracts or compensation, due to the fact that a contract was not (or not correctly) performed. This concerns, in particular, the following cases:
  - Damage and defects that have arisen in the goods manufactured or delivered by you, or work performed by you, which is/are due to a cause rooted in the manufacture, delivery or work performance.



- Damage and costs relating to the identification and repair of such damages and defects.
  - Loss of assets and loss of earnings as a result of such damage and defects.
- 10 Cases which, in amendment 1c are caused or occur in the USA or Canada.
  - 11 Recourse and compensation claims by third parties for benefits, which they have paid to injured parties.

## 7 Users of vehicles

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### 7a Bicycles and motorbikes

#### What is insured?

- 1 Statutory liability is insured as the holder and user of bicycles and motorcycles and vehicles equivalent to them under the law.

If insurance is required by law, e.g. for motorcycles and e-bikes with pedal assistance up to 45 km/h, the coverage from this contract applies in addition to the statutory liability insurance.

If this is absent, the cover under this contract will also lapse.

- 2 The insurance also covers the legal liability for claims for damage to the stated vehicles themselves if they do not belong to you.

### 7b Vessels

#### What is insured?

- 1 Statutory liability is insured as the owner and user of boats, ships and other vessels for which no statutory liability insurance is required.

#### What is not insured?

Claims stemming from damages are not insured

- 2 if this was caused to the vehicle by yourself.
- 3 if this occurred during competitive use at regattas.

### 7c Aircraft

#### What is insured?

- 1 Statutory liability is insured as the holder and user of aircraft, aviation equipment and aviation units of all kinds for which no legal liability insurance is prescribed.

#### What is not insured?

Claims stemming from damages are not insured

- 2 if caused to the equipment in question by you.

### 7d Vehicle-like devices and other vehicles

#### What is insured?

- 1 Statutory liability is insured as the holder and user of vehicle-like devices, such as skateboards or other vehicles such as invalid lifts, for which no statutory liability insurance is prescribed.
- 2 The insurance also covers the legal liability for claims for damage to the stated vehicles themselves if they do not belong to you.

## 8 Driving motor vehicles of others

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#### What is insured?

If the insurance for use of other motor vehicles is specified in the policy:

Statutory liability is insured as an occasional, infrequent driver of third-party motor vehicles up to 3.5 t and their trailers registered in Switzerland, the Principality of Liechtenstein and in Member States of the European Union and EFTA states, for

- 1 damage, unless it is covered by the vehicle's liability insurance policy.

In the case of claims paid out by the liability insurance policy, we will assume the additional premium resulting from the actual downgrading in the premium scale system (bonus downgrading) for the liability insurance concluded for the vehicle in question, as well as the contractual excess, which the motor vehicle

liability insurer charges to its policyholder, unless we reimburse the motor vehicle liability insurer for the claims expenses.

- 2 Collision damage caused to the vehicle in use unless covered by the comprehensive insurance policy taken out for the vehicle.

In the case of collision damage, which is paid for by a comprehensive insurance policy, we assume the remaining excess and the loss of bonus up to the premium level before the insured event.

The word "occasional" means when third party vehicles are driven for a maximum of 30 days per calendar year, whether by the day or on consecutive days.

#### **What is not insured?**

The following claims are not insured:

- 3 If the owner of the motor vehicle in use has not taken out the necessary motor vehicle liability insurance, or this was not in force at the time of the event.
- 4 The use of vehicles that were made available by a garage, dealer or repair shop, or taken over as part of a car-sharing arrangement (e.g. mobility vehicles) or rented against payment.
- 5 During trips that you make for remuneration or for work-related purposes.
- 6 For damages resulting from the use of vehicles, which are not approved by law, the authorities or the owner
- 7 For recourse and compensation claims stemming from the insurance concluded for the vehicle in question and deductions for gross negligence.
- 8 In connection with commercial and technical depreciation, replacement vehicle costs and costs resulting from the breakdown of the damaged vehicle.
- 9 Operational damage to the vehicle in use.
- 10 Items being transported by the vehicle in use.

## 9

# No reduction for gross negligence

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#### **What is insured?**

If the waiver of the right of reduction due to gross negligence is specified in the policy:

In amendment to Section 4 (General Provisions of Contract) we will waive the reduction of performance if the event is caused by a grossly negligent act.

#### **What is not insured?**

This scope of coverage is not valid

- 1 if you have caused the event under the influence of alcohol, narcotics or medication.
- 2 if you have caused the event while being unfit to drive or by a speeding offence within the meaning of Art. 90 (4) Swiss Road Traffic Act (SVG).
- 3 for recourse and compensation claims by third parties for benefits, which they have paid to injured parties.

# General provisions regarding your contract

Edition 10.2022

## 1

### When does your insurance coverage begin and end?

#### Household contents insurance

Your insurance coverage will commence at the point in time stated in the policy. Claims that arise during the contract period are insured.

#### Personal liability insurance

Your insurance coverage will commence at the point in time stated in the policy. Claims that arise during the contract period are insured.

The claims from this insurance contract will expire 60 months after the end of the contract. Rejected claims for compensation that are not enforced in court proceedings within 24 months of the occurrence of the underlying event are forfeited.

In case of doubt, personal injury shall be deemed to have occurred at the time when the injured person first consults a doctor due to symptoms of the health impairment in question, even if a causal connection is only established at a subsequent point in time.

For damages and costs incurred prior to the commencement of contract, cover shall only exist if you can credibly demonstrate that you had no knowledge of any act or omission giving rise to liability when the contract was concluded.

To the extent that damages are covered by any prior insurance policy, this contract will grant a differential sum coverage within the scope of its provisions (subsidiary coverage). Benefits from a previous insurance policy will take precedence over this contract and will be deducted from the sum insured under this contract.

- 1 Your contract is concluded for a period of 1 year and will be renewed for 1 further year after expiry.
- 2 You may terminate the contract at any time with effect today or any day in the future. Your insurance coverage will then be terminated at the beginning of the selected date. We can give you notice of termination at the end of each period, subject to a 1 month notice period.
- 3 Both contracting parties have the possibility to terminate the contract even after the occurrence of an insured event for which compensation is due. We will terminate at the latest when the compensation has been paid out. The contract will expire 1 month after you receive the termination.

## 2

### By whom and under what conditions can the contract be adjusted?

- 1 Either party may request that the contract be adjusted. We reserve the right, in particular in the case of an extension of cover (this also includes, for example, the reduction in excess or the inclusion of an additional cover component), to attach a waiting period to the validity of the change, to apply further conditions or to reject them accordingly.
- 2 If we adjust the premiums, excess or insurance conditions, we will notify you of the changes at least 1 month before the end of the insurance year. If you do not agree with the change, you can cancel the contract. Failure to give notice of termination will constitute consent to the adjustment of the contract.

## 3

### What are your disclosure obligations?

- 1 When applying for an insurance policy, you must answer the questions you are asked truthfully and completely (pre-contractual duty of disclosure).
- 2 If a significant fact changes during the term of the contract and thus significantly increases the risk of an insured claim, you must notify us immediately. In the event of an increase in this potential risk, we may increase the premium accordingly for the remaining term of the contract or terminate the contract. The contract will expire 1 month after you receive the termination. If the potential risk is reduced, we will reduce the scope of insurance coverage and the premium accordingly.

## 4

### What happens if you breach the contractual regulations?

In the event of a culpable breach of regulations, duties of care or other obligations, compensation may be reduced or waived entirely to the extent that the occurrence, extent or determination of the damage was influenced by this. No reduction will be made if you prove that your conduct did not influence the occurrence of damage.

We shall not be liable in the event that the damage is caused intentionally. If you have caused the damage by way of gross negligence, we may reduce our performance in proportion to the degree of fault.

## 5

### When does the compensation become due?

Compensation becomes due 1 month after the date on which we have received all documents necessary to determine the amount of damage in question and our scope of performance. We may postpone the obligation to make payment as long as compensation cannot be determined or paid due to a fault on your part or that of the claimant.

## 6

### What applies to your premiums?

- 1 Your premium is fixed per insurance year. All details regarding the premium and possible fees are listed in the policy.
- 2 If the premium is not paid on time, we will send a reminder with the request to pay the premium within 14 days. If this remains unsuccessful, our obligation to provide cover is then suspended. We reserve the right to take subsequent legal action at your expense.
- 3 Provided we have not already terminated the insurance contract, we will reinstate the insurance cover on the day after receipt of all outstanding premiums. Claims arising during the period in which we were not obligated to provide insurance benefits or insurance cover will not be covered.
- 4 If the contract is cancelled prematurely, we will reimburse you in proportionate form for the premium you have paid that extends beyond the cancellation date.

No reimbursement will take place if

- 4.1 the contract is terminated in the event of a partial claim within 12 months of the conclusion of contract.
- 4.2 we render insurance services and the insurance becomes invalid because the risk no longer exists (total loss or the exhaustion of services).

## 7

### When is a no-claims bonus granted?

You will be granted a no-claims bonus in accordance with the conditions stated in the policy.

## 8

### What applies in the event of a change of residence and relocation?

Your normal place of residence for the duration of the contract must be in Switzerland. If you move within Switzerland or permanently relocate abroad, you must notify us within 30 days. In the event of a change of residence abroad, your insurance cover will expire on the date of de-registration at the Residents' Registration Office ("Einwohneramt").

## 9

### What applies with regard to sanctions?

Notwithstanding anything to the contrary in your contract, your contract will not provide cover, award claims payments or other benefits if in violation of applicable trade and economic sanctions.

## 10

### Which law is applied?

- 1 Swiss law applies to this contract.
- 2 The content of the contract is the result of the conditions of insurance and your contract. In addition to these provisions, the Swiss Federal Law on Insurance Contracts (VVG), the Insurance Supervision Act (VAG), the Supervision Ordinance (AVO), the Swiss Civil Code (ZGB) and the Code of Obligations (OR), will apply, among others.

## 11

### Which place of jurisdiction applies?

For all disputes arising from this contract, the courts at your Swiss residence or at our place of business will have jurisdiction.

## 12

### Notifications

Notifications, declarations of intent and other notifications from you and from us must be made by email, letter or via your customer account.

# Data protection declaration

Edition 07.2025

**We take the protection and security of your personal data very seriously and assure you that we will process and protect your data properly. Please read this Privacy Policy carefully because it sets out how your personal data is collected and used by us and by third parties.**

## 1. What is this Privacy Policy about?

iptiQ EMEA P&C S.A., iptiQ EMEA P&C S.A., Luxembourg, Zurich branch (hereinafter also referred to as "we" or "us") collects and processes personal data concerning you or other individuals (hereinafter referred to as "third parties"). We use the term "data" here interchangeably with "personal data". "Personal data" (also referred to as "personal information") means data relating to an identified or identifiable individual. The processing of specially protected personal data (also known as "special categories of personal data") may be subject to special requirements. Specially protected personal data includes, for example, health data, data revealing ethnic origin, information on religious or philosophical beliefs or biometric data for identification purposes.

"Processing" means any method of handling personal data, such as obtaining, storing, using, disclosing or deleting it.

This Privacy Policy explains what we do with personal data and refers to the ways in which the personal data that we have already collected or may collect in future is processed. It applies to all of our services and activities, provided that we have not supplied you with a specific Privacy Policy for these.

## 2. Who is responsible for processing your personal data?

### 2.1 Controller

In accordance with data protection laws, iptiQ EMEA P&C S.A., Zurich branch, Talacker 21, 8001 Zurich, is responsible as the insurer for the data

processed by iptiQ EMEA P&C S.A. as described in this Privacy Policy.

The headquarters of iptiQ EMEA P&C S.A. are located in Luxembourg. As of July 1,

2025, Allianz Direct Versicherungs-AG has acquired iptiQ EMEA P&C. You can learn more about iptiQ EMEA P&C S.A. at [www.iptiq.com](http://www.iptiq.com).

### 2.2 Contact details

You can contact us with regard to any data protection concerns and to exercise your rights as per point 11 as follows:

iptiQ EMEA P&C S.A., Luxembourg, Zurich branch  
Talacker 21  
8001 Zurich  
Switzerland  
[data\\_protection@iptiq.com](mailto:data_protection@iptiq.com)

### What data do we process?

We collect data directly from you, e.g. when you submit an insurance application to us, when you communicate with us, when you contact us through an intermediary or when you make a claim.

We may also process data that has been disclosed to us by third parties, such as insurance brokers, that we have obtained from public sources or that has arisen from the execution of the contract. If there are changes to the data over time (for example, a change of address), we may retain the current data as well as the previous data.

In particular, we process the following categories of data (this list is not exhaustive):

**Master data:** Basic data that we need in addition to the contract data (see below) for the handling of our contractual and other business relationships or for marketing and advertising purposes.

This includes information such as name, address, email address, date of birth, age, gender, nationality and hometown, information from identification documents (e.g. passport or identity card). Master data also includes information on relationships with



third parties involved in processing the data, details of the person who drives a motor vehicle most frequently, correspondence recipients, the person who pays the premium and any other people involved in the contract.

**Contract and claims data:** Contract data includes information relating to the conclusion and execution of a contract, e.g. contract type and date of conclusion, contract term, insured risk, insured object, registration number of insured motor vehicles, premium, details of the previous insurer and any claims history. This also includes information from the conclusion and management of the contractual relationship, e.g. invoice data, advice, details of complaints, adjustments to contracts.

Claims data includes information that is processed in connection with processing claims, e.g. claims reports, submitted documents, claim amount, information about third parties such as aggrieved parties or any other parties involved, or clarification reports.

We may also collect such information from third parties such as intermediaries, administrative bodies and offices, employers, other insurers, health care providers, experts, Car Claims Info and the reference and information system (HIS).

Further information on the HIS information system and Car Claims Info is available under point 4.

**Financial data:** Information on creditworthiness (i.e. information allowing for conclusions to be drawn about the likelihood that debts will be settled), payment of premiums, bank details and credit cards, dunning procedures and collection of any debts.

We receive some of this data from you (e.g. when you make a payment) and some from credit reporting agencies and debt collection agencies as well as from publicly accessible sources (e.g. from a commercial register).

**Communication data:** Once you contact us via a contact form, email, telephone, chat, letter or any other means of communication, we will collect any data exchanged between you and us, which includes your contact details and the marginal data derived from communicating with you, such as the communication channel, as well as the place, time and content of the communication sent to or by you.

We will specifically inform you if we decide to record telephone conversations for training and quality assurance purposes or for use as evidence. If we want or need to verify your identity, e.g. if you have lodged an information request or a media access application etc., we shall collect data to prove your identity (i.e. copy of an ID card).

**Behavioural and preference data:** We strive to better understand our customers and improve the ways that we target our products, services and offerings to them. For this reason, we collect and use data regarding your behaviour and preferences.

Behavioural data is information about certain actions, such as the way you use our products and services, how you react to electronic communications (e.g. whether and when you open an email), how you use our website, your contact you have with intermediaries and your participation in surveys. Based on this, we can determine what your preferences may be and whether you may be interested in any of our products or services (preference data).

Behaviour and preference data can be assessed on an individual basis (e.g. to show you personalised advertising), but also on a non-personal level (e.g. for market research or product development).

**Registration data:** Certain offers and services, such as our customer portal, can only be used via a user account or by registering, which can be done directly with us or through our external login service providers. In doing so, you must provide us with certain data and we will also collect usage data for the offer or service.

**Technical data:** When you use our website or other online offers, we collect the IP address of your terminal device and other technical data to ensure the functionality and security of these offers. Please refer to the cookie policy on our website.

The technical data itself does not permit any conclusions to be drawn about your identity. However, they may be linked with other categories of data (and thus possibly with you) in the context of user accounts, registrations, access controls or execution of contracts.

**Other data:** We also collect data from you in other situations. In connection with official or judicial proceedings data that may also relate to you, such as files or pieces of evidence, may be generated in connection with official or judicial proceedings.

**If you do not provide us with the data which are necessary for the conclusion and proper execution of the contract, you must be aware that we may refuse to conclude the contract, that you may commit a breach of contract or that we may not fulfil the contract. Similarly, we can only respond to your enquiry once we have processed the relevant communication data and – where applicable – technical data, if you communicate with us online.**

#### **4. For what purposes do we process your data?**

We process your data for the following purposes in particular:

**Communication:** To respond to your enquiries, so that you can exercise your rights (point 11) and to contact you if you have any questions. We use communication data, master data and registration data for this purpose. We store this information to document our communications with you, for training and quality assurance purposes, and for any queries.

**Contract execution:** To initiate and conclude the contract including the associated risk assessment; to manage and process the contractual relationship; to settle claims; to provide customer services and advice; and to calculate and document the amount of compensation paid to intermediaries.

**Conclusion of contract:** We use personal data (in particular master data, contract data, financial data and communication data of potential customers for the consultation and risk assessment) as well as data for checking creditworthiness.

This information is partly processed to comply with legal requirements such as anti-money laundering and anti-fraud provisions.

**Managing contractual relationships:** We use personal data (in particular master data, contract data, financial data and communication data) for the purposes of managing contractual relationships, settling claims, providing consultations and customer service as well as for calculating and documenting the amount of compensation paid to intermediaries. This also includes the enforcement of legal claims arising from contracts (debt collection, legal proceedings etc.), as well as for accounting purposes and for terminating contracts.

**Verification of claims:** For this purpose, we also collect claims data, which may include health data, data from third parties such as external experts and doctors and other data required for this purpose. If a claim is lodged, the data required for this can be processed in the event of recourse to a liable third party or their party liability insurer.

#### **Prevention and detection of insurance fraud:**

We use particularly master data, contract and claims data and financial data in particular, as well as behavioural and communication data in this regard. Measures to combat insurance fraud also include in the event of claims clarifications with third parties, such as doctors and experts.

Additionally, we may also run searches on the HIS and Car Claims Info information systems.

HIS is a detection and information system operated by SVV Solution AG, Zurich. Participating insurers can report certain circumstances that prompt an in-depth examination of a claim, and may enquire about relevant reports from other participating insurers. Information from HIS is only used in connection with claims assessment. For further information regarding HIS and your corresponding rights, please visit [www.svv.ch/de/his](http://www.svv.ch/de/his)

In the context of vehicle third-party liability and comprehensive insurance and personal liability insurance, we also transfer claims data to SVV Solution AG to be entered in the Car Claims Info electronic database, for the purpose of combating fraud. This can be used to check whether a claim that has been made has already been paid out by another insurance company. If there is reason for suspicion, the companies involved may exchange data accordingly (e.g. vehicle inspection, compensation agreement). We may also create and edit profiles (see also point 6) for these purposes and for your and our protection against criminal activities and fraud. For more information regarding Car Claims Info and your corresponding rights, please visit [www.svv.ch/de/branche/regelwerke/datenschutzerklaerung-fuer-car-claims-info](http://www.svv.ch/de/branche/regelwerke/datenschutzerklaerung-fuer-car-claims-info).

**Market research:** Our aim is to ensure that our products and services (including our website) are improved on an ongoing basis to respond rapidly to changing needs. We therefore analyse, for example, which products are used, as well as by whom and how, and the possible ways of designing new products and services. This gives us an

indication of how existing products and services are being accepted by the market as well as the market potential for new products.

To this end, we not only process master data, behavioural and preference data in particular, but also communication data and information from customer questionnaires, surveys and studies, and other information, e.g. from the media, social media, the internet and other public sources. As far as possible, we use pseudonymised or anonymised data for these purposes.

#### **Marketing and customer relationship**

**management:** For the purposes of marketing and customer relationship management, e.g. to send personalised advertising about our products and services to customers. To do so, we may also process data such as master data, contract data, behavioural and preference data and communication data in order to send you advertising and product offers by post, as online newsletters or via other channels. Such communications may also be sent as part of individual marketing activities on specific occasions or competitions.

Marketing measures are carried out based on our legitimate interests or, where necessary, with your consent.

**You can object to your data being processed for marketing purposes and refuse or withdraw your consent at any time by notifying us.**

This processing is also important to us for the purpose of making our customer relationships more personal and using our resources as efficiently as possible.

**IT security:** For security purposes and access control. On an ongoing basis, we shall review and improve the appropriate security levels of our IT and other infrastructures. We therefore process data for the purposes of monitoring, controlling access to electronic systems, analysing and testing our networks and IT infrastructures, for system and error checks, for documentation and in the context of creating backup copies.

**Compliance:** In order to comply with laws, directives and recommendations of authorities and internal regulations ("compliance"). For example, statutory measures to combat money laundering and terrorism financing. In certain cases, we may be required to clarify specific details about customers or to report to authorities.

In addition, the fulfilment of disclosure, information or reporting obligations, for example in connection with supervisory and tax obligations, requires or entails data processing, for example archiving obligations and the prevention, detection and investigation of criminal offences and other violations. This also includes receiving and processing complaints and other reports, monitoring communications, conducting internal investigations or disclosing documents to an authority if we have sufficient reason or are legally obliged to do so. Your personal data may also be processed in relation to external investigations, for example by a law enforcement or supervisory authority or by a mandated private entity.

For all of these purposes, we process in particular your master data, contract data and communication data, as well as behavioural data and data from the "other data" category under certain circumstances. The legal obligations may arise under Swiss law but also under foreign regulations that we are subject to, as well as self-regulation, industry standards, our own corporate governance and instructions and requests from authorities.

#### **Corporate governance, business organisation and corporate development:**

Here we use master data, contract data, registration data and technical data, as well as behavioural and communication data. Use for financial management purposes (monitoring of debtors and creditors) or other administrative purposes, such as: administration of master data, accounting, data archiving, testing, managing and continuously improving IT infrastructure, protecting our rights to assert claims in Switzerland and abroad or to defend ourselves against claims, for training and educational purposes as well as for evaluating and improving internal processes.

## **5. On what basis do we process your data?**

If we ask for your consent for certain processing activities, we will inform you separately about the relevant purposes of the processing. You may withdraw your consent at any time by informing us in writing. You can find our contact details under point 2.

To withdraw your consent to online tracking, please see our cookie policy on our website.

Once we have been notified that you have withdrawn your consent, we will no longer process your data for the purposes you originally consented to, unless we have another legal basis for doing so. The withdrawal of your consent does not affect the lawfulness of the processing that took place based on your consent before it was withdrawn.

Where we do not ask for consent for processing, we shall process your personal data on the basis that this processing is required for initiating or performing a contract with you (or the entity you represent) or that we or a third party have a legitimate interest in this. In particular, in order to pursue the purposes and related objectives described under point 4 and to be able to implement appropriate measures.

## **6. What applies in the case of profiling and automated individual decisions?**

Profiling is the automated processing of personal data with the aim of analysing or predicting certain personal aspects or behaviour. This allows customers to receive individual support and advice, as well as offers that are better tailored to individual customer needs (e.g. for marketing purposes in accordance with point 4). Profiling can also be used, for example, to combat money laundering, terrorism financing or fraud; to check creditworthiness; to assess the individual risk underlying to the insurance contract; for customer care and for marketing purposes. We may also create profiles for these purposes, i.e. we may combine behavioural and preference data, but also master data, contract data and technical data relating to you in order to better understand you as a person with your various interests and other character traits.

We ensure that the results are proportionate and reliable and take measures to prevent profiles or profiling being misused.

For the efficiency and consistency of decision-making processes, we have the option to fully automate discretionary decisions, meaning that all relevant human influence is removed ("automated individual decisions"), that may have legal effects or, potentially, other significant disadvantages for you

Further information is available upon request, and you have the right to request a manual risk assessment (see point 11).

## **7. Who do we share your information with?**

In relation to our contracts, our services and products and our legal obligations or protection of our legitimate interests and the other purposes set out under point 4, we may disclose your personal data to third parties. We reserve the right to make these data disclosures to recipients both domestically and abroad, even if they concern confidential personal data. In many cases, the disclosure of confidential data is necessary for the fulfilment of contracts or for other purposes described in this privacy policy. Confidentiality agreements generally do not exclude such disclosures. This also applies to disclosures to service providers. Taking into account the sensitivity of the data and other circumstances, we always ensure that data recipients handle the data appropriately. We disclose your personal data in particular to the following categories of recipients:

### **Insurance intermediaries**

We transfer data to tied and non-tied insurance intermediaries. They use it to provide you with support and advice and to market our products. In addition to master data, this includes data on the term of the contract, performance and termination of the contract, insured sums and covers, claims data, information on evaluation of compensation and data for marketing our products.

### **Claims management**

Personal data may be transferred to third parties in connection with handling claims and the associated investigations. These include, for example, doctors and other service providers, experts, information services such as SVV Solution AG (in connection with the Car Claims Info and HIS systems; in this respect, see points 3 and 4), authorities, courts, respondents, and lawyers.

### **Other insurers**

We exchange data with other insurers and reinsurers; for example, we ask previous insurers to disclose your personal data (e.g. surname, first name, address and date of birth), whether a claim was insured by them and whether services were provided. We may also exchange data with third party liability

insurance companies, especially in the event of recourse.

In the context of reinsurance, the reinsurer requires technical information from the insurer for the risk and damage assessment, such as master, contract and claims data.

### **Service providers**

We work with service providers in Switzerland and abroad that process your data on our behalf or as joint controllers with us or receiving data about you from us as separate controllers. This may include health data.

To be able to deliver our products and services efficiently and focus on our core competencies, we procure services from third parties in various areas. These include, for example, IT services, payment and debt collection services, and services from credit agencies, claims service providers and consulting companies. An example of this is hosting service providers who store electronic data for us, which may also include particularly sensitive personal data such as health information.

We provide these service providers with the data required for their respective services. . These service providers are subject to contractual and/or legal obligations of confidentiality and data protection. Service providers may, in exceptional and justified cases, also process data for their own purposes (for example, information on outstanding debts and your payment history in the case of credit information agencies or anonymised data to improve their services or for billing purposes).

For the current situation in terms of central service providers, please contact the Data Protection Officer of iptiQ EMEA P&C S.A. using the aforementioned contact details.

### **Group companies**

Where necessary, your data may be passed on to other companies of the Group, in particular for risk assessment purposes, with regard to conclusion and execution of the legitimate interests described above or for internal administrative purposes.

### **Other persons**

We may pass on your personal data to other recipients in cases where the involvement of third parties is justified based on the purposes set out in point 4. Other recipients may include, for example, administrative bodies, courts and other authorities if we are legally obliged or entitled to do so or if this seems

necessary to protect our interests. This may include health data. These authorities process your data that they have obtained from us as separate controllers.

In addition, as part of the company's development, we may sell or acquire businesses, parts of businesses, assets or companies, or enter into partnerships, which may also result in the disclosure of customer data to those persons involved in these transactions.

## **8. Are your personal data sent abroad?**

As explained in point 7, we also disclose data to other parties. These are not all located in Switzerland. Your data may therefore be processed in Switzerland, the European Union and the United Kingdom. However, in exceptional cases, it may also be processed in any country in the world.

If a recipient is located in a country without adequate statutory data protection provisions, we oblige the recipient to enter into a contractual agreement requiring them to comply with data protection regulations. For this purpose, we use the standard contractual clauses issued by the European Commission and recognized by the Swiss Federal Data Protection and Information Commissioner (EDÖB), as long as the recipient is not already subject to a legally recognized framework for data protection and we cannot rely on an exception provision. These standard contractual clauses can be accessed at:

[https://www.edoeb.admin.ch/edoeb/en/home/datenschutz/arbeit\\_wirtschaft/datenuebermittlung\\_ausland.html](https://www.edoeb.admin.ch/edoeb/en/home/datenschutz/arbeit_wirtschaft/datenuebermittlung_ausland.html)

Please also note that data exchanged via the internet is often routed through third countries. Your data may therefore be sent abroad even if the sender and recipient are located in the same country.

## **9. How long do we keep your personal data?**

We store your data for as long as necessary for our processing purposes, in accordance with legal retention periods and in our legitimate interests in processing it for documentation and evidence purposes or where storage is a technical requirement.

When we conclude a contract, we usually store master data, contract and claims data,

financial data and customer correspondence for a period of 10 years from the date of the last correspondence with you, but at least from date of the end of the contract. This period may be longer if this is necessary for reasons of evidence or for compliance with statutory or contractual provisions, or for technical reasons.

For pure marketing and advertising contacts, the storage period is normally much shorter, in most cases no longer than two (2) years since the date of the last contact.

Data that we receive for the purpose of reviewing an insurance application will be deleted after 90 days unless an insurance contract is concluded.

Registration data is usually kept for a period of 12 months after the end of the use of the service or termination of the user account.

We will delete or anonymise your behavioural and preference data once they are no longer relevant for the intended purpose. For example, this may be the case after 24 months for product and service preferences. This period may be longer if this is necessary for reasons of evidence or for compliance with statutory or contractual provisions, or for technical reasons.

## 10. How do we protect your data?

We take appropriate security measures to maintain the confidentiality, integrity and availability of your personal data and to protect it against unauthorised or unlawful processing and to mitigate the risk of loss, accidental alteration, and unauthorised disclosure or access.

## 11. What are your rights?

**Applicable data protection laws grant you the right to object to the processing of your data in some circumstances, in particular for direct marketing purposes, for profiling carried out for direct marketing purposes and for other legitimate interests in processing.**

To help you control the processing of your personal data, you have the following rights in relation to our data processing, depending on the applicable data protection law:

- The right to request information from us as to whether we process your data and, if so, which data

- The right to have data corrected if it is inaccurate
- The right to request erasure of data
- The right to request that we provide certain personal data in a commonly used electronic format or transfer it to another controller
- The right to withdraw consent, where our processing is based on your consent
- The right to receive, upon request, further information that is necessary to exercise these rights
- The right to express your point of view in the case of automated individual decisions (point 6) and to request that the decision be reviewed by a natural person

**If you wish to exercise the aforementioned rights in relation to us**, please contact us by letter or by email. You can find our contact details under point 2. So that we can prevent fraud, we need to identify you (e.g. using a copy of your ID card if identification is not possible by other means).

Please note that conditions, exceptions and restrictions apply to these rights under applicable data protection law (e.g. to protect third parties or trade secrets). We will inform you accordingly where applicable. In particular, we may need to continue to process and store your personal data in order to perform a contract with you, to protect our own legitimate interests, such as the assertion, exercise or defence of legal claims, or to comply with legal obligations. To the extent legally permitted, in particular to protect the rights and freedoms of other data subjects and to safeguard legitimate interests, we may also reject a data subject's request in whole or in part (e.g. by redacting content that concerns third parties or our trade secrets).

If you do not agree with the way in which we handle your rights or with our data protection practices, please inform us (see point 2 for contact details). You also have the right to lodge a complaint with the competent data protection supervisory authority.

You can contact the Swiss supervisory authority here:

Federal Data Protection and Information Commissioner, Feldeggweg 1, 3003 Bern, Switzerland.

<https://www.edoeb.admin.ch/edoeb/en/home/deredoeb/kontakt.html>

## **12. Can we update this Privacy Policy?**

This Privacy Policy is not part of a contract you have with us. We may amend this Privacy Policy at any time. For the latest version of the Privacy Policy, please visit our website [www.iptiq.com/ch-datenschutzerklaerung](http://www.iptiq.com/ch-datenschutzerklaerung) or ask us for a copy of the current version using the contact details provided under point 2.

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