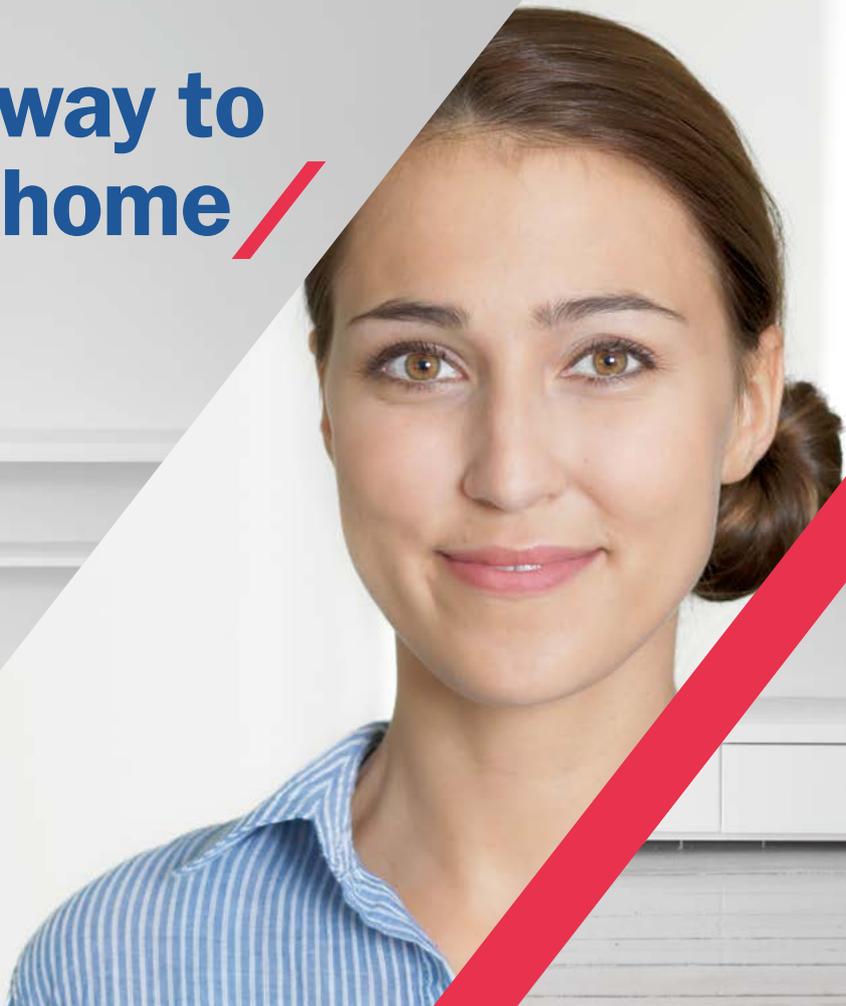


The simple way to insure your home



Although insurance may not be uppermost on your mind when you move into your home, taking out a household policy is really a must. That is why our household insurance BASIC insurance is easy to purchase and competitively priced. So why not look into it straight away?

You own more than you think

There is nothing like the excitement of moving into your own home for the first time. Generally you don't need much, just a bed, a table, a few chairs, and a few dishes. But what about your clothes, music, photos, or all your electronic equipment? Sit down and make a list, and you will be surprised just how much you own already.

Affordable coverage

Household insurance BASIC not only insures the entire contents of your household, but also provides optional coverage against liability claims.

The basic coverage already offers a lot:

- Generous amount of insurance of CHF 5 m for personal liability claims (can be increased to CHF 10 m)
- Amount of insurance of CHF 200,000 for household contents claims
- Clear, streamlined insurance solution
- Notification of claims either online or by telephone hotline – around the clock
- With over 400 offices throughout Switzerland, we are always within reach

Amount of insurance of CHF 5 m for personal liability

Household contents insurance at new-for-old value

Worldwide coverage



What the insurance offers /

Liability

The personal liability module covers claims for personal injury and property damage that are filed privately against you or members of your family. These include loss and damage for which you are responsible, whether in your capacity as a homeowner, tenant, subtenant, pet owner or during sports activities. Coverage is also provided for defending yourself against unjustified claims.

Supplementary insurance

It is easy to upgrade your liability coverage, for example with additional modules for:

- Using third-party vehicles
- Kiteboarding

Why liability insurance?

Liability claims can be very expensive:

- You spill coffee over a friend's expensive laptop and have to pay for the damage
- In a snowboarding accident, you injure the breadwinner of a family and are liable for the subsequent costs
- You forget to turn off a hotplate and have to pay for the resulting damage to your rented apartment

In cases like these it is reassuring to know that you can rely on your personal liability insurance from AXA.

Household contents

Household contents comprise all private moveable property (including digitally acquired data such as songs, e-books, etc.) belonging to you and persons with whom you share the same household. They include objects you have leased, rented, or which have been entrusted to your care. Losses as a result of fire, theft, and water damage are compensated at new-for-old value.

And your belongings are not just insured at home, but also when you take them along anywhere in the world. What is more, if you move home within Switzerland, you are also covered during the move.

Additional protection

It is easy to extend your coverage to include glass breakage (for furniture glass, glass on buildings, and sanitary installations).

Valuables

Household insurance BASIC insures your jewelry for a total amount of CHF 1,000. If you have more valuable items, then we recommend the household insurance OPTIMA household policy, which provides up to CHF 30,000 for jewelry and offers further flexible modules to meet your personal insurance needs.

Young adults

Apprentices and students are usually covered by their parents' personal liability insurance. On the other hand, young wage earners under 30 who are still living with their parents are not automatically covered under the same contract.

This group can benefit from a special offer from AXA and receive personal liability coverage at a reduced rate.

What does household insurance cost?

- I would like to receive advice. Please call me.
- Please send me a non-binding offer on the basis of the following details.

Personal liability

Basic insurance coverage for

- Individual Living with parents Family
- Amount of insurance per event CHF 5 m CHF 10 m
- Deductible CHF 200 CHF 300 CHF 400 CHF 500

Supplementary insurance for

- Kiteboarding Using third-party vehicles

Household contents

Insurance coverage for household contents against fire, theft, and water damage

	Inventory in CHF
Value of basic household contents as per table below	
30% for higher standard	
Subtotal	
Reserve for new acquisitions (generally 10%)	
Total amount of insurance at new-for-old value	
Deductible <input type="checkbox"/> CHF 200 <input type="checkbox"/> CHF 300 <input type="checkbox"/> CHF 400	
<input type="checkbox"/> CHF 500 <input type="checkbox"/> CHF 1,000	

Structure of home

- Solid construction Mainly wood (e.g. chalet)

Supplementary insurance

- Simple theft away from home, CHF 2,000
- Glass on buildings and furniture, including basins, WCs
- Furniture glass only

Please contact me

Last name _____ First name _____

Street, number _____

Postcode, town _____

E-mail _____

Telephone _____

I am best reached on (day of week) _____ between _____ and _____ o'clock



New acquisitions

It is very important to calculate the right amount of insurance. Only if it corresponds to the actual value of your household contents are you properly insured.

If the amount of insurance is higher, then you are overinsured and are paying too high a premium. If it is lower, you are underinsured, and any loss you suffer would not be adequately covered.

From time to time you should check the value of your entire inventory, as it changes every time you replace an existing item or purchase a new one.

Claims service

If you need to make a claim, simply contact us on our hotline 0800 809 809 or online at www.axa.ch and receive assistance around the clock. Together with its qualified partners, AXA organizes and coordinates everything that needs to be done in the event of broken glass, theft, or water or fire damage.

 Interested? Then contact your advisor or take out insurance online at www.axa.ch/household-online.

What are the contents of my household really worth?

Quite a lot, when you add everything up. Basic household contents comprise furnishings (furniture, drapes, etc.), home electronics (TV, computer, digital camera), appliances, clothing and conventional bicycles. The table on the right is based on average values from everyday experience. Enter the value you calculate in the form above or calculate your premium yourself online: www.axa.ch/household-online

Persons	1	2	3	4
Rooms				
1	44,000			
1½	52,000	66,000		
2	60,000	74,000		
2½	68,000	82,000	96,000	
3	76,000	90,000	104,000	
3½	84,000	98,000	112,000	126,000
4	92,000	106,000	120,000	134,000

Please
attach stamp

Other AXA products /

Rental guarantee from AXA

Don't tie up your funds: Opt for an attractive annual premium instead of tying up large chunks of money in a bank deposit.

AXA-ARAG legal expenses insurance

Whether you're a driver or a private individual, at work or in your leisure time: AXA-ARAG provides you with all the resources you will need when faced with legal action.

Security when out and about /

INTERTOURS travel insurance

Trips, vacation and leisure time: INTERTOURS provides you and your family with fast, qualified assistance in every type of emergency situation, whether at home or abroad.

BASIC motor vehicle insurance

Compact insurance package at a discount rate: third-party liability, physical damage, and accident coverage for the most important criteria in the event of a loss.

This is only a translation, in case of legal disagreements the original German version alone is binding.

AXA Winterthur
General-Guisan-Strasse 40
P.O. Box 357, 8401 Winterthur
24-hour telephone: 0800 809 809

AXA Insurance Ltd

www.axa.ch
www.myaxa.ch (client portal)

