



# You want your home to be secure?

**With our household contents insurance, you get as much protection and security as you want.** You can choose between two products with different levels of benefits. Compare the OPTIMA and BASIC options.

	OPTIMA	BASIC
Option 1	At home and away from home, with ordinary theft, and with extended coverage for luggage, sports and leisure equipment	Not possible
Option 2	At home and away from home, with ordinary theft	At home and away from home, with ordinary theft
Option 3	At home and away from home	At home and away from home
Amount of insurance at home	+	max. CHF 200,000
Deductible	CHF 200, 300, 400, 500, 1000, 2000, 5000	CHF 200, 300, 400, 500, 1000
Jewelry (regular storage)	CHF 30,000	CHF 1,000
Monetary assets (regular safekeeping)	CHF 5,000	CHF 1,000
Ordinary theft at home and away from home and burglary from movable structures	No benefit	No benefit
Household contents away from home, world-wide (fire, water, burglary, robbery)	20% of insured amount, min. CHF 10,000	5% of insured amount, min. CHF 10,000
Costs for clearing, emergency glass, additional living expenses, etc.	20% of insured amount, min. CHF 5,000	5% of insured amount, min. CHF 3,000
Costs for clearing, emergency glass, additional living expenses, etc., for ordinary theft	CHF 1,000	
Guest effects (excl. monetary assets)	✓	
Indexed	Yes	Yes
Jewelry in a safe up to CHF 100,000	✓	
Monetary assets in a safe up to CHF 20,000	✓	
Frozen products up to CHF 5,000	✓	

Outside sculptures up to CHF 20,000	✓	
Electric and motor-assisted bicycles (incl. accessories)	✓	
<b>Supplementary insurance</b>	Yes	Yes
Glass on buildings and furniture	+	+(fixed sum CHF 2,000)
Glass on furniture	+	+(fixed sum CHF 2,000)
Deductible for glass coverage	CHF 0	min. CHF 200
Outdoor physical structures	+	
Single values	+	
Earthquakes	+	
Work-related equipment above CHF 5,000	+	
24-hr Home Assistance	+	
Internet legal protection	+	

✓ insured                      ✱ insured, amount of your choice                      + optional

### Basic household contents

Basic household contents include furnishings (furniture, curtains, etc.), home electronics, dishes, bed linen, clothing, shoes, food supplies, mopeds, conventional bicycles, etc.

How much are your household contents worth? The table of insurance sums below serves as a reference. It is based on average empirical values.

We recommend that those with a higher living standard compile a detailed inventory of their items. To determine the value of your basic household contents, refer to the table below taking into account the number of rooms and the number of family members – children under 14 count as half.

All amounts are in CHF.

		Persons in the household							
		1	1½	2	2½	3	3½	4	4½
Rooms	1	44 000	51 000						
	1½	52 000	52 000	66 000					
	2	60 000	67 000	74 000	81 000				
	2½	68 000	75 000	82 000	96 000				
	3	76 000	84 000	91 000	98 000	104 000	111 000		
	3½	84 000	91 000	98 000	105 000	112 000	119 000	126 000	
	4	92 000	99 000	106 000	113 000	120 000	127 000	134 000	141 000
	4½	100 000	107 000	114 000	121 000	128 000	135 000	142 000	149 000
	5	108 000	115 000	122 000	129 000	136 000	143 000	150 000	157 000
	5½	116 000	123 000	130 000	137 000	144 000	151 000	158 000	165 000
6	124 000	131 000	138 000	145 000	152 000	159 000	166 000	173 000	

### **Interesting to note**

*The sum insured is very important when taking out household contents insurance. You are properly insured only when the amount corresponds to the actual value of your household contents. When you make new purchases, remember to regularly review the sum insured.*



### **Additional benefits**

- Comfortable all-round solution
- Includes the use of third-party motor vehicles
- Internet legal protection can be included
- 24-hour phone for immediate assistance and claims notification
- 48-hr cash or item replacement
- Claims coordination by AXA service partner, including 24-hour emergency service (e.g. key service, unblocking pipes)

