



General Insurance Conditions (GIC)

Household insurance

- Household contents
- Personal liability
- Supplementary insurances and services

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Key points at a glance

This overview informs you about the material content of the insurance contract, in accordance with Art. 3 of the Federal Act on Insurance Contracts (ICA). The contracting parties' rights and obligations come into being on conclusion of the insurance contract, in particular on the basis of the application, policy, contract terms and statutory provisions.

Who is the insurance carrier?

The insurance carrier is AXA Insurance Ltd., General Guisan-Strasse 40, 8400 Winterthur (hereinafter referred to as "AXA"), a stock corporation domiciled in Winterthur and a subsidiary of the AXA Group.

What is insured?

According to choice, the insurance covers either personal liability or personal movable household contents, or both. In addition, other property and other risks can be covered with individual supplementary insurances and services. The precise scope of insurance and the insured persons are stated in the policy.

What risks, damage and losses can be insured?

Personal liability

Basic coverage for personal liability includes insurance for bodily injury and property damage which insured persons cause unintentionally in the private sphere, while acting (for example) as the head of a family, sportsperson, tenant or the rider of a bicycle. Coverage also includes defense against unjustified liability claims advanced against insured persons, through AXA (passive legal protection).

Supplementary coverages for personal liability:

- use of private third-party vehicles
- use of car sharing and rental vehicles
- pet damage to rented accommodation
- hunters
- horse lessees

Household contents

In the basic coverage for household contents, these options can be chosen: BASIC, COMFORT and ALL RISK. The BASIC and COMFORT basic coverage options insure the household contents against fire, natural forces, theft and water damage. The ALL RISK basic coverage also includes insurance of the household contents against damage and physical loss.

Supplementary coverages for household contents:

- ordinary theft away from home
- breakage of glass/stone elements in furniture
- breakage of windows, washbasins and building glass
- outdoor buildings
- earthquake
- mobile homes
- all-round protection (All Risk for individual categories of equipment and objects)

Supplementary insurances and services

Special risks can be covered by means of supplementary insurances and services:

- gross negligence
- loss of keys and key service

- tradesmen emergency service
- bicycle and e-bike assistance
- data recovery and virus removal

What is not insured?

Personal liability coverage does not include the following, among other items:

- own damage: damage relating to persons or to the property of an insured person, or of another person living in a shared household with the insured person;
- damage due to wear and tear: this relates to wear and tear or excessive use, especially in rented accommodation. Damage due to deliberate changes to rented property (drilling or re-sealing of dowel holes or nail holes, etc.) is also excluded from the coverage;
- losses or damage that were foreseeable or should in all probability have been anticipated;
- losses or damage caused in connection with intentionally committed or attempted crimes or felonies.

Household contents insurance does not cover the following, among other items:

- motor vehicles (except for electrical and motor-assisted bicycles), trailers, motor boats, sailing boats and aircraft;
- property which is or should be insured by a cantonal insurance institution;
- property for which specific insurance is in place (e.g. insurance for valuables or mobile phone insurance).

All the applicable exclusions are stated in these General Insurance Conditions (GIC).

What benefits does AXA provide?

Under the personal liability insurance, AXA covers the costs of justified claims for damages and of defense against unjustified claims.

Under the household contents insurance, AXA usually pays the new-for-old value of property that is damaged or lost as the result of insured events.

The maximum indemnity per claim and the applicable deductible are stated in the policy. If different indemnity limits apply to certain items of property and costs, this is also stated in the policy or these GIC.

How much is the premium, and when is it due?

The premium and its due dates are stated in the policy. If automatic adjustment of amounts of insurance was agreed in the household contents insurance, the amounts of insurance and the premiums for household contents are adjusted each year.

What are the policyholder's main obligations?

As appropriate to the circumstances, the insured persons must take care of the insured property and protect it against the insured risks by taking appropriate measures.

In case of a loss event, the insured person is obligated to inform AXA immediately.

AXA can reduce or refuse its indemnity if due diligence and reporting obligations are breached so as to affect the occurrence, scope or assessment of the loss.

Additional obligations are stated in these General Insurance Conditions (GIC).

When does the insurance begin and end?

The insurance begins on the date shown in the policy. AXA may reject the application up to the date when it issues the policy or a definitive cover note. The insurance is valid for the period shown in the policy.

Unless terminated on expiry, the insurance contract renews tacitly for one year at a time. An insurance contract concluded for less than 1 year ends on the date shown in the policy.

Special information for the Principality of Liechtenstein

The applicant is bound by the application to conclude an insurance contract for a period of two weeks after submitting or sending the application. If a medical examination is required, the period is four weeks.

If AXA is in breach of the information obligations pursuant to the Insurance Contracts Act or Insurance Supervision Act of the Principality of Liechtenstein, the policyholder has the right to withdraw from the contract within four weeks from the receipt of the policy. The responsible supervisory authority is the Swiss Financial Market Supervisory Authority (FINMA), 3000 Bern.

What data does AXA use, and how?

Information about the use of data is given under “Data privacy” in Part K.

General Insurance Conditions (GIC)

Part A

General conditions of the insurance contract

A1 Scope of the contract

The insurances and coverages that have been taken out are shown in the policy. The policy, the General Insurance Conditions (GIC) and any Special Insurance Conditions (SIC) provide information about the scope of insurance. Personal liability insurance covers losses and damage caused during the contract term. The household contents insurance, as well as the supplementary insurances and services, cover events that occur during the contract term. The contract term is stated in the policy.

A2 Territorial validity

The territorial validity is based on the provisions of the relevant insurance.

A3 Contract term

A3.1 Start

The insurance contract starts on the date shown in the policy. Any provisional insurance coverage that may be in place ends when the policy is issued to the policyholder.

A3.2 Provisional insurance coverage

AXA may reject an insurance application. Any provisional insurance coverage ends 3 days after the applicant has received the notification to this effect, and in any case 60 days after the provisional cover note is issued by AXA. In this case, the applicant shall owe the prorated premium for the period of cover.

A3.3 Contract term

The contract is concluded for the term shown in the policy. Unless notice of termination is given, it is automatically extended for one more year on expiration. If an annual right of termination was agreed, this is stated in the policy.

A4 Change of home address and domicile

Changes of home address must be notified to AXA within 30 days of relocation. AXA is entitled to adjust the premium to the new circumstances. If the policyholder changes his domicile within Switzerland or the Principality of Liechtenstein, the insurance is also valid at the new location and during the relocation. If the policyholder surrenders his domicile in Switzerland or the Principality of Liechtenstein, the insurance ends at the end of the insurance year or – at the request of the policyholder – as of the date of relocation.

A5 Insured persons

The insurance covers all persons listed by name in the policy who live with the policyholder in a shared household. A shared household exists when the domicile (as per the confirmation of registration / receipt for depositing papers at the town hall) and the address of the insured persons and of the policyholder are identical. The insured persons must be notified to AXA.

Future risk coverage

The policy also includes future risk coverage for minors (below the age of 18) who are not mentioned by name, if they live in a shared household with the policyholder. Adults (above the age of 18) who are not listed by name in the policy have future risk coverage for a maximum of 12 months from the date when they join the policyholder's shared household. Future risk coverage applies to persons who leave the policyholder's shared household for 30 days after their departure.

A6 Termination of the contract

A6.1 Termination on expiration

Both contracting parties may give written notice to terminate the contract up to 3 months before its expiration date. If an annual right of termination was agreed, both contracting parties may give written notice to terminate the contract with a notice period of 3 months to the end of the insurance year.

A6.2 Termination in the event of a claim

After a claim for which AXA provides benefits, the contract can be terminated:

- by the policyholder, no later than 14 days after he has become aware of the provision of the benefit, whereby coverage ends 14 days after AXA receives the notice of termination;
- by AXA, at the latest when the benefit is provided, whereby coverage ends 30 days after the policyholder receives the notice of termination.

A7 Premium

A7.1 Premium amount and due date

The premium is stated in the policy and is due on the first day of the insurance year. The due date for the first premium is stated on the invoice. Payment in installments may be agreed. In case of partial payment, the unpaid installments of an annual premium remain due. AXA may add a surcharge to each installment. If an automatic adjustment of amounts of insurance was agreed in the household contents insurance, the premiums are adjusted accordingly each year.

A7.2 Discounts and price reductions
Any discounts and price reductions are stated in the policy.

A8 Deductible

Deductibles are stated in the policy. Additional rules regarding deductibles are set out in I1 and I2.

A9 Contract change by AXA

A9.1 Notification by AXA

AXA may adjust the contract with effect from the start of each insurance year if the following change:

- premiums;
- deductibles;
- indemnity limits for coverage of events caused by natural forces.

Notification of a change to the contract must reach the policyholder no later than 25 days prior to the start of the new insurance year.

A9.2 Termination by the policyholder

The policyholder has the right to terminate the partial contract affected by the change, i.e. the personal liability insurance, the household contents insurance, and the supplementary insurances and services, with effect from the end of the current insurance year. The partial contract which is terminated in this manner will then end at the end of the insurance year. Notice of termination must reach AXA no later than on the last day of the current insurance year.

A9.3 Consent to a change to the contract

The change to the contract is deemed to have been accepted unless the policyholder gives notice of termination.

A9.4 Changes without right of termination

The policyholder has no right of termination in case of the following changes to the contract:

- changes to statutorily regulated duties, fees, premiums, deductibles and coverages;
- changes to amounts of insurance and premiums due to adaptations resulting from the automatic adjustment of amounts of insurance;
- changes to premiums due to the discontinuation of price reductions to which there is no longer an entitlement;
- changes to premiums due to changes of the numbers of insured persons or persons obligated to pay premiums;
- changes to premiums or benefits in the policyholder's favor.

A10 Due diligence and other obligations

H3 applies.

A11 Information obligations

A11.1 Communication with AXA

The policyholder must address all communications to the relevant branch office or registered office of AXA.

A12 Claims

Part H applies.

A13 Principality of Liechtenstein

If the policyholder is domiciled in the Principality of Liechtenstein or if the policyholder's registered office is located in the Principality, references to provisions of Swiss law in the insurance contract documentation shall relate to the corresponding provisions of Liechtenstein law.

A14 Applicable law and place of jurisdiction

A14.1 Applicable law

This insurance contract is governed by substantive Swiss law; for policyholders domiciled in or having their registered office in the Principality of Liechtenstein, it is governed by substantive Liechtenstein law.

A14.2 Place of jurisdiction

Disputes arising from this insurance contract must be brought before the ordinary Swiss courts; in the case of policyholders domiciled or having their registered office in the Principality of Liechtenstein, the matter must be brought before the ordinary Liechtenstein courts.

A15 Sanctions

The obligation to indemnify shall lapse to the extent and for as long as amounts due under this contract are barred on account of applicable legal sanctions relating to business, trade or finance.

Part B

Personal liability, basic coverage

B1 Insured liability claims

The insurance covers the statutory liability of a private individual arising from that person's conduct in daily life.

The insurance covers the following losses and damage:

- bodily injury: death of persons, injury or damage to persons;
- property damage: damage to, or loss of property;
- animal damage: death or loss of animals, injury or damage to animals.

These include, in particular, liability claims caused by culpable behavior, e.g. as

- head of a family;
- keeper of animals;
- sportsperson;
- rider of a bicycle or e-bike (e-bikes with pedal assistance up to a maximum of 25 km/h);
- tenant of houses, apartments or rooms;
- lessee or borrower of property and vehicles;
- sole owner of properties, associated tank installations and real property in Switzerland;
- controller of model aircraft and drones up to 30 kg;
- kite surfer;
- party causing environmental damage;
- keeper of permanently parked, unregistered mobile homes, motor homes or caravans.

The insurance also covers liability claims caused by the following persons:

B1.1 Employees and auxiliaries of the insured persons

The insurance covers claims arising from damage vis-à-vis third parties which was caused by employees and auxiliaries rendering services for an insured person on a private basis. This addition does not apply to self-employed professionals and employees of a company.

B1.2 Third party entrusted with care (childminders, pet minders)

The insurance covers damage caused by the animals of an insured person or by insured underage children when they are temporarily in the custody of third parties. The insurance does not cover paid parties entrusted with care.

B2 Territorial validity

Unless mentioned otherwise, the insurance is valid worldwide.

B3 Insured benefits

B3.1 Assumption of justified liability claims

AXA covers the amount which the insured person is obligated to pay in accordance with statutory liability claims, up to a maximum of the amount of insurance shown in the policy.

B3.2 Defense against unjustified liability claims

If the liability claims are unjustified, AXA covers defense against them (passive legal protection) up to a maximum of the amount of insurance shown in the policy.

B3.3 Liability on request (coverage of damage without statutory liability claim)

At the policyholder's request, AXA also covers claims in the following cases if no statutory liability applies, up to a maximum of CHF 100 000:

B3.3.1 Persons lacking mental or legal capacity

Damage caused by an insured person's children who lack mental capacity, or by insured persons who lack legal or mental capacity.

B3.3.2 Keepers of pets

Damage caused by the pets of an insured person.

B3.3.3 Third party entrusted with care (childminder)

Damage inflicted on a third party entrusted with care as per B1.2 by the insured underage children of an insured person.

B3.3.4 Person with dementia

Damage caused by an insured person suffering from dementia who lives in a shared household with the policyholder. The damage must be caused in a condition of mental incapacity. If the person suffering from dementia is the policyholder, this supplementary coverage also applies if the legal representative asks for assumption of liability on request (also see: Swiss Civil Code (SCC) 333).

B3.4 Motor vehicles

The insurance covers losses and damage caused by an insured person in the following situations:

B3.4.1 as a passenger in or on third-party motor vehicles;

B3.4.2 as the driver or keeper of motor vehicles for which no liability insurance is prescribed by law (or would be prescribed if the vehicles were registered in Switzerland). Damage to such vehicles is insured only if they are not the property of an insured person and are not rented or loaned for more than 12 months;

B3.4.3 as the driver of occasionally used third-party go-karts on tracks specifically intended for them. Damage to the installation and the go-kart itself is not covered. Benefits are provided only on a subsidiary basis;

B3.4.4 damage to third-party caravan trailers or motor homes which are permanently parked for residential purposes.

B3.5 Bicycles, e-bikes and mopeds

The insurance covers damage that an insured person causes as the rider of bicycles or e-bikes with pedal assistance up to 25 km/h. For mopeds and e-bikes with pedal assistance up to 45 km/h, this cover applies in addition to the legally prescribed liability insurance (i.e. on a subsidiary basis). In the absence of the latter insurance, AXA's obligation to indemnify ceases to apply. The insurance also covers damage to the aforementioned vehicles themselves, provided that they do not belong to an insured person and are not rented or loaned for more than 12 months.

B3.6 Watercraft and aircraft

The insurance covers damage that an insured person causes as the user of a watercraft or aircraft for which no liability insurance is prescribed by law (or would be prescribed if the craft were registered in Switzerland). For insured controllers of model aircraft and drones weighing up to 30 kg in each case, and for insured kite surfers, benefits are covered up to a maximum of the

amount of insurance shown in the policy.
Damage to watercraft and aircraft is insured only if such craft are not the property of an insured person and are not rented or loaned for more than 12 months. The insurance does not cover damage which insured persons cause to watercraft and aircraft (including their accessories) that are made available to them as members of associations.

B3.7 Other vehicles/trendy vehicles

The insurance covers damage that an insured person causes when using a vehicle for which no liability insurance is prescribed by law (or would be prescribed if the vehicle were registered in Switzerland).
Damage to such vehicles is insured only if they are not the property of an insured person and are not rented or loaned for more than 12 months. The insurance does not cover damage which insured persons cause to trendy vehicles that are made available to them as members of associations.

B3.8 Damage by tenant

The insurance covers damage that an insured person causes as the tenant of apartments, houses, rooms or other premises. The insurance also covers damage to rented horse boxes.

B3.9 Properties

The insured liability is subject to the following restrictions:

- B3.9.1 The insurance covers a property occupied by an insured person which contains a maximum of 3 apartments. The property must be solely owned by an insured person. If a business operation is located in the property, the insurance is only valid subject to the following conditions:
- the business is operated by an insured person;
 - it involves a self-employed professional activity;
 - the gross earned income (revenue) does not exceed CHF 12 000 per year.
- B3.9.2 The insurance covers a vacation house which is used by the insured person himself, and which is solely owned by the insured person. It must be a single-family house and must not accommodate any commercial operation.
- B3.9.3 “Solely owned” within the context of B3.9.1 and B3.9.2 denotes a property in which the insured persons hold all of the ownership shares.
- B3.9.4 Damage caused by the insured persons as owners of condominium property which they themselves occupy is covered by AXA only if:
- the cause of such damage is located in those parts of the building which have been assigned to the insured condominium owner by special right, or if the cause thereof is located in the commonly used parts, rooms or areas of a building;
 - such damage was caused in connection with the exercise of the ownership right of an insured condominium owner.
- Coverage applies in addition to the building liability insurance of the condominium owners association (i.e. on a subsidiary basis). The coverage applies to that portion which exceeds the amount of insurance for the building liability insurance (difference in limits coverage).

Exclusions:

- If the community of owners claims compensation from an insured person, the insurance does not cover that portion of the damage which corresponds to the insured person’s ownership share as a condominium owner, as per the entry in the land register.
- If the condominium owners association does not have building liability insurance, no damage is covered by the personal liability insurance.

B3.9.5 All the benefits listed under B3.9 apply only to properties in Switzerland and the Principality of Liechtenstein.

B3.10 Real property

The insurance covers liability in connection with undeveloped plots which are solely owned by an insured person or which are rented or leased by an insured person. The plots must not be used for own commercial purposes unless the revenue generated therefrom is less than CHF 12 000 per year. The insurance also covers liability in connection with garden sheds or other structures used to manage or maintain the undeveloped plots.
The insurance also covers the insured person’s liability as the owner of a plot on which an insured property as per B3.9 is located.
All the benefits listed apply only to real property in Switzerland and the Principality of Liechtenstein.

B3.11 Tank installations

The coverage also includes loss and damage caused by tank installations if the tank installation serves an insured property as per B3.9.
All the benefits listed apply only to tank installations in Switzerland and the Principality of Liechtenstein.

B3.12 Builder-owner

The insurance covers the liability of the insured person as a private builder-owner:

- of properties which would be deemed to be insured after their construction;
- of construction projects at insured properties.

Coverage is in place only if the construction amount as per the Building Cost Classification (cost estimate), including internal labor and fees, does not exceed the sum of CHF 100 000.
All the benefits listed apply only to properties in Switzerland and the Principality of Liechtenstein.

B3.13 Self-employed activities

- B3.13.1 The insurance covers the liability of the insured person arising from self-employment (including part-time self-employment), provided that a gross annual earned income (revenue) of CHF 12 000 is not exceeded. The insurance also covers employees and auxiliaries of the insured person (excluding companies or self-employed professionals such as subcontractors). The insurance does not cover companies with the legal form of a legal entity.
- B3.13.2 The insurance also covers damage to premises which an insured person rents for the self-employed professional activity as per B3.13.1.
- B3.13.3 **Exclusions**
The insurance does not cover liability:
- for recourse and compensatory claims of third parties for services rendered to the claimant;
 - for bodily injury to an employee of an insured person, if the employee suffered the injury while carrying out his professional duties;

- in case of claims relating to contract performance or substituted performance because a contract was not performed or was not performed correctly. This refers specifically to the following cases:
 - damage to and defects in items of property manufactured or delivered by or on behalf of an insured person, or work performed by or on behalf of an insured person, occurring due to a cause located in the manufacture, delivery, or performance of the work;
 - damage and costs incurred in connection with investigating and remedying such damage and defects;
 - loss of assets or earnings as a result of such damage or defects.

If extra-contractual claims based on the above circumstances are asserted, coverage ceases to apply:

- for damage caused by the effects of electromagnetic fields, ionizing radiation and nuclear energy;
- for claims arising from the granting or disclosure of third-party patents, licenses, research results and formulas;
- for claims arising from damage to property accepted for use, processing, storage or forwarding or for other purposes – for example, on consignment or for exhibition – or that was rented, leased, or kept in leasehold. Premises rented as per B3.13.2 constitute an exception;
- for damage to property expressly and consciously manipulated by an insured person in connection with his professional activities and preparations for such activities;
- for claims in connection with asbestos.

B3.14 Party causing environmental damage

The insurance covers statutory liability arising from bodily injury or property damage in connection with environmental harm,

- B3.14.1 provided that such injury or damage results from a single, sudden and unforeseen event requiring immediate action, such as notifying the competent authorities, alerting the public, or implementing loss prevention or minimization measures; or
- B3.14.2 resulting from the release, as a result of rust or leaks in a system or installation permanently connected to the insured plot and/or the insured property, of substances such as liquid fuels, propellants, acids, bases, and other chemicals (but not sewage) that represent a hazard to soil or water, insofar as the identified release requires immediate measures as described in B3.14.1.
- B3.14.3 There is no coverage:
- if several events with the same effect (e.g. hazardous substances dripping repeatedly into the ground, repeated spillage of liquids from mobile containers) jointly require measures as defined above that would not have been necessary for single events of this kind;
 - in connection with restoring protected species or habitats;
 - for damage to the air, flora and fauna and also to water and soil not under ownership as defined by civil law;
 - for claims in connection with contaminated sites.
- B3.14.4 **Obligations**
The insured person is obligated to ensure that the processing, collection, storage, cleaning and disposal of environmentally hazardous substances complies with

statutory and official provisions. The following additional obligations apply to tank installations:

- maintenance must be performed in accordance with regulations and instructions;
- necessary repairs must be carried out immediately, and operating malfunctions must be rectified immediately.

B3.15 Loss prevention costs

If the leakage, spillage or inadvertent diversion of soil or groundwater contaminants results in the immediate risk of damage to groundwater or property of third parties, AXA pays the loss prevention costs due as stipulated by law. The value of any recovered goods and other advantages accruing to an insured person as a result of the preventive action is deducted from the costs paid. No other loss prevention costs are covered.

B4 Exclusion of third-party recourse and compensatory claims

The insurance does not cover recourse and compensatory claims for amounts paid to the injured parties by the claimants in respect of damage:

- for which an insured person is liable as per B1.1 and B1.2 or as a builder-owner as per B3.12;
- which AXA settles on the basis of liability on request as per B3.3;
- caused during the use of third-party motor vehicles as per C1 and C2.

B5 General exclusions from personal liability insurance

The insurance does not cover the liability of the insured person:

- B5.1 as the keeper of, and arising from the use of, motor vehicles and of coupled trailers of all types, insofar as statutory liability insurance is stipulated for them. Exception: see B3.4.
- B5.2 as the keeper of, and arising from the use of, watercraft and aircraft, insofar as statutory liability insurance is stipulated for them. Also see B3.6.
- B5.3 as the user of motor vehicles, watercraft and aircraft which are made available by a club or association.
- B5.4 for damage to property of an insured person (own damage) or to the property of a person living in a shared household with the insured person. Furthermore, the insurance does not cover liability in case of bodily injury to an insured person (own damage) or to a person living in a shared household with the insured person.
- B5.5 for damage to property which an insured person loans, rents or leases for more than 12 months. This exclusion does not apply to tenant damage as per B3.8.
- B5.6 for damage to property on or with which an insured person performs an activity against payment. It is a prerequisite that the damage must occur during this activity.

B5.7	for damage to money, securities, documents, plans or military equipment borrowed for use or taken into custody by an insured person. This also applies to consequential damage.	B5.16	for claims arising from financial loss inflicted by an insured person on another party, and which is not attributable to an insured bodily injury or to insured property damage. Compensation for loss of maintenance for dependents of the deceased constitutes an exception.
B5.8	for damage due to wear and tear, especially in rented accommodation. This relates to damage caused by wear and tear or excessive use. Furthermore, the insurance does not cover damage due to deliberate changes to rented property (dowel holes, nail holes and similar), nor restoration of the rented property to its original state.	B5.17	for damage/losses based on a contractually assumed liability beyond the scope of statutory liability.
B5.9	for tenant damage caused by pets if the agreed rental period is more than 12 months.	B5.18	for damage/losses in connection with non-performance of contractual or legal insurance obligations.
B5.10	for damage arising from the use of vehicles, watercraft or aircraft for journeys that are not permitted by law, by the authorities, or by the keeper.	B5.19	for damages in connection with the loss or theft of keys and code cards of all types and for all uses, and in connection with damage caused to these items, e.g. house and apartment keys, keys to business premises, car keys, hotel keys, keys to association or club premises, keys to bank safes, keys to vacation accommodation, etc.
B5.11	for damage that was foreseeable or should in all probability have been anticipated.	B5.20	for damage to horses that have been borrowed, rented or are kept temporarily, or horses that are ridden on the instructions of a third party (including damage to their saddles and bridles).
B5.12	for damage to property resulting from the gradual effects of weather, temperature, damp, smoke, dust, soot, gases, vapors, fluids, vibrations or pets.	B5.21	for damage arising from activities as a hunter in Switzerland and abroad.
B5.13	for damage caused by insured persons as members of, and while acting on behalf of, the Swiss army, civil defense, civilian service or the fire department. Damage caused by insured persons as members of a foreign army is generally excluded.	B5.22	for damage arising from participation in races, rallies and similar competitive driving or training events, or from otherwise driving on racetracks or official training circuits.
B5.14	for damage that an insured person causes by transmitting an infectious/contagious disease to humans, animals or plants.	B5.23	for damage to property or animals transported on or in trailers pulled by a motor vehicle.
B5.15	for damage occurring when an insured person intentionally commits, or attempts to commit, a crime or felony.		

Part C

Personal liability, supplementary coverages

C1 Use of private third-party vehicles

C1.1 Insured liability claims

The insurance covers liability as the **driver/pilot** (but not as a passenger) of **third-party private** motor vehicles up to 3.5 tonnes, watercraft and aircraft which are used **free of charge**. The coverage also applies if the employer places the company car at the employee's disposal for private use for a maximum of 3 consecutive days and a maximum of 3 times per insurance year.

C1.2 Insured vehicles

The insurance covers motor vehicles of up to 3.5 tonnes, watercraft and aircraft (jointly referred to below as "vehicles") which are used by insured persons and for which statutory liability insurance is stipulated.

The insurance does not cover:

- vehicles registered in the name of an insured person or a person living in the same household as the insured person;
- vehicles that are rented;
- vehicles that are used in the interest or on behalf of the employer, or which are used for a professional activity;
- vehicles used in connection with car sharing;
- vehicles leased by an insured person;
- vehicles of the motor vehicle industry (e.g. replacement vehicles, rental vehicles);
- vehicles owned by a club or association.

C1.3 Insured benefits

The insurance covers:

- liability insofar as the claims are not insured by the liability insurance for the vehicle (subsidiary coverage). In the absence of legally prescribed insurance, AXA's obligation to indemnify ceases to apply in its entirety;
- loss of bonus from legally prescribed liability insurance. The deductible from the liability insurance and any gross negligence recourse vis-à-vis the driver/pilot are not covered;
- liability for damage to the vehicle not resulting from a collision (e.g. damage while loading the vehicle, misfuelling, damage due to soiling of a seat);
- liability for damage to the vehicle caused by a collision, to the extent not covered by accidental damage insurance. If accidental damage insurance is in place, the related loss of bonus and any deductible that may apply are covered, but not any deduction for gross negligence vis-à-vis the driver/pilot.

In addition, for motor vehicles of up to 3.5 tonnes, the costs of towing, recovery and a replacement vehicle are covered.

The insurance covers the following for passenger cars of up to 3.5 tonnes with dealer license plates:

- damage to the vehicle that occurs during a test drive within the company premises, to the extent not covered by accidental damage insurance. In this case, the dealer license plates must be registered to the company on whose premises the damage occurred.

C1.4 Exclusions

In addition to the exclusions as per B5, liability for the following types of damage is not covered:

- damage to goods for relocation transported by a motor vehicle of up to 3.5 tonnes, watercraft or aircraft;
- operational damage to the vehicle, especially damage without a violent external effect or due to an internal defect (e.g. missing or frozen liquids, operating errors, faulty or fatigued materials, wear and tear, excessive use, malfunction of electric or electronic components).

C2 Use of car sharing and rental vehicles

C2.1 Insured liability claims

The insurance covers the liability of an insured person as the driver/pilot (but not as a passenger) of third-party motor vehicles up to 3.5 tonnes, watercraft and aircraft which are used in return for **payment** or are made available by a club, association or the employer.

C2.2 Insured vehicles

The insurance covers motor vehicles of up to 3.5 tonnes, watercraft and aircraft (jointly referred to below as "vehicles") which are used by the insured persons with liability insurance prescribed by law:

- which are rented or used in the context of (car) sharing;
- which are made available by the employer for private use;
- which are made available by a club or an association. The driver/pilot must be a member of the club or association. In this case, the insurance also covers vehicles without legally prescribed liability insurance.

In the absence of legally prescribed liability insurance, AXA's obligation to indemnify ceases to apply in its entirety.

The insurance does not cover:

- vehicles registered in the name of an insured person or a person living in the same household as the insured person;
- vehicles that are used in the interest or on behalf of the employer, or which are used for a professional activity;
- vehicles of the motor vehicle industry (e.g. replacement vehicles);
- vehicles leased by an insured person.

C2.3 Insured benefits

The insurance covers:

- liability insofar as the claims are not insured by the liability insurance for the vehicle (subsidiary coverage). In the absence of legally prescribed insurance, AXA's obligation to indemnify ceases to apply in its entirety;
- loss of bonus from legally prescribed liability insurance. The deductible from the liability insurance and any gross negligence recourse vis-à-vis the driver/pilot are not covered;

- liability for damage to the vehicle not resulting from a collision (e.g. damage while loading the vehicle, mis-fuelling, damage due to soiling of a seat);
- liability for collision-related damage to the vehicle that was used, to the extent not covered by accidental damage insurance. In this case, AXA's indemnity is limited to a maximum of CHF 3 000. If accidental damage insurance is in place, the related loss of bonus and any deductible that may apply are covered, but not any deduction for gross negligence vis-à-vis the driver/pilot.

In addition, for motor vehicles of up to 3.5 tonnes, the costs of towing, recovery and a replacement vehicle are covered.

C2.4 Exclusions

In addition to the exclusions as per B5, liability for the following types of damage is not covered:

- damage to goods for relocation transported by a motor vehicle of up to 3.5 tonnes, watercraft or aircraft;
- operational damage to the vehicle, especially damage without a violent external effect or due to an internal defect (e.g. missing or frozen liquids, operating errors, faulty or fatigued materials, wear and tear, excessive use, malfunction of electric or electronic components).

In addition, the insurance does not cover:

- costs of a replacement vehicle (e.g. for the remaining rental period).

C3 Pet damage to rented accommodation

C3.1 Insured benefits

The insurance covers damage caused by pets to premises (as per B3.8) which are rented by insured persons, if the rental period is more than 12 months. The insurance also covers damage caused gradually by pets.

C3.2 Exclusions

In this context, the exclusions defined in B5.9 and B5.12 are not valid.

C4 Hunter liability

C4.1 Insured liability claims

The insurance covers the liability of the insured person as:

- hunter, game tenant, armed guest hunter, gamekeeper, leader of a hunting party or participant in hunting events;
- owner of facilities (e.g. perches, fences) used in hunting or as protective measures in hunts.

C4.2 Insured benefits and scope of validity

The maximum amount of insurance and the scope of validity are stated in the personal hunter's certificate.

C4.3 Exclusions

In addition to the exclusions as per B5, the insurance does not cover liability claims that arise when an insured person, as a hunter, deliberately disregards legal or official regulations regarding hunting, protective measures in hunts, or damage to farmland.

C5 Horse lessees

C5.1 Insured liability claims

The insurance covers liability for damage:

- to horses that are loaned, rented, kept temporarily, or ridden as instructed for non-commercial purposes;
- to the saddle and bridle gear of the horses used.

C5.2 Insured benefits

The insurance covers:

- the cost of veterinary treatment;
- the replacement value of the horse in case of its death. If the horse dies or must be put down on the instruction of a veterinarian, AXA must be informed in good time so that it can arrange for an autopsy or expert opinion;
- any loss in the animal's value if the horse is injured. If it is temporarily impossible to use the horse, AXA pays daily compensation of CHF 50 up to a maximum total of CHF 3 000.

C5.3 Exclusions

In addition to the exclusions as per B5, the insurance does not cover liability claims relating to horses kept by an insured person in boarding stables.

Part D

Household contents, basic coverage

D1 Insured household contents

The insured household contents comprise all movable objects for personal use that belong to the insured persons. These also include pets (small animals such as dogs, cats and hamsters, etc.), leased or rented items, entrusted property and guest effects (not including monetary assets).

The insurance also covers outside sculptures, items installed by the insured persons as tenants which are not insured with the building (e.g. carpet over parquet laid by an insured person himself), movable structures including contents (e.g. garden sheds without foundations), and also electric and motor-assisted bicycles including their accessories, vehicles for the elderly and wheelchairs of all types. The household contents also include: digital assets such as programs, music and film downloads, electronic games and books (e-books).

D1.1 Insurance value and replacement value

Household contents are insured at their new-for-old value. The new-for-old value refers to the amount needed to purchase new property of the same type at the time of the loss event (see I2).

AXA's benefits are restricted to the amount of insurance in the policy or to the amount of insurance after automatic adjustment of amounts of insurance (see D3). The amount of insurance must always be equal to the new-for-old value of the entire household contents.

Property that is no longer used is insured at its present value.

D2 Underinsurance

D2.1 Application of underinsurance

Underinsurance is present when the amount of insurance is less than the actual replacement value of the household contents. The applicable figure is the amount of insurance that is stated in the policy or that applies after the automatic adjustment of amounts of insurance. Underinsurance is reviewed and calculated separately for the locations mentioned in the policy. In cases of total or partial loss, the ratio of the amount of insurance to the replacement value governs the compensation for the loss. For claims of less than 10% of the amount of insurance per location, AXA waives a benefit reduction in case of underinsurance. This rule does not apply in case of events caused by natural forces (e.g. high water, storm, hail, etc.), which are subject to insurance against damage by natural forces (ISO). If the damage/loss amounts to more than 10% of the amount of insurance, the underinsurance rule is applied to the excess.

In case of amounts of insurance on first loss (e.g. household contents supplementary and all-round protection coverages, ordinary theft away from home, and in case of indemnity limits for monetary assets, jewelry and costs), the underinsurance rules are not applicable.

D2.2 Waiver of benefit reductions in case of underinsurance

If agreed in the policy, AXA waives a benefit reduction in case of underinsurance. The maximum compensation paid for claims, per location, is the amount of insurance stated in the policy, or the amount of insurance that applies on the basis of the automatic adjustment of amounts of insurance.

The waiver of benefit reductions in case of underinsurance does not apply for events caused by natural forces (e.g. high water, storm, hail, etc.), which are subject to insurance against damage by natural forces (ISO). If the customer's living circumstances were recorded incorrectly when the contract was concluded or amended (number of persons, number of rooms, type of property), the rule as per D2.1 applies.

In case of a change of home address, the waiver of benefit reductions in case of underinsurance is also valid at the new location for 30 days after the move.

D3 Automatic adjustment of amounts of insurance

If agreed in the policy, the amount of insurance for the household contents insurance is adjusted to the performance of an index on the principal expiration date each year. AXA specifies the index and its application; in a letter accompanying the subsequent premium invoice, it informs the customer about the amounts of insurance and premiums for the next insurance year. Changes due to adjustment to the new index status do not create an entitlement to terminate.

D4 Territorial validity

D4.1 Declared locations

Coverage is in place at the locations declared in the policy which are situated in Switzerland or the Principality of Liechtenstein.

D4.2 Undeclared locations

Household contents at undeclared locations in Switzerland and the Principality of Liechtenstein are insured up to the value of CHF 10 000, provided that they were taken into account in the amount of insurance for a declared location.

If the value of the household contents at an undeclared location exceeds CHF 10 000, this location must be declared in the policy.

D4.3 Definition of 'location'

A location is a building, apartment or room, caravan or mobile home which

- is owned by the policyholder, or
- is rented by the policyholder for an indefinite period or for more than 12 months, and
- is located in Switzerland or the Principality of Liechtenstein.

Movable structures at the same address as an insured location are insured in accordance with the applicable coverage for the location.

D4.4 Coverage away from home
Household contents located outside of insured locations is insured worldwide. If the household contents are located in the same place for more than 12 months, a location must be registered as per the rules in D4.3. Without this registration, coverage at this location ends as from the end of the relevant insurance year.

D5 Insured costs

The following costs are included in the insurance coverage in connection with a loss event (see I2.2):

- cleanup costs;
- additional living expenses;
- necessary cost of changing the locks and costs of replacement keys;
- costs of emergency glazing, emergency doors and emergency locks;
- costs for the re-issue of identification documents, other documents, personal tickets, plane tickets and subscriptions/season tickets;
- loss minimization costs.

D6 Monetary assets

The insurance coverage includes monetary assets. Monetary assets are deemed to be: cash, credit and retailers' cards, non-personal transportation tickets, subscriptions/season tickets, traveler's checks and vouchers, securities, savings books, precious metals (held in storage, in the form of bullion or merchandise), coins and medals; unset, cut precious stones, pearls and unfranked stamps. Prepaid credit balances are also regarded as monetary assets.

In case of misuse of credit cards and retailers' cards, and in connection with apps that include a payment function (e.g. TWINT), coverage applies in addition (on a subsidiary basis) for that part of the loss/damage for which the holder of the insured card is liable vis-à-vis the card issuer according to the General Terms and Conditions (for due diligence obligations, see I3).

The insurance does not cover:

- monetary assets of the employer or of guests.

D7 Insured risks, damage and losses

D7.1 Fire
This includes loss of/damage to household contents that is caused by:

- fire, smoke (sudden and accidental effects), lightning, explosion, implosion;
- damage to live electrical machines, apparatuses and cables caused by the effect of the electrical energy itself;
- singeing (singeing damage);
- aircraft and spacecraft or parts thereof that crash or land during an emergency;
- misplacement in connection with the aforementioned events.

D7.2 Natural forces
This includes loss of/damage to household contents that is caused by:

- high water, flood, storms (= wind speed of at least 75 km per hour in the vicinity of the insured property that uproots trees or unroofs buildings), hail, avalanche, snow load, rockslide, rockfall or landslides;
- misplacement in connection with the aforementioned events.

Damage caused by the following events is not damage from natural forces:

- ground subsidence, poor construction substrate, faulty construction methods, lack of building maintenance, omission of defensive measures, artificial earth movements, snowslide from roofs, groundwater, water that rises and overflows (in places where experience has shown this is likely to recur sooner or later);
- water from reservoirs or other manmade systems, or water backups from the sewage system;
- operational and managerial activities that experience has shown to be likely, such as damage on construction or civil engineering sites, on underground sites, or while extracting stone, gravel, sand or clay;
- tremors caused by the collapse of artificially created cavities;
- tremors set off by tectonic shifts in the earth's crust (earthquakes) or volcanic eruptions.

The insurance does not cover:

- storm and water damage to ships and boats on the water.

Additional provisions for damage from natural forces

The statutory provisions for insurance against damage by natural forces as per the Ordinance on the Supervision of Private Insurance Companies (ISO) are applicable. Under insurance against damage by natural forces, the following are not subject to the ISO:

- temporary third-party property (e.g. guest effects and entrusted items of property);
- costs (such as clean-up and living costs)
- monetary assets;
- items of property defined in the ISO as exceptions to the obligation to insure.

D7.3 Theft
This also includes damage to household contents conclusively proven by evidence, witnesses or circumstances, occurring due to burglary, robbery or ordinary theft.

D7.3.1 Burglary
Burglary is defined as:

- theft by perpetrators who break into a building or room therein by force, or break open a locked container therein;
- theft by perpetrators who forcefully enter vehicles of any type;
- attempted burglary and theft through access by opening with the correct keys or codes, provided that the perpetrator appropriated such keys or codes by way of burglary or robbery.

D7.3.2 Robbery
Robbery is defined as theft involving the use of threats or force against the insured persons or those working in the household, or theft by rendering others defenseless through death, unconsciousness, or accident.

D7.3.3 Ordinary theft

Ordinary theft is defined as a theft without the use of force that is neither deemed a burglary nor a robbery (e.g. theft by a pickpocket or a confidence trickster). The insurance does not cover losing or misplacing items of property.

At home: ordinary theft at an insured location is insured in the basic coverage.

The following options are additionally insurable and are stated in the policy, as applicable:

Away from home: ordinary theft outside of insured locations.

D7.3.4 Special features

- In the case of loss/damage caused by theft at home, the amount of insurance for household contents also covers the damage caused to the building. This also applies to damage to buildings in connection with thefts from movable structures.
- Damage to the household contents and the inside of the building is also insured if there was no theft damage, but the perpetrator gained entrance to the building without authorization and the loss/damage caused by the theft would have been insured.
- If the policyholder is party to a rental agreement (rented apartment), damage to buildings in case of theft damage at home is insured only in addition to the owner's building insurance (i.e. on a subsidiary basis).
- AXA is liable for the contents of safes and vaults only if they are locked and if the keys and codes for them are kept by the responsible individuals on their person, are carefully stored at home, or are locked in a container of equal quality. These provisions shall apply by extension to the safekeeping of codes for combination locks.

D7.3.5 The insurance does not cover:

- monetary assets in case of ordinary theft at home and away from home;
- theft of monetary assets from movable structures and vehicles of all sorts;
- damage arising in connection with a fire or event caused by natural forces.

D7.4 Water

This includes loss of/damage to household contents that is caused by:

- escaping water or other liquids leaking from pipes (and any connected systems or apparatus);
- water leaking suddenly and accidentally from aquariums, waterbeds, portable air conditioners, air humidifiers, pools and ornamental fountains;
- rain, snow or meltwater inside the building, provided that the water enters the building through the roof, through closed doors or windows, from gutters or from exterior drainpipes;
- blockages in the sewage system, groundwater or water originating from underground slopes, also as a consequence of high water or flooding, provided that the water only enters the building underground;
- frost damage to the pipe systems installed by the insured persons inside the building. The insurance covers the repair of damaged pipe systems and connected apparatus, as well as the costs of thawing out such systems.

The insurance does not cover:

- damage resulting from water that enters through open skylights, emergency roofs or openings in the roof while construction, conversion or other work is in progress;
- damage caused by ground subsidence, poor construction substrate, deficient building maintenance;
- damage arising through water from reservoirs or man-made water systems, irrespective of the cause;
- damage arising in connection with a fire or event caused by natural forces.

D8 Household contents, basic coverages: BASIC, COMFORT, ALL RISK

	BASIC	COMFORT	ALL RISK
Insured property and costs			
The insurance covers household contents and costs as per D1 and D5	✓	✓	✓
Insured risks, damage and losses			
Fire, natural forces, theft, water as per D7	✓	✓	✓
Ordinary theft away from home as per D7.3.3	+	+	✓
Breakage of glass/stone elements in furniture as per E1	+	+	✓
Wind Damage to household contents and, if insured, to outdoor buildings due to wind at speeds of less than 75 km/h – deductible as for damage from natural forces	-	✓	✓
Embezzlement Losses due to the embezzlement of household contents	-	✓	✓
ALL RISK The insurance covers the household contents against damage and destruction due to sudden and unforeseen external effects and against loss	-	-	✓
Insured benefits			
The following indemnity limits apply per declared location and also away from home:			
Costs incurred in connection with an insured loss event: • cleanup costs • additional living expenses • necessary cost of changing the locks and costs of replacement keys • costs of emergency glazing, emergency doors, emergency locks • costs for the re-issue of identification documents, other documents, personal tickets, plane tickets and subscriptions/season tickets	up to 5% of the amount of insurance, at least CHF 500	up to 20% of the amount of insurance, at least CHF 500	up to 20% of the amount of insurance, at least CHF 500
Loss minimization costs	up to the amount of insurance	up to the amount of insurance	up to the amount of insurance
Jewelry (including pocket watches and wristwatches): • normal storage and use • storage in a locked security container (vault built into the wall or safe weighing over 100 kg), see D7.3.4 Compensation per claim is limited to:	CHF 2 000 CHF 2 000 CHF 2 000	CHF 30 000 CHF 100 000 CHF 100 000	CHF 30 000 CHF 100 000 CHF 100 000
Work-related equipment/work accessories	CHF 20 000	CHF 20 000	CHF 20 000
Monetary assets including credit card misuse as per D6 • normal storage • storage in a locked security container (vault built into the wall or safe weighing over 100 kg), see D7.3.4 Compensation per claim is limited to:	CHF 2 000 CHF 2 000 CHF 2 000	CHF 5 000 CHF 20 000 CHF 20 000	CHF 5 000 CHF 20 000 CHF 20 000
Spoilage of frozen products • Damage to food in refrigeration appliances due to a defect in the cooling unit or an unforeseen failure of the power supply The insurance does not cover: • Damage to the refrigeration appliances themselves or damage resulting from operating errors	-	CHF 5 000	CHF 5 000
Replacement luggage Costs, per claim, of necessary purchases where a contracted transport company is responsible for the loss or delayed delivery of luggage belonging to insured persons. No deductible applies.	-	-	CHF 1 000
Exclusions			
• Exclusions as per D7	✓	✓	✓
• Exclusions as per All Risk basic coverage, D8	✓	✓	✓
• General exclusions as per D9	✓	✓	✓

✓ included in coverage + insurable in addition - not insured

Exclusions: All Risk basic coverage

In addition to the exclusions as per D7 and D9, the following losses and damage are not covered:

- damage resulting from wear and tear, aging, warping, spoiling, soiling, scratches or chipping, or paint damage of any sort;
- damage due to defective packaging or insufficient securing of the goods for relocation during transportation, and damage that occurs while insured objects are being handed over to a third party for transportation;
- damage arising when a third party cleans, restores, or renovates the insured property and destroys or damages it in the process;
- damage caused by the gradual effects of temperature and the weather, and due to the effects of light, influences of chemicals or climatic conditions, changes to the colors of paintings or furs;
- damage caused by vermin;
- losses due to forced sale under debt enforcement law, seizure or destruction by government bodies, and losses attributable to official administrative orders;
- damage to pets as the result of illness;
- damage to sports equipment including accessories during competition use;
- damage from cyber attacks or computer viruses;
- damage due to the natural or deficient condition or quality of the property itself;
- loss of or damage to monetary assets.

**D9 General exclusions
from household contents insurance**

The insurance does not cover:

- motor vehicles and trailers for which mandatory liability insurance is required or would be required if they were registered in Switzerland (except for electric and motor-assisted bicycles);
- ships for which liability insurance is prescribed or would be prescribed if they were registered in Switzerland, as well as aircraft that must be registered in the aircraft register;
- property which is or should be insured by a cantonal insurance institution, and property which is covered by a special insurance policy;
- damage or loss in case of warlike events, terrorist acts of all types, neutrality violations, revolution, rebellion, uprising, civil unrest (acts of violence against persons or objects as a result of riots or commotion, or by mobs) and measures aimed at containing such acts;
- damage in connection with changes in the nuclear structure, unless the policyholder can prove that the damage is not related to these events in any way;
- personal sentimental value and restoration costs for photographic, film, video and audio recordings, computer data, files and documents;
- costs of pirated or illegal copies in connection with digital assets. Furthermore, the insurance excludes damage to digital assets due to cyber attacks (viruses, malware, etc.);
- costs of the services of public firefighters, the police or other parties whose duty it is to provide assistance;
- damage due to biological or chemical contamination of any sort;
- caravans, recreational vehicles and mobile homes, each together with their accessories;
- damage in connection with earthquakes and volcanic eruptions, unless the policyholder can prove that the damage was not related to these events;
- damage due to the embezzlement of monetary assets and jewelry.

Part E

Household contents, supplementary coverages

E1 Breakage of glass / stone elements in furniture

E1.1 Insured risks and property

The insurance covers breakage of glazing in or on furniture at the locations declared in the policy, including natural and artificial stone tabletops together with stone pedestals.

The following are covered within the amount of insurance:

- consequential and/or complementary damage resulting from an insured breakage;
- materials similar to glass if they are used instead of glass.

E1.2 Exclusions

In addition to the exclusions as per D9, the following losses and damage are not covered:

- damage due to scratches;
- damage to hand-held mirrors, optical glass, glassware, glass statues, hollow glass items (not including aquariums and glass bricks), lighting fixtures of any kind (light bulbs, fluorescent and neon tubes), glazed tiles, wall and floor tiles;
- damage to glass parts of technical equipment and systems, screens and displays of all types;
- damage to furniture glass or frames caused during work by third parties (e.g. tradesmen);
- damage arising in connection with a fire or an event caused by natural forces.
- The “civil unrest” exclusion does not apply to breakage of glass/stone elements in furniture.

E2 Breakage of windows, washbasins and building glass

E2.1 Insured risks and property

The insurance covers breakage of glass on/in buildings at locations declared in the policy, including:

- washbasins, sinks, toilets, cisterns, bidets, shower trays and bathtubs;
- natural and artificial stone tops in kitchens, bathrooms and toilet areas;
- ceramic glass cooktops;
- facade lining and wall cladding consisting of glass and glass bricks;
- dome lights;
- glass floors;
- glass in solar energy systems;
- glass in outdoor buildings and permanently installed property outside of the insured building but on the same plot.

The following are covered within the amount of insurance:

- consequential and/or complementary damage/loss as the result of an insured breakage, but not the replacement of plumbing fixtures (in particular mixer taps);
- chipping of enamel coverings on washbasins, sinks, toilets, cisterns, bidets, shower trays and bathtubs;

this coverage applies only to the rooms used exclusively by the policyholder and the insured persons;

- materials similar to glass if they are used instead of glass.

E2.2 Exclusions

In addition to the exclusions as per D9, the following losses and damage are not covered:

- damage to lighting fixtures of all types, to bulbs, fluorescent and neon tubes;
- damage to glazed tiles, wall and floor tiles; these do not include glass tiles and tiles made of materials similar to glass;
- damage to glass parts of technical equipment and systems (screens and displays of all types, etc.);
- damage caused during work by third parties (tradesmen, etc.) to glass on the building, to the framing of such glass, or to sanitary installations;
- damage caused by ground subsidence, poor construction substrate, or deficient building maintenance;
- damage arising in connection with a fire or an event caused by natural forces.
- The “civil unrest” exclusion does not apply to breakage of windows, washbasins and building glass.

E3 Outdoor buildings

E3.1 Insured risks, damage and losses

The insurance covers the risks, damage and losses as per D7.

E3.2 Insured costs

The following costs are covered within the amount of insurance:

- costs – including clearing and disposal costs – for the restoration of outdoor buildings or permanently installed structures such as footpaths, stairs, retaining walls, entrance driveways, seating, flagpoles, antenna systems, solar panels, earth tubes, geothermal probes, mailboxes, blinds, swimming pools (including fixed covers and parts), etc.;
- costs – including clearing and disposal costs – of restoring the land itself and its replanting;
- costs of refurbishment of building pipes which an insured person is obligated to maintain.

E3.3 Exclusions

In addition to the exclusions as per D9, the following losses and damage are not covered:

- items of property which are buildings or components thereof, and property which is or must be insured with a cantonal insurance institution. The differentiation between buildings and movable property is governed as follows: in cantons without cantonal buildings insurance, by AXA's standards for building insurance; in cantons with cantonal building insurance and in the Principality of Liechtenstein, by the respective statutory provisions;
- special foundations, systems for securing the excavation site and sealing off groundwater (drill, ram,

cement, wood and special piling; sheet piling, soldier piling and pile walls, supports for diaphragm walls, reinforcements, anchors);

- areas and woodland used for agricultural purposes;
- cultivation for commercial use, incl. the associated land;
- damage from hail or snow loads to plants and cultivation, incl. products derived therefrom;
- damage resulting from work to improve the construction substrate as well as from excavation of the site;
- site preparation costs: costs of unearthing and covering relocated pipes;
- damage sustained by protective installations while serving their normal purpose.

E4 Earthquakes and volcanic eruptions

E4.1 Insured risks, damage and losses

In addition to D7, the insurance covers the following risks and losses/damage:

- damage to, destruction or loss of household contents as the consequence of earthquakes or volcanic eruptions.

E4.2 Earthquakes

Damage due to tremors set off through tectonic shifts in the earth's crust. If it is not clear whether a tectonic event is present, this will be determined according to the assessment of the Swiss Seismological Service. Earthquakes occurring within 168 hours of the first tremor that causes damage constitute a single event. The insurance covers all loss events that begin within the policy period.

E4.3 Volcanic eruptions

Loss or damage due to the spewing or escape of magma, together with ash clouds, ash showers, gas clouds, glowing clouds or lava flow.

E4.4 Scope of validity

In amendment of D4 of the General Insurance Conditions, the scope of validity in the case of earthquakes and volcanic eruptions is always limited to Switzerland and the Principality of Liechtenstein.

E4.5 Exclusions

In addition to the exclusions as per D9, the following losses and damage are not covered:

- damage from tremors caused when manmade cavities collapse;
- losses/damage due to water from reservoirs.

E5 Mobile homes

E5.1 Insured object

The insurance covers the mobile home specified in the policy, or the unregistered motor home or unregistered caravan. The declared value of the object also includes coverage for permanent additional equipment and accessories such as stoves, sleeping areas and awnings. This addition does not cover additional movable equipment and accessories such as kitchen equipment, dishes and televisions.

E5.2 Insured risks

The insurance covers the risks listed under D7 as well as breakage of windowpanes and skylights in the insured object.

Transportation

The insurance also covers damage during transportation on the **unregistered** vehicle/object. The new and old locations must be situated within Switzerland or the Principality of Liechtenstein.

E5.3 Insured benefits

AXA pays the cost of repairs, up to a maximum of the present value at the time of the loss event. In case of a total loss, the present value is also the maximum amount paid.

E5.4 Non-insured events and benefits

In addition to the exclusions as per D9, the following losses and damage are not covered:

- damage to rear-view mirrors and lamp/bulb glass;
- all claims, if the vehicle/object is registered;
- losses/damage subject to mandatory insurance with a cantonal insurance institution;
- operational damage of all types;
- claims due to inadequate maintenance.

Part F

Household contents, all-round protection

F1 Smartphones, tablets and consumer electronics

F1.1 Insured property

The insurance covers the following items of property which belong to the household contents: electronic devices including communications and consumer electronics, such as mobile phones, smartphones, photographic and film cameras, smart watches, tablets, laptops, notebooks, television sets, game consoles, computers, drones, model planes, ships and cars, as well as model railways, etc. The insurance also covers privately used measuring instruments to measure sports performance such as bicycle and running computers, pedometers, fitness trackers, altimeters and GPS devices.

F1.2 Property not included in the insurance

- Household, garden and kitchen appliances such as vacuum cleaners, washing machines, tumble dryers, ovens, dishwashers, refrigerators, cookers, mixers, microwaves, lawn mowers etc.;
- bicycles, e-bikes and sports equipment;
- jewelry, musical instruments and watches;
- work-related equipment.

F1.3 Insured risks, damage and losses

In addition to the insured risks, damage and losses as per D7, the insurance also covers unforeseen and sudden damage or destruction due to external effects, and physical loss.

F1.4 Exclusions

The exclusions as per D7, D8 and D9 are applicable.

F2 Bicycles, e-bikes and sports equipment

F2.1 Insured property

The insurance covers the following property which is part of the household contents: bicycles, e-bikes incl. battery and display, mopeds and sports equipment including accessories (e.g. skis and ski helmets, bicycles and bicycle helmets etc.) as well as trendy vehicles such as electric scooters, Segways, electric bikeboards, etc. up to the maximum category of "scooter" as defined by the Department of Motor Vehicles. Accessories are not deemed to include measuring instruments to measure sports performance (see the exclusion).

F2.2 Property not included in the insurance

- Sports apparel such as diving and ski suits, biking apparel, sports shoes, etc.;
- smartphones, tablets and consumer electronics;
- jewelry and musical instruments;
- work-related equipment;
- all measuring instruments to measure sports performance.

F2.3 Insured risks, damage and losses

In addition to the insured risks, damage and losses as per D7, the insurance also covers unforeseen and sudden damage or destruction due to external effects, and physical loss.

F2.4 Exclusions

The exclusions as per D7, D8 and D9 are applicable.

F3 Luggage

F3.1 Insured property

The insurance covers:

- luggage during air travel, or
- luggage taken on a journey that involves at least one overnight stay, or
- luggage handed over to a carrier for transportation. Luggage is always part of the insured household contents.

Replacement luggage

The insurance covers the cost of necessary purchases (up to a maximum of CHF 1 000 per claim, without deductible), when a contracted transportation company is responsible for the loss or delayed delivery of luggage belonging to insured persons.

Costs of replacing travel documents

The insurance covers the cost of replacing lost travel documents.

F3.2 Insured risks, damage and losses

In addition to the insured risks, damage and losses as per D7, the insurance also covers unforeseen and sudden damage or destruction due to external effects, and physical loss.

F3.3 Exclusions

In addition to the exclusions as per D7, D8 and D9, the following losses and damage are not covered:

- damage to insured items of property that occurs during their use while traveling;
- monetary assets (cash, credit cards and retailers' cards etc.);
- cycles, vehicles and boats, with their accessories in each case;
- merchandise, work-related tools and equipment.

F4 Eyeglasses, hearing aids and medical aids

F4.1 Insured property

The insurance covers the following property which is part of the household contents (exhaustive list):

- hearing aids including accessories;
- wheelchairs of all types (including electrically powered chairs);
- vehicles for the elderly;
- medical measuring instruments and ventilators;
- corrective eyeglasses (including corrective sunglasses);
- insulin syringes;
- walking aids of all types (crutches, sticks, rollators, etc.).

F4.2 Insured benefits
AXA provides its benefits as per I2 only on a subsidiary (supplementary) basis in addition to the benefits from other insurers such as AHV, DI, health insurance funds and accident insurance, up to a maximum of the amount stated in the policy.

F4.3 Insured risks, damage and losses
In addition to the insured risks, damage and losses as per D7, the insurance also covers unforeseen and sudden damage or destruction due to external effects, and physical loss.

F4.4 Exclusions
The exclusions as per D7, D8 and D9 are applicable.

F5 Jewelry, watches and musical instruments

F5.1 Insured property
The insurance covers the following property which is part of the household contents:
jewelry, e.g. watches and smart watches, rings, necklaces and musical instruments such as violins, pianos, keyboards, trumpets, etc.

F5.2 Property not included in the insurance

- Bicycles, e-bikes and sports equipment;
- smartphones, tablets and consumer electronics;
- items of daily use such as eyeglasses or writing implements.

F5.3 Insured risks, damage and losses
In addition to the insured risks, damage and losses as per D7, the insurance also covers unforeseen and sudden damage or destruction due to external effects, and physical loss.

F5.4 Exclusions
The exclusions as per D7, D8 and D9 are applicable.

F6 Art, collections and antiques

F6.1 Insured property
The insurance covers the art objects, antiques or collections listed in the policy.

F6.2. Insured benefits
AXA covers the costs of repairs. If these costs exceed the current market price at the time of the damage, the current market price is paid. The maximum paid is the agreed amount of insurance on first loss.

F6.3 Insured risks, damage and losses
In addition to the insured risks, damage and losses as per D7, the insurance also covers unforeseen and sudden damage or destruction due to external effects, and physical loss.

F6.4 Scope of validity
In amendment of D4, the insurance is valid only at the insured locations listed in the policy.
The insurance also covers:

- outbound and return transportation to and from a museum or an official auction venue, including stop-over for a maximum of 6 months;
- moves between the different locations.

F6.5 Exclusions
The exclusions as per D7, D8 and D9 are applicable.

Part G

Supplementary insurances and services

G1 Gross negligence

AXA waives its right to reduce compensation due to gross negligence in accordance with the Federal Act on Insurance Contracts (ICA).

This does not include events caused by the policyholder or eligible claimant under the influence of drugs, medication or alcohol. Cases of damage, modification or loss of own or third-party data are also excluded. Any reductions due to breach of due diligence obligations in handling credit cards and retailers' cards are also reserved (see I3.1).

If the scope of the policy covers driving a motor vehicle with the inclusion of the supplementary coverages for "Use of private third-party vehicles" (C1) and "Use of car sharing and rental vehicles" (C2), AXA will waive its right of reduction in case of traffic accidents and collisions caused through gross negligence, unless the vehicle driver caused the insured event while intoxicated or driving in an otherwise unfit condition, or by committing a gross speeding offense (as per Art. 65 para. 3, Road Traffic Act). The insurance does not cover reductions due to gross negligence imposed by other insurers.

In each case, the following apply: the deductibles and amounts of insurance for the benefits relating to the loss or damage which are insured in the policy.

G2 Loss of keys and key service

G2.1 Keys co-owned or solely owned by an insured person

These include keys to apartments, houses, properties, safes and vehicles of all kinds. Keys are also deemed to include badges and magnetic cards.

G2.1.1 Insured events

- Loss of and damage to keys;
- sudden and unforeseen loss of function of lock systems;
- accidental lockout.

G2.1.2 Insured benefits

- Costs of replacement keys;
- immediate measures to open doors (intervention by a key service);
- necessary costs of changing locks, if the relevant location is covered by an AXA household contents insurance. The actual costs incurred to change or replace keys and locks are applicable;
- repair of the locking system, if the relevant location is covered by an AXA household contents insurance.

A maximum of CHF 10 000 per claim is paid for all benefits together.

G2.1.3 Non-insured events and benefits:

- faulty vehicle locking systems;
- accidental lockout from vehicles;
- costs related to locks or locking systems of vehicles;
- company keys and locking systems of the company owner or employer.

G2.2 Entrusted (third-party) keys

These include, but are not limited to, keys to rented apartments, rented vacation apartments, safes including bank safes, mailboxes, keys handed over by the employer and keys to association premises. Keys are also deemed to include badges and magnetic cards.

G2.2.1 Insured liability claims

The insurance covers statutory liability arising if an insured person loses or damages an entrusted key, or if it is stolen from the insured person.

G2.2.2 Insured benefits

- Coverage of the amount which the insured person is obligated to pay in accordance with the statutory liability claims. A maximum of CHF 10 000 per claim is paid;
- defense against unjustified liability claims up to a maximum of CHF 10 000 per claim;
- immediate measures to open doors (incl. intervention by a key service).

G2.2.3 The insurance does not cover:

- costs related to locks or locking systems of vehicles.

G2.3 Scope of validity

The insurance is valid worldwide. Immediate measures are provided only for locations within Switzerland or the Principality of Liechtenstein.

G3 Tradesmen emergency service

G3.1 Insured benefits

In case of an insured emergency at locations declared in the policy (see D4.1), AXA organizes the necessary immediate measures. AXA covers the costs, up to the agreed amount of insurance, for ordering a tradesman and for the measures deemed necessary by AXA. The insurance pays benefits only in respect of measures that have been organized or ordered by AXA.

The insurance covers a maximum of 2 claims up to the agreed amount of insurance per insurance year.

G3.2 Insured emergencies

Blocked pipes

AXA covers the cost of expert rectification of a pipe blockage if drainpipes (e.g. from bathtubs or shower trays, washbasins or sinks, toilets, or floor drains) are blocked, and the problem cannot be rectified without expert assistance.

No coverage is provided:

- for the costs of maintenance and servicing work required at periodic intervals;
- for blockages attributable to improper use;
- for blockages caused by failure to perform maintenance or servicing work.

Sanitary installations and systems

If a defect makes it impossible to turn off the cold and/or hot water, or if the water supply is interrupted, AXA will cover the costs of expert rectification of the defect.

No coverage is provided:

- for the replacement of defective seals and calcified components, or of plumbing fixtures and boilers;
- for the costs of maintenance and servicing work required at periodic intervals;

Electrical installations and systems

In case of defects on electrical installations and systems, AXA covers the costs of expert rectification of the defect.

No coverage is provided:

- for the rectification of defects in electrical and electronic devices such as washing machines, freezers, lamps, computers, television sets, video and DVD players;
- for the rectification of defects in power consumption meters;
- for the costs of maintenance and servicing work required at periodic intervals.

Heating systems

AXA covers the cost of expert rectification of defects in heating installations if:

- radiators cannot be operated due to defects on thermostatic valves;
- radiators have to be repaired due to breakage or leakage;
- heating systems cannot be operated due to a defect in heating boilers, burners, tanks or heating pipes.

In case of an unforeseen failure of the heating system which cannot be remedied by a heating installation company, AXA covers the cost of loaned heating equipment but not the costs of the repair.

No coverage is provided:

- for the replacement of heating boilers, burners, tanks, heating pipes or heating systems;
- for the replacement of radiators;
- for the rectification of damage due to corrosion;
- for the costs of maintenance and servicing work required at periodic intervals.

Wasps', hornets', bees' nests

AXA covers the cost of expert removal or relocation of the nests of wasps, hornets or bees. No coverage is provided if such removal or relocation is not permitted for legal reasons (e.g. protection of endangered species).

Pest infestation

AXA covers the cost of expert removal of the following conclusive list of pest species:

- ants;
- cockroaches;
- silverfish;
- mice and rats;
- bedbugs.

The insurance also covers analyses required to determine the species of pest, especially (for example) in case of bedbugs.

No coverage is provided:

- for the removal of pests if the infestation is limited to animals and plants;
- for damage to buildings and household contents;
- for structural measures to prevent infestation by pests (e.g. installing grilles).

G3.3 Territorial validity

The tradesmen emergency service is valid in Switzerland and the Principality of Liechtenstein.

G4 Bicycle and e-bike assistance

G4.1 Insured vehicles

The following vehicles are insured, provided the rider/driver is an insured person:

- bicycles;
- e-bikes with pedal assistance up to and including 45 km/h;
- e-motorcycles up to and including 45 km/h;
- vehicles for the elderly with electric motor;
- wheelchairs, including electric wheelchairs;
- trailers that are approved for the insured vehicle.

G4.2 Insured events

The insurance covers the unforeseen and sudden failure of the insured vehicle due to:

- a breakdown;
- an accident;
- a collision;
- a theft or attempted theft;
- malicious damage by third parties making further travel impossible.

G4.3 Insured benefits

The insurance covers the following benefits, provided they are organized by AXA:

24h roadside assistance and towing

AXA organizes and pays for the roadside assistance. If the vehicle cannot be restored to roadworthy condition in situ, AXA pays either for transportation of the insured vehicle to the closest suitable repair shop or for return transportation to the permanent domicile of the vehicle keeper in Switzerland. In addition, AXA covers the costs of spare parts up to CHF 50 for roadside assistance in situ, if suitable spare parts are carried in the roadside assistance vehicle.

Benefits are provided only in respect of measures that are organized and ordered by AXA. If circumstances make it impossible to contact AXA, so that roadside assistance and towing service must be organized by the insured person himself, the relevant costs are covered up to a maximum of CHF 250 per event.

Transportation costs and additional transportation costs

AXA pays the transportation costs for direct return to the permanent domicile of the insured persons in Switzerland, or up to a maximum of CHF 500 per person for the continuation of the journey to the destination.

Additional costs for accommodation and meals

AXA pays the additional cost of accommodation and meals for the insured persons during the period of the repair, if it is impossible to restore the vehicle to roadworthy condition on the same day, or for an unforeseen stay, up to a maximum of CHF 500 per person. The insurance covers a maximum of 2 claims up to the agreed amount of insurance per insurance year.

G4.4 Territorial validity
Cycle and e-bike assistance is valid in Europe.
If the breakdown location is not accessible by car, the insured person must proceed to a location which is accessible by car, together with his insured vehicle. The insured person must be present during the breakdown repair.

G4.5 Exclusions
The insurance does not cover:

- costs of maintenance and servicing;
- costs of repairs;
- costs related to the insured event (e.g. police report);
- replacement of the insured vehicles in case of theft;
- damage in connection with premeditated felonies that are committed or attempted;
- damage caused in connection with breaches of statutory provisions;
- damage caused by disregarding the manufacturer's instructions;
- damage arising from participation in races, rallies and similar competitive driving or training events, or from otherwise driving on racetracks or official training circuits;
- damage arising during participation in other types of cycle sport, such as BMX, pump track riding, trick cycling, dirt jumping or similar;
- claims related to inadequate maintenance.

G5 Data recovery and virus removal

G5.1 Insured devices
The insurance covers the following devices which are owned by an insured person:

- mobile phones, tablets, laptops, desktop PCs, servers, game consoles, photographic cameras, USB sticks, etc.;
- virtual clouds (restoration of data from history/backup);
- storage media and databases (e.g. SSD, NAS, SAN/DAS, RAID).

The insurance does not cover equipment or data that does not belong to the insured persons, in particular equipment or data belonging to the employer, e.g. business laptops or mobile phones.

G5.2 Insured events
It must be proven that the insured loss event occurred during the contract term.

The insurance covers loss resulting from:

- physical damage to the digital storage medium;
- a technical defect in the digital storage medium;
- a hacker attack or due to the infection of a digital storage medium with computer viruses or malware.

G5.3 Insured benefits
For an insured electronic device as per G5.2, AXA organizes the measures required to recover stored data and to remove viruses. AXA covers the following costs, up to the agreed amount of insurance for the measures it deems necessary:

- costs of recovering damaged or lost data;
- costs of the re-installation of data on devices, databases or cloud accounts of the insured persons;
- costs of virus removal.

The insurance covers a maximum of 2 claims up to the agreed amount of insurance per insurance year.
The insurance pays benefits only in respect of measures that have been organized or ordered by AXA.
AXA provides no guarantee for the success of a data recovery or virus removal procedure.

G5.4 Due diligence obligation
The insured person is responsible for correct storage and protection of his data. Minimum due diligence obligations to protect data on insured devices are:

- secured access to the insured devices (e.g. password protection, facial recognition);
- installed software updates from the relevant manufacturers;
- installed and updated anti-virus programs.

If data is inadequately protected, AXA may reduce or refuse benefits.

G5.5 Territorial validity
The insurance is valid worldwide. AXA provides its benefits only in Switzerland and the Principality of Liechtenstein.

G5.6 Exclusions
The insurance does not cover:

- costs of loss/damage due to software errors (manufacturer's liability);
- costs of damage/losses brought about with intent;
- costs arising because insured persons deliberately interfere in third-party data processing systems. Such interference includes, for example, hacker attacks, the use of unlicensed software or of software intended to destroy the data order (software viruses);
- costs of damage to the electronic devices or data carriers themselves;
- costs of licenses and rights of use for programs and data;
- costs of restoring data with criminal content or of unlawfully acquired data;
- costs arising from the use of data misappropriated by third parties and used abusively;
- the intrinsic value of lost or damaged data itself;
- payments of extorted money for the release of data.

Part H Claims

H1 General

The eligible claimant must inform AXA immediately in the event of a claim. In case of culpable breaches of these obligations, compensation may be reduced or refused altogether to the extent that the occurrence, scope or assessment of the loss was influenced by the breach.

H2 Options for notifying claims to AXA

- by telephone;
 - online via the myAXA app or the claims form at www.axa.ch;
 - in writing (see the last page of these GIC).
- In addition, AXA is entitled to require a written claim notification.

H3 Obligations in case of a claim

H3.1 Personal liability

AXA negotiates with the claimant in its own name or as the insured person's representative. All written and oral notifications and rulings received by the insured person must be forwarded to AXA.

The insured person is not permitted to acknowledge claims by or pay amounts to the claimant of his own accord. If a civil procedure is instituted, the insured person must let AXA manage the case. If civil law claims are brought as part of criminal proceedings, the insured person must keep AXA informed about the proceedings from the beginning.

AXA's settlement of claims brought by the claimant is binding on the insured person.

H3.2 Household contents insurances, supplementary insurances and services

If AXA so requests, the eligible claimant must provide written justification for his compensation claim. Also on request, he must draw up a list of the property present before and after the damage or loss occurred, and the property that was affected by the damage or loss, with indications of its value.

The eligible claimant must present proof of the loss amount. The amount of insurance is not considered as proof of the presence and value of the insured property. The eligible claimant must ensure the preservation and rescue of the insured property and must also ensure that the loss is minimized. He must also follow all instructions from AXA.

In case of theft, the insured person must immediately notify the police. He must neither remove nor alter any of the evidence without the consent of the police.

If stolen property is recovered, the insured person must inform AXA immediately. If AXA has already paid compensation for such property, the eligible claimant must return the compensation, less payment for any reduction in value or the repair costs, or must make the property available to AXA.

The eligible claimant as well as AXA may require immediate assessment of the damage/loss. The damage/loss must be assessed either by the parties themselves, by a mutually agreed claims adjuster, or through a loss adjustment procedure.

H4 Loss adjustment procedure for household contents insurance

Each party must appoint a claims adjuster in writing. The claims adjusters then elect an umpire using the same procedure before the start of any loss investigation. If one party fails to appoint its claims adjuster within 14 days after having been ordered to do so in writing, the competent judge will appoint one at the request of the other party; the same judge also appoints the umpire if the claims adjusters are unable to agree on one.

Persons without the necessary expertise, who are related to one of the parties or otherwise biased, can be rejected as claims adjusters. If the reason for the rejection is in dispute, the decision rests with the competent judge, who then also appoints the claims adjuster or umpire if the objection is upheld.

The claims adjusters establish the cause, detailed circumstances and amount of the damage or loss. They must determine the new-for-old value and the present value of the property affected by the loss event immediately before and after the event. If there are any discrepancies between the assessments, the umpire decides on the remaining points in dispute within the upper and lower limits of both assessments.

Within the scope of their authority, the claims adjusters' assessments are binding, unless they are proven by one party to vary significantly from the actual circumstances. Each party bears the costs of its claims adjuster; the two parties each bear half of the costs of the umpire.

Part I

Compensation

I1 Personal liability

Within the scope of the selected coverage, AXA pays the amount of compensation which the insured person is obligated to pay to the claimant on the basis of statutory liability provisions. AXA also covers defense against unjustified claims or, at the request of the insured person, pays benefits for liability on request as per B3.3. AXA's benefits (including claims interest, lawyer fees and court costs, counterparty's legal expenses, and insured loss prevention costs) are restricted to the amounts of insurance per insured event stated in the policy. All claims arising from liability with the same cause are deemed to be claims for a single event, irrespective of the number of claimants.

The deductible applies per event. It applies to the costs of defense against unjustified claims.

On moving out of a rented apartment, the deductible agreed as per the policy is deducted once. In case of tenant damage notified during the rental period, the deductible is deducted per event.

I2 Household contents insurance, supplementary insurances and services

Compensation is calculated on the basis of the amount required to purchase a new item of the same type at the time of the loss event, less the value of the remaining property. In the case of partial damage, repair costs are reimbursed, but only up to the replacement value of the item at most.

In case of present value insurance, the amount of compensation corresponds to the value of the item immediately prior to the occurrence of the loss or damage, taking account of its age and use, and of wear and tear.

AXA can choose to engage companies to perform the required repairs or to provide compensation in kind or in cash.

I2.1 Deductible

Unless otherwise agreed, the deductible is applied only once per event. If different deductibles apply, the largest amount is deducted. The deductible is subtracted from the calculated loss or damage.

I2.2 Costs

Cleanup costs

Compensation is based on the effective costs of clearing the remnants of insured household contents from the place of loss and taking them to the nearest suitable disposal area, as well as the costs of disposal and destruction.

Additional living expenses

Compensation is based on the additional costs incurred because the damaged rooms are not fit for use, and the loss of earnings from sub-rental. Costs that can be saved, and those which continue to be incurred in any case (e.g. rent and mortgage interest) are deducted.

Cost of changing locks

Compensation is based on the actual costs incurred to change or replace keys (or corresponding badges and magnetic cards) and locks to the rooms used by the policyholder and the other insured persons at the locations insured in the policy, and to bank safes rented by the eligible claimant.

Costs of emergency glazing, emergency doors and emergency locks

Compensation is based on the actual costs of implementing the necessary measures.

Costs of replacing documents

Compensation is based on the actual costs of replacing originals or duplicates of identity documents and other documents, and of personal tickets, plane tickets, subscriptions and season tickets.

Loss minimization costs

If these costs together with the compensation exceed the amount of insurance, they are reimbursed only in respect of expenses incurred on AXA's instructions. Compensation is not provided for services by public fire departments, police or other parties whose duty it is to provide assistance.

I2.3 Indemnity limits in case of multiple locations

If multiple locations are insured under the policy, the following applies:

- the indemnity limits as per the agreed basic coverage (Basic or Comfort) apply at the location;
- in case of different basic coverages for each location (Basic or Comfort), the indemnity limits of the basic coverage as per Comfort apply away from home.

I2.4 Indemnity limit in case of multiple coverage modules

If, according to the policy or the General Insurance Conditions, benefits from multiple coverages are due in the event of a claim, compensation is limited to the coverage with the highest benefit (no accumulation of benefits).

I3 Reduced compensation

I3.1 In case of breach of due diligence obligations or other obligations

The policyholder must exercise due diligence and, in particular, must take measures as required by the circumstances to protect the insured property against the insured risks. When using credit cards and retailers' cards, the due diligence obligations required by the card issuer must be met.

In case of a culpable breach of regulations, due diligence obligations or other obligations, compensation may be reduced or refused altogether to the extent that the occurrence, scope or assessment of the loss was influenced by the breach. There is no reduction if the eligible claimant can prove that the behavior did not influence the loss.

13.2 In case of underinsurance
In case of underinsurance, the rules as per D2 apply.

13.3 In case of events caused by natural forces
In case of property damage due to events caused by natural forces which are subject to statutory insurance against damage by natural forces as per the Ordinance on the Supervision of Private Insurance Companies (ISO), the relevant legal provisions are applicable.
In case of damage not subject to statutory insurance against damage by natural forces, the provisions of these General Insurance Conditions (GIC) are applicable.

14 Due date for compensation

Compensation falls due 30 days after AXA receives the documents necessary for assessing the loss amount and its benefit obligation. 30 days after the loss occurred, a partial payment may be requested that equals the minimum amount due in accordance with the status of the loss assessment.

AXA's payment obligation is suspended for as long as the compensation cannot be established or paid because the policyholder or eligible claimant are at fault.

It does not become due for as long as there is any doubt about the eligible claimant's entitlement to receive the payment, or while a police or criminal investigation into the loss is in progress and the proceedings against the policyholder or eligible claimant have not yet been finalized.

15 Limitation and forfeiture

15.1 Limitation
Claims arising from the insurance contract become time-barred 2 years after the event on which the obligation to indemnify is based.

15.2 Forfeiture
If AXA rejects the indemnity claim, the eligible claimant must take the matter before a court within 2 years of the occurrence of the event, otherwise he will lose his rights.

Part J

Definitions

The following table defines the technical expressions used in the General Insurance Conditions (GIC).

Term	Description
Aircraft	Aircraft are deemed to include planes, rotorcraft (helicopters), airships, gliders, motor gliders, free and tethered balloons, kites, model aircraft, drones, air sport equipment, rockets and space vehicles.
Artwork	An artwork is the product of creative artistic activity.
Car sharing	Car sharing is the joint use of vehicles by multiple users in return for payment. Vehicles are offered and rented on electronic platforms in return for payment.
Collision	Collision is loss or damage due to a sudden and violent external event. It includes, but is not limited to, loss or damage due to impact, collision as such, overturning and crashing.
Complementary damage in connection with glass	Complementary damage occurs when only part of a complete object or set is affected by damage and it is impossible to restore the complete object or set. Example: a washbasin is damaged but not the matching toilet. The washbasin cannot be replaced in approximately the previous form and color, so that the toilet also has to be replaced.
Confirmation of registration/ receipt for depositing papers at the town hall	A confirmation of registration / receipt for depositing papers at the town hall confirms that a person has correctly registered in a municipality.
Consequential damage	This denotes damage arising as the unavoidable consequence of an insured event, e.g. damage due to extinguishing water resulting from fire damage.
Embezzlement	The perpetrator intentionally appropriates an item of third-party movable property entrusted to him in order to enrich himself unlawfully by so doing.
Entrusted property	Objects transferred to the policyholder for storage or use.
Gross earned income	Gross earned income is defined as the revenue earned from self-employed professional activities without the deduction of any costs.
Gross negligence	Anyone who breaches an elementary obligation to exercise due care is grossly negligent (e.g. someone who leaves a candle burning on the Christmas tree and goes out shopping).
Guest effects	Personal belongings of a guest (e.g. clothes, coats, sports articles, and the like).
Insurance year	The principal expiration date is the annually recurring date on which the new insurance year begins, and on which the annual premium is due. Example: principal expiration date April 1, insurance year therefore runs from April 1 to March 31.
Loss minimization costs	Expenses that must be incurred/measures that must be taken by the policyholder in order to minimize the consequences of an insured event.
Motor vehicle industry	The motor vehicle industry includes enterprises that repair, maintain, buy and sell motor vehicles, such as garages and body shops. The industry also includes enterprises that manufacture, convert and store vehicles.
Movable structures	Movable structures are buildings without foundations which were not constructed as permanent installations, such as garden sheds or tool sheds.

Present value	The value of an item of property (such as a bicycle) at the time of the loss or damage, taking account of its age and use, and of wear and tear.
Work-related equipment	Work-related equipment comprises movable items that are the property of an insured person or that are rented or leased by an insured person, and which are used exclusively for professional purposes (e.g. laptop, tablet, tool, work apparel). Work-related equipment also includes movable property entrusted by the employer which is used privately.
Work-related equipment does not include:	<ul style="list-style-type: none">• merchandise;• semi-finished and finished products;• permanently installed equipment and apparatus for professional use.

Part K

Data privacy

While preparing and executing the contract, AXA becomes aware of the following data:

- customer information (name, address, date of birth, gender, nationality, bank account details, etc.), stored in electronic customer files;
- application information (on the risk to be insured, answers to the questions in the application, reports by claims adjusters, information on claims experience from the previous insurer, etc.), stored in the policy dossiers;
- contract information (contract term, insured risks and indemnities, etc.), stored in contract administration systems such as physical policy dossiers and electronic risk databases;
- payment information (dates of premium payments received, outstanding amounts, reminders, credit balances, etc.), stored in debt collection databases;
- any available claims information (claim notifications, investigation reports, invoices, etc.), stored in physical claims dossiers and electronic claims application systems.

This information is needed in order to investigate and assess the risk, manage the contract, collect the premiums on time and handle the matter correctly in the event of a claim. The data must be stored for at least ten years after the contract has ended; claims data must be stored for at least ten years after the claim has been settled. AXA undertakes to treat the information it receives as confidential.

AXA is authorized to obtain and process the data necessary for managing the contract and handling claims. If necessary, the data may be exchanged with third parties involved, such as reinsurers and other participating insurers, pledge holders, authorities, lawyers and external claims adjusters. Information may also be passed on to liable third parties and their liability insurers in order to enforce recourse claims. AXA is authorized to inform third parties (e.g. the relevant authorities) to whom insurance coverage has been confirmed if the insurance is suspended, amended or terminated.

Information may also be shared for the purpose of uncovering or preventing insurance fraud.

AXA has the right to request relevant data from external providers in order to assess the customer's creditworthiness.

In connection with an insured event, the medical staff providing treatment must be released from their confidentiality obligations vis-à-vis AXA.

In connection with a claim, AXA is also authorized to obtain relevant information from and inspect the files of other insurers, authorities (the police or investigating authorities, Department of Motor Vehicles offices, or similar offices), as well as motor vehicle manufacturers and other third parties. If necessary, the eligible claimant must authorize the offices mentioned above to disclose the relevant information. This is based on Article 39 of the Federal Act on Insurance Contracts (ICA).

To simplify administrative procedures, AXA Group companies operating in Switzerland and the Principality of Liechtenstein grant each other access to the following data:

- master data;
- basic contract data;
- claims summary;
- customer profiles.

This data is also used for marketing purposes; advertisements may be sent to the policyholder. Persons who do not wish to receive promotional material can give notice of this by calling 0800 809 809 (AXA 24-hour helpline).

Mutual access to health data is excluded.



Want to file a claim?

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www.axa.ch/report-claim

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