



POLICYHOLDER DETAILS			
Name:		Laura Steiner	
Email:		laura.steiner@example.ch	
Date of Birth:		1986-08-12	
Ownership:		Owner-occupied	
Address:		Weinbergstrasse 22, 8006 Zürich	
No. of Previous Claims:		0	
Phone:		+41 76 123 45 67	
Previous Insurer:		AXA Winterthur	
PROPERTY DETAILS			
Property Type:		Detached house	
Floors:		2 + basement	
Construction Year:		2011	
Heating System:		Gas heating	
Material:		Masonry, tile roof	
Security:		Alarm system	
Living Area:		145	
Use:		Permanent residence	
			
COVERAGE OVERVIEW			
Label		Contents Insurance	
Fire & Natural Hazards		Insured Sum	CHF 75,000
Water Damage		Theft	✓
Glass Breakage		Fire, water, storm	✓
Earthquake		Vandalism	✓
Insured Rebuild Value		Jewellery (declared)	CHF 10,000
Personal Liability			
Personal liability			CHF 5,000,000
Damage to rented property			Included
Pet owner liability			Included

HOME INSURANCE POLICY

Policy Number: CH-HOME-2025-00789342

Insurer: NovaSwiss Insurance Group

Issue Date: 23 June 2025



EXCESS

Type of Claim	Excess (CHF)
Buildings / Contents	CHF 200.00
Water damage	CHF 500.00
Earthquake	CHF 2,500.00

PREMIUM SUMMARY

Coverage Type	Annual Premium(CHF)
Buildings Insurance	CHF 290.00
Contents Insurance	CHF 180.00
Personal Liability Insurance	CHF 110.00
Optional Earthquake Cover	CHF 45.00
Total Annual Premium	CHF 625.00

PAYMENT TERMS

Payment Frequency:	Annually
Payment Method:	SEPA Direct Debit (LSV+)
First Due Date:	23 June 2025

SIGNATURES

Date: 23.06.2025.

Insurer's Representative	POLICYHOLDER
Name: Michael Bachmann Position: Senior Underwriter <i>Michael Bachmann</i>	Name: Laura Steiner <i>Laura Steiner</i>



FREQUENTLY ASKED QUESTIONS (FAQ)

Q1: Is buildings insurance mandatory in Switzerland?

A: Yes – in most cantons (e.g., Zurich, Bern), buildings insurance for fire and natural hazards is compulsory and often provided by a cantonal insurance office.

Q2: What is included under “contents insurance”?

A: It covers movable personal items inside the home (e.g., furniture, electronics, clothes) against fire, theft, water damage, vandalism, and storm.

Q3: Does my policy cover theft outside the home?

A: Yes, if you’ve added personal effects or “worldwide cover”, certain items like bicycles, laptops, or jewellery are insured while temporarily away from the home.

Q4: What is covered under personal liability?

A: Damage you or family members unintentionally cause to third parties – such as water leaks damaging a neighbour’s property or a child breaking a shop window.

Q5: Is earthquake cover included?

A: No, it is not standard. You must opt for an additional “Erdbebendeckung” with its own premium and higher deductible.

WHAT TO DO IN CASE OF DAMAGE OR LOSS

1. Ensure Safety First

If it’s an emergency (e.g. fire, flood), call 118 (fire brigade) or 117 (police) and evacuate if needed.

2. Limit Further Damage

Turn off water or electricity sources where necessary. Secure the property from further exposure or theft.

3. Notify the Insurer Promptly

Contact your insurance provider as soon as possible – usually within 5 days for standard claims or 24 hours in case of theft.

4. Provide the Following Information:

- Policy number
- Description of the incident
- Photos/videos of the damage
- Police report (in case of theft or vandalism)
- List of affected items with approximate value

5. Allow Inspection (if required)

The insurer may appoint a claims adjuster (“Schadenexperte”) to assess the damage on-site.

6. Approval and Settlement

Once verified, the insurer will offer compensation, organise repairs, or reimburse you directly to your Swiss bank account.

7. Dispute Resolution

Unresolved claims can be referred to Ombudsman der Privatversicherung, or mediated via FINMA consumer services.