



Simpego Home household insurance

General Terms and Conditions (T&Cs)

Issued December 2024

Applies to:

- Home contents insurance
- Personal liability insurance
- Buildings insurance
- 24h home assistance
- Gross negligence
- Accident insurance
- Unemployment
- Travel Insurance

Translation

In case of disputes or unclear translations, the original German text shall be decisive. The English text does not alter the original German text in either a positive or negative sense.



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Simpego Insurances AG (hereinafter referred to as simpego), Hohlstrasse 556, 8048 Zurich, is the risk carrier and benefit provider for all insurance cover options described in these T&Cs, except for travel insurance. Simpego is the contract manager for all insurance cover options described in these T&Cs.

TAS Versicherungen AG (hereafter "TAS") chemin de Blandonnet 4, 1214 Vernier (GE) is the risk carrier and service provider for travel insurance.

A – General provisions

A.1 Scope of the contract

The insurance cover options that have been taken out are listed in the insurance contract. The scope of the contract is derived from the insurance contract, these General Terms and Conditions and any special insurance conditions.

A.2 Period of validity

- 1 The start of the contract is defined in the insurance contract. The insurance is taken out for the duration of one year and is tacitly renewed for the following contract year if not terminated by a contracting party before the end of the contract year, or if simpego does not provide the policyholder with notice of a contractual adjustment effective from the new contract year. The insurance covers damages that are caused during the term of the contract. For all cover options other than personal liability and travel insurance cover, the insurance also covers any damage that occurs during the term of the contract, i.e. if the damage is detected for the first time during the term of the contract.
- 2 A notice of contract termination must be received by simpego no later than one day before the end of the contract year. If the contract is terminated by simpego at the end of the contract year, the notice of termination will be sent at least 30 days before the end of the contract year.
- 3 If specified in the insurance contract, the policyholder has a daily right of termination. The contract ends no earlier than the day after which the notice of termination is received by simpego, or at a desired later date. The surcharge specified in the insurance contract must be paid.
- 4 After the occurrence of indemnifiable damage, all parties (i.e. the policyholder, simpego or TAS for travel insurance cover) can terminate the contract either in full or in part. Simpego or TAS must terminate the contract at the latest on payment of compensation or insured benefit, and the policyholder must terminate the contract at the latest 4 weeks after the payment of compensation or insured benefit.
If the policyholder terminates the contract, simpego's or TAS's liability will expire 14 days after it receives the notice of termination. If simpego or TAS terminates the contract, its liability will expire once 4 weeks have passed since the notice of termination was received by the policyholder.
- 5 In the event of a change to the liability situation (insured person moving into or out of a dwelling), the insurance cover will apply up until the end of the current year of insurance, but at least for 6 months at the previous location and the new location in Switzerland. Restriction: If newly insured persons move into a dwelling, the cover will only apply at the new location.
- 6 In the event of house moves within Switzerland, the insurance will continue to apply for the previous location for a maximum of 6 months, as well as for the new location as calculated from the date that the Residential Registry Office was informed of the move.
- 7 In the event of house moves abroad, the home contents, liability, 24h home assistance, accident insurance, unemployment and travel insurance cover will expire immediately, i.e. as of the date on which the policyholder de-registered from the previous municipality of residence.
- 8 Change in ownership of insured buildings (change in ownership):
 - 1 The rights and obligations are transferred to the new owner. The new owner can withdraw from the contract up to 30 days following the change in ownership.
 - 2 Change in ownership as a result of a death: The rights and obligations are transferred to the heirs. The heirs can withdraw from the contract up to 3 months following the change in ownership. If the heirs conclude a new contract for the same risk without being aware of the existing contract, the existing

insurance protection will end when this new contract enters into force, at least for the cover provided by the new contract or, at the request of the heirs, for the entire contract.

- 3 simpego's right of termination in the event of a change in ownership: simpego can terminate the contract at the latest 14 days after becoming aware of the change in ownership. In this case, the insurance cover will end 30 days after the policyholder or heirs have received the notice of termination.

A.3 Contract adjustments

Simpego can request that the contract be adjusted in the event of changes to the premium, the deductible, the benefits, the statutory duties or the fees or surcharges. It will inform the policyholder of the adjustment no later than 25 days prior to the adjustment entering into force. If the policyholder does not agree with the adjustment, he or she can terminate the section of the contract affected by the adjustment or the entire contract from the time at which the adjustment would enter into force. If simpego has not received notice of termination from the policyholder by the last day before the adjustment enters into force, this shall be taken to mean that the policyholder consents to the contract adjustments. Changes to statutory duties or to cover regulated by law do not bring about an entitlement to termination.

A.4 Duty of care

Insured persons are bound to a duty of care and must implement the measures required by the particular circumstances in order to protect the insured items against the insured risks.

A.5 Obligations in the event of a claim

- 1 The policyholder must report damage events to simpego immediately either online or by e-mail/post/telephone and follow the instructions of simpego:
E-Mail: claims@simpego.ch
Telephone: +41 58 521 11 11
Website: www.simpego.ch
- If the damage event concerns the **travel insurance**, TAS must be notified immediately online/by telephone and the instructions of TAS must be followed:
Website: www.tas-assurances.ch/claim
Phone: +41 58 827 59 95
- Medical emergencies and vehicle breakdowns (claims relating to motor vehicle assistance) must be reported by phone.
- 2 The policyholder and the insured persons are obligated to take measures to prevent or reduce damage. Before the damage has been assessed, no changes may be made to the damaged items or assistance accepted without the consent of simpego or, in the case of travel insurance, TAS.
 - 3 The policyholder is obligated to prove the occurrence of an insured event as well as the extent of the damage. At the request of simpego or TAS, original documents for the damage event and the costs reimbursed must be submitted. The insured amount does not constitute proof of the existence or value of the insured items (or the insured assistance) at the time of the damage event.
 - 4 All of the information relating to the claim and all of the facts that may affect the assessment of the circumstances under which the damage occurred must be provided voluntarily, in a timely manner and in full, and must be correct in terms of content. This also applies to statements made to the police, the authorities, experts and medical professionals. If the insured person does not comply with these obligations, simpego or TAS (for travel insurance) can refuse to pay out the benefits. Simpego or TAS (for travel insurance) may request a written damage report. The claimant must prove the occurrence and extent of the damage. Simpego and TAS are entitled to carry out all investigations and to collect information to help assess the extent of the damage. The required documents must be handed over to simpego and TAS.
 - 5 In the event of accidents involving personal injury, the handling physician must be released from the duty of secrecy. An examination by a medical officer can be arranged, as can an autopsy in the event of death.
 - 6 Repairs to insured items require the approval of simpego if the expected costs exceed CHF 500. In the event of accidental damage claims, simpego must be informed immediately, regardless of the extent of the damage.



- 7 For all damage in connection with theft or attempted theft, a report must be filed immediately with the local police.
- 8 If stolen items are recovered, the insured person must inform simpego of this immediately. If simpego has already paid the compensation or insured benefit for these items, the claimant must return the compensation less reimbursement for any depreciation or repair costs, or must provide simpego with the recovered items.
- 9 If an upper limit for the annual salary applies for an insured item or an insured characteristic, the policyholder must, in the event of a claim, prove that this limit has not been exceeded.
- 10 In order to receive the benefits offered by 24h home assistance, the assistance hotline must be informed immediately following the occurrence of damage.
- 11 simpego has the right to terminate all of the policyholder's home contents, liability and buildings insurance contracts if a claimant or his or her representative knowingly fails to disclose the facts relating to a claim, or if he or she provides incorrect information or provides information too late.
- 12 If loss or transport damage that is covered by the insurance occurs while the insured items are located on the premises of a transportation/logistics/travel company or similar, confirmation must be provided of the commissioned company's rejection of the obligation to pay benefits. Transport damage must be reported to simpego within 10 days of the occurrence of the damage.
- 13 The policyholder undertakes not to recognise any claims by third parties in connection with a damage event or to sign documents written in a foreign language.

A.6 Reduction of the insured benefit

- 1 In the case of major natural events, insurance companies can limit their provided benefits as follows: If the compensation amounts determined for an individual policyholder as a result of an insured event exceeds CHF 25 million, the compensation will be reduced to this amount. Compensation amounts for movable items and buildings are not added up. Damage that occurs at different times and in different locations constitutes a single event if it is all due to the same atmospheric or tectonic cause.
- 2 In the event of a culpable breach of statutory or contractual regulations or obligations during the term of the contract, and in particular a culpable breach of the statutory duty to mitigate damages or the statutory duty of care, simpego or TAS (for travel insurance) can reduce or refuse to pay the benefits.

A.7 Compensation due date

A compensation payment only becomes due once there are no doubts regarding the legitimation and extent of the claim and provided that there are no pending police or criminal investigations into the policyholder or the claimant in connection with the damage event.

A.8 Assignment of claims

Claims to the insured benefits cannot be transferred or pledged prior to their definitive establishment without the express agreement of simpego or TAS (for travel insurance).

A.9 Premium

- 1 The premium is based on the selected scope of insurance and on the information provided by the policyholder regarding the insured location, the insured persons and the insured amounts. simpego must be informed immediately if any of this information changes. simpego has the right to adjust the contract and the insurance cover in line with the changes in the circumstances.
- 2 The premium remains unchanged in the event of a claim. Exceptions to this are renovations in individual cases.
- 3 If payments are made by way of instalments, a surcharge must also be paid.
- 4 For the sake of the environment, a surcharge is levied for customer documents in paper format.
- 5 In the case of balances from premium statements, simpego does not demand payment for amounts below CHF 5 and does not pay out amounts less than CHF 1.
- 6 If the policyholder does not comply with the duty of payment, he or she will be prompted to make the payment. A fee of up to CHF 30 will be charged for the payment reminders. If the deadline specified in the reminder for the payment of the premium passes without payment, simpego's obligation to pay benefits will be suspended from one day after the expiry of the reminder deadline and will

remain suspended until all debts resulting from this contract that remain outstanding at this time have been paid in full. simpego also has the right to terminate the contract if the reminder deadline expires without payment. If it makes use of this right, simpego's liability will expire 14 days after the notice of termination is received by the policyholder.

- 7 Outstanding claims due from the policyholder can be deducted from claims payments. This does not apply if payment is made to an injured third party directly.

A.10 Deductibles

- 1 The policyholder is responsible for paying the deductible specified in the insurance contract for each claim.
- 2 The date of the insured event is decisive in determining the deductible.
- 3 If different deductibles apply due to claiming on various insurance covers, the highest deductible will be deducted.
- 4 Any benefit limitations will only be applied following the deduction of the deductible.

A.11 Underinsurance

- 1 Simpego provides an underinsurance waiver in home contents and buildings insurance cover in the event of partial or total damage within the limits of the insured amount.
- 2 The underinsurance waiver does not apply in the case of claims arising from natural disasters.

A.12 Place of jurisdiction

In the event of legal disputes, the policyholder or claimant can initiate legal proceedings either at simpego's registered office or at his or her registered office or residence in Switzerland.

In the event of legal disputes in connection with damage events under the travel insurance, the policyholder or the claimant may file a suit either at the registered office of TAS or at the policyholder's Swiss domicile or place of residence.

A.13 Communication

All communication to simpego can be sent to simpego's headquarters. All communication to TAS can be sent to TAS's headquarters. Communication to the policyholder is sent to the last known address in a legally valid manner. simpego must be informed of any changes of address.

A.14 Legal foundations

Otherwise, the provisions of the Swiss Federal Act on Insurance Policies (VVG) apply. For policyholders who reside or have their head office in the Principality of Liechtenstein, the mandatory provisions of Liechtenstein law apply.

A.15 Sanctions

Simpego shall not pay out any benefits if this would involve a violation of applicable economic, trade or financial sanctions.

B – Home contents insurance

B.1 Area of validity

The insurance is valid in the following locations:

- 1 At the location specified in the insurance contract, including the craft workrooms, garages, common rooms etc. The following are considered as equivalent to the insured location:
 - 1 Mobile structures (e.g. summerhouses), provided that they are located in Switzerland and that the mobile structure and its contents is taken into account in the insured home contents amount;
 - 2 The workplace of insured persons (with the exception of construction sites). Restriction: At the workplace, cover is limited to a maximum of CHF 2'000 and does not apply to cash assets in accordance with B2.6 or to simple theft in accordance with B5.4.3.
- 2 Away from any location as long as the home contents are not located outside of the insured location for more than 2 years. The glass breakage cover option in accordance with B5.9 and the simple theft cover option in accordance with B5.4.3 do not apply for home contents located outside of the insured location.



B.2 Insured items

If agreed as insured in accordance with the insurance contract:

- 1 **Home contents:** Movable items for private use (including digital assets such as e-books, films, downloads and games) that are either owned, rented or leased by an insured person. This also includes:
 - 1 Devices and materials for the maintenance of owner-occupied buildings and non-installed building materials;
 - 2 Mobile structures and their contents;
 - 3 Work equipment of non-self-employed persons that are owned by the employee (e.g. work clothes);
 - 4 Drones, cameras and musical instruments where these serve as the work tools of self-employed people pursuing a secondary income;
 - 5 Pets that are not used for business purposes;
 - 6 Building components installed by the policyholder as a tenant of the building that are not insured or that cannot be insured with the building (e.g. carpets fitted by the policyholder).
 - 7 The insurance does not cover the following:
 - a. Structures that are, or that need to be, secured to the building;
 - b. Work clothes and work equipment of self-employed persons (with the exception of objects as set out in B2.1.4);
 - c. Pirated or illegal copies of digital assets and cryptocurrencies;
 - d. Motor vehicles including trailers and fitted accessories. Cover is, however, provided for model vehicles, light motor vehicles and equivalent vehicles such as mobility scooters; electric bicycles with assistance up to 45 km/h are only included in the scope of cover if they are additionally insured as valuables/individual items under the same insurance contract and are included in the insured amount for home contents;
 - e. Boats and all accessories required for mandatory liability insurance (with the exception of kites);
 - f. Vessels and all accessories that are not located at the insured location and that are kept permanently outdoors.
 - g. Aircraft that need to be entered in the aircraft register, including all accessories.
 - h. Items in accordance with Art. B2.2 – B2.6, unless explicitly mentioned in the insurance contract.
- 2 **Third-party property (guests' personal effects):** Movable items and animals temporarily entrusted to insured persons, and guests' personal effects.
 - 1 The insurance does not cover cash assets and the personal effects of an insured person's employee.
- 3 **Luggage:** Home contents taken by insured persons on trips away from home in accordance with B2.1, with the exception of jewellery. The normal journey to work, other usual routes or house moves are not considered trips away from home. At the insured location, luggage is considered part of the normal home contents and is covered against the insured risks specified in the insurance contract within the limits of the insured amount.
- 4 **Gardens:** The following are classed as gardens if they are located outside of the building but on the same plot and provided that they are not used for agricultural purposes:
 - 1 Structural installations such as retaining walls, sculptures, decorative fountains, steps, paths, driveways, mailboxes, flag-poles, fences, artificially constructed garden ponds, solar cells, concrete swimming pools etc.;
 - 2 Surrounding planting (including humus) such as ornamental bushes, shrubs, trees, beds etc.
 - 3 The insurance does not cover buildings or mobile structures of any type.
- 5 **Mobile homes and caravans** with a fixed location:
 - 1 Mobile homes and non-registered caravans with a fixed location;

- 2 Additional equipment and accessories that are fixed to the mobile home/caravan, such as stoves, sleeping berths and awnings.
- 3 The insurance does not cover campervans.
- 6 **Cash assets:** The following are classed as cash assets if owned by the insured person:
 - 1 Cash, vouchers and travellers' checks;
 - 2 Credit, debit and customer cards, including financial losses of up to CHF 10'000 as a result of an insured event provided that the contractual duties of care have been complied with;
 - 3 Uncancelled stamps;
 - 4 Savings books and securities;
 - 5 Precious metals (as supplies, bars or commercial goods), coins and medals;
 - 6 Unset gemstones and pearls.
 - 7 The insurance does not cover cryptocurrencies.
- 7 **Valuables/individual items:** valuables or individual items explicitly mentioned in the insurance contract.

B.3 Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

B.4 Insured situations

The insured items are insured in the following situations:

- 1 Private use;
- 2 Transportation of the insured items in a private or rented vehicle;
- 3 House moves;
 - 1 **Damage and loss during a house move:** For each house move, the insurance also covers damage to home contents up to CHF 5'000 and damage caused by the loss of insured items up to CHF 1'000. This cover is provided regardless of any existing home contents accidental damage cover, and applies in the following situations:
 - a. House moves performed by the policyholder themselves;
 - b. House moves performed by a transportation/removal company.
 - c. The insurance does not cover minor damage, such as scratches, that does not impair the usability of the insured item; damage due to temperature and weather influences; damage caused by material fatigue, wear and existing damage; damage for which the assigned company is financially responsible in accordance with Swiss law, and damage caused during the dismantling and assembly of the items being moved.
 - d. The compensation is limited to a maximum of CHF 6'000 within a period of five years from the initial start date of the insurance contract in each case.
- 4 Transportation of the insured items by a transport/logistics/travel company or similar company with head office in Switzerland or a neighbouring country (e.g. shipments from online commerce);
 - 1 **Damage and loss during transportation:** The insurance also covers damage to and loss of home contents up to CHF 500, regardless of any existing home contents accidental damage cover, home contents loss cover or home contents transport cover. This cover is limited to 1 damage event per year of the insurance.
 - 2 The insurance does not cover minor damage, such as scratches, that does not impair the usability of the insured item; damage due to temperature and weather influences; damage caused by material fatigue, wear and existing damage; damage to medication, food items, live animals and plants, weapons, illegally acquired or unethical items, cash assets, jewellery, tickets and vouchers.
 - 3 In the event of house moves, the provisions of house moves set out in B4.2 apply.
 - 4 This Article only applies if the insured item is not otherwise covered against the same risk by this or other contracts (e.g. if



luggage has already been explicitly covered against transport damage).

B.5 Insured risks

Depending on the specific agreement, the insurance covers the following risks:

1 Fire:

- 1 Damage due to fire; sudden and accident-related exposure to smoke; lightning; explosion and implosion; impact by meteorites and other celestial bodies; crashing and emergency landing of aircraft or spacecraft or parts thereof; scorching damage and friendly fire damage, and damage caused by extinguishing devices.
- 2 Spoilage of frozen food in the event of a technical failure of the cooling unit or an unplanned power outage. Damage to the contents of aquariums and terrariums due to an unplanned power outage. Damage to live electrical machinery, equipment and cables due to the impact of electrical energy itself, or due to overvoltage or a heating effect caused by overload (current damage).
- 3 Damage due to misplacement as a result of fire damage.
- 4 The insurance does not cover the following:
 - a. Damage caused by intentional and gradual smoke exposure;
 - b. Damage to electrical protective devices in the performance of their normal function (e.g. damage to safety fuses).

2 Natural disasters:

- 1 Damage that is directly caused by high water levels, flooding, storms (wind speeds of 75 km/h and over that overturn trees or take the roof off buildings in the surrounding area); hail; avalanches; snow pressure; rockslide; rockfall and landslide.
- 2 Damage due to misplacement as a result of natural damage.
- 3 The insurance does not cover the following:
 - a. Damage caused by subsidence; poor subsoil; defective structures; inadequate building maintenance; failure to take defensive measures; artificial earth movement and snowslide from roofs;
 - b. Damage caused by groundwater; the rise and overflow of waters that experience has shown to reoccur at longer or shorter intervals; waterlogging from the sewer system regardless of the cause;
 - c. Damage caused by operation and management that experience shows is to be expected;
 - d. Storm and water damage to ships and boats on the water.

3 Water:

- 1 Damage caused by the unintentional leakage of liquids and gases:
 - a. from liquid-carrying pipe systems that exclusively serve the building/mobile home/caravan (or, if the garden is insured, also the plot) in or on which the insured items are located, as well as the connected equipment and apparatus;
 - b. from liquid-carrying pipe systems that serve a building structure or permanently installed fixture outside of the building and for the maintenance of which the policyholder is responsible;
 - c. from heating and heat-production systems, heating oil tanks or cooling devices.
- 2 Damage caused by the sudden and accident-related flow of water and liquids out of decorative fountains, aquariums, waterbeds, mobile air-conditioning systems and humidifiers, as well as from mobile or inflatable pools and hot tubs.
- 3 Damage caused by the ingress of rain, snow and melt water from the outside; waterlogging from the sewage system or groundwater and water from slopes (underground water) inside the building/mobile home/caravan or (if the garden is insured) on the insured plot.
- 4 Damage due to misplacement as a result of water damage.
- 5 Costs for the thawing and repair of frozen or frost-damaged liquid-carrying pipe systems and the connected equipment

that the insured person has installed inside the building he or she is renting, or in the mobile home/caravan that he or she owns. In the case of insured mobile homes/caravans, the costs for the thawing and repair of frozen or frost-damaged liquid-carrying pipe systems and the connected equipment are also covered where these items are fitted outside of the mobile home/caravan, provided that they exclusively serve the insured mobile home/caravan, and within the limits to which the policyholder is financially responsible for their upkeep.

6 The insurance does not cover the following:

- a. Damage to the escaped liquids themselves;
- b. Damage to heat-production systems as a result of the mixing of water with other liquids or gases within these systems and damage to cooling systems caused by artificially generated frost;
- c. Damage caused by the ingress of rain, snow and melt water through open roof hatches, open windows and doors or openings in the roof or openings in walls in the case of new-build construction, conversion work or other work being carried out on the building/mobile home/caravan;
- d. Damage caused by waterlogging for which the owner of the sewer system is liable.
- e. Damage caused when filling or draining liquid tanks and pipe systems and when carrying out revision/repair works to pipe systems and liquid tanks and the connected equipment and apparatus.
- f. Damage that occurs as a result of a fire/natural event, and costs for rectifying the cause of the damage (except in the case of frost damage) as well as any maintenance costs and damage-prevention costs.

7 In addition to B5.3.6, there is also no cover provided for the following in the case of mobile homes/caravans:

- a. Damage to the façade (including insulation, windows, doors etc.) and to the roof (to the supporting structure, the roof covering and the insulation).
- b. Damage caused by subsidence, poor subsoil, defective structures (in particular caused by a failure to observe SIA construction standards), inadequate maintenance or failure to take defensive measures.
- c. Costs for the thawing and repair of guttering and external drain pipes and for the rectification of the cause of the damage (except in the case of frost damage and excavation and leak detection costs) as well as maintenance costs and damage-prevention costs.

8 In addition to B5.3.6, there is also no cover provided for gradual damage to plants of all types, including humus, in the case of gardens.

4 Theft: Depending on the agreement in the insurance contract, the insurance covers the following:

- 1 Robbery: Damage caused by theft involving the threat or use of force against insured persons or against a person working in the home of the policyholder as well as damage caused by theft in the case of an inability to resist due to death, loss of consciousness or accident.

Pickpocketing and theft involving deception fall under the category of simple theft in accordance with B5.4.3 and B5.5.

- 2 Burglary: Damage caused by theft as a result of forced entry into a building/mobile home/caravan or into a room or container located within. Theft by means of unlocking locking mechanisms using the correct keys or codes is also considered burglary, provided that the perpetrator has obtained these keys or codes through burglary, robbery or simple theft in accordance with B5.4 and B5.5, and damage caused by perpetrators who are locked in and who forcibly break out of a building/caravan/mobile home or out of a room within (break-out theft).

Damage caused by breaking into vehicles (with the exception of mobile homes/caravans with a fixed location) falls under the category of simple theft in accordance with B5.4.3 and B5.5.



- 3 **Simple theft at the insured location:** Damage caused by theft that is not classed as either robbery or burglary (e.g. pickpocketing and theft involving deception); breaking into vehicles of all types (with the exception of mobile homes/caravans; these fall under the category of burglary), boats and ships; creeping in; breaking into mobile structures.
 - a. The insurance does not cover damage caused by embezzlement and concealment and theft caused by persons in the same household. Damage to bicycles and electric bikes is only insured if they have been correctly secured with a lock.
- 4 The insurance also provides cover of up to CHF 5'000 for:
 - a. Damage caused by malicious damage to insured items if the perpetrator has entered the insured spaces without authorisation;
 - b. Damage caused by a fire, natural event or water-related incident that is not covered by this contract. This damage will, however, only be accepted if the damaged items are not already covered by another insurance policy and if the fire, natural event or water-related incident in question would be insured in accordance with these General Terms and Conditions of Insurance.
- 5 **Simple theft outside of the insured location:** Damage caused by theft that is not classed as either robbery or burglary (e.g. pickpocketing and theft involving deception); breaking into vehicles of all types (with the exception of mobile homes/caravans; these fall under the category of burglary), boats and ships outside of the insured location.
 - 1 The insurance does not cover damage caused by embezzlement or concealment. Damage to bicycles and electric bikes is only insured if they have been correctly secured with a lock.
- 6 **Loss:** Unintended damage caused by loss and other misplacement.
 - 1 The insurance does not cover the following:
 - a. Damage caused by embezzlement and concealment;
 - b. Damage due to theft caused by persons in the same household;
 - c. Damage caused by loss or misplacement while the insured items are in the possession of a third party, e.g. for the purpose of cleaning, repair or restoration;
 - d. Damage caused by fire, natural events, water and glass breakage in accordance with B5.
 - e. Damage to consumables and wear materials such as non-rechargeable batteries, bulbs, fluorescent tubes and neon tubes;
 - f. Damage to sporting equipment during competitions and sporting events with a competitive nature;
 - g. Damage to certificates and documents;
 - h. Damage to IT software and/or data losses, including recovery costs for data;
 - i. Damage caused by forced sale or confiscation by state bodies for the purpose of compulsory debt enforcement;
 - j. Damage for which the transport/travel company is financially responsible under the applicable law;
 - k. Damage to bicycles and electric bikes if they have not been correctly secured with a lock;

The exclusions below only apply if the damage does not relate to valuables/individual items explicitly mentioned in the insurance contract:

 - l. Damage to items permanently located outdoors, including gardens, structures, mobile homes and caravans;
 - m. Damage to prostheses;
 - n. Damage to sporting equipment with its own motor with the exception of bicycles and electric bicycles with assistance.
 - 2 Damage due to robbery, burglary and simple theft in accordance with B5 is only accepted if the insured items are not already covered by another insurance policy or by separate cover in the same contract.
- 7 **Transport damage:**
 - 1 Damage to insured items as a result of accident-related, sudden, unexpected, violent external effects while these items are in the possession of an assigned transport or travel company or while they are being transported by the policyholder or in the presence of the policyholder in a private or rented vehicle.
 - 2 The insurance also covers damage caused by the loss or delayed delivery of the insured items by an assigned transport/travel company.
 - 3 The compensation will be paid out only if the damage is not covered by the transport/travel company's liability insurance or, if the insured items are being transported in a private or rented vehicle, if the damage is not covered by the vehicle owner's vehicle liability insurance.
- 8 **Accidental damage cover:** Damage due to accident-related, sudden, unexpected, violent external effects. In the case of electrical devices, the insurance also covers damage caused by the influence of electricity and damage caused by liquid and moisture.
 - 1 The insurance does not cover the following:
 - a. Damage that occurs while the insured items have been handed over to a third party for transportation (e.g. while travelling or during a house move) or for the purpose of cleaning, repair or restoration;
 - b. Damage caused by fire, natural events, water, theft and earthquakes in accordance with B5;
 - c. Damage caused by any type of biological or chemical contamination;
 - d. Damage caused by computer viruses and cyber attacks;
 - e. Damage caused by the natural or defective condition of the item itself; wear and tear, material fatigue, ageing, warping, spoilage and soiling;
 - f. Damage caused by dryness, moisture (with the exception of electrical devices), temperature fluctuations, evaporation and discolouration, exposure to light and climatic influences;
 - g. Damage caused by rodents, vermin and fungal infestations;
 - h. Damage to consumables and wear materials such as non-rechargeable batteries, bulbs, fluorescent tubes and neon tubes;
 - i. Damage to pets;
 - j. Damage to certificates and documents;
 - k. Damage to IT software and/or data losses, including recovery costs for data;
 - l. Damage that is covered by existing warranty agreements or by statutory warranty;
 - m. Operational damage;
 - n. Paint, scratch and splinter damage and soiling or damage caused by the policyholder's pets or pets belonging to third parties;
 - o. Damage to sporting equipment during competitions and sporting events with a competitive nature;

The exclusions below only apply if the damage does not relate to valuables/individual items explicitly mentioned in the insurance contract:

 - p. Damage to model aircraft and drones where the damage is caused by collision with a stationary object or a crash;
 - q. Damage to items permanently located outdoors, including gardens, structures, caravans and mobile homes;
 - r. Damage to hand mirrors, glassware, glass figures, container glass, light fixtures, corrective lenses and contact lenses;
 - s. Damage to prostheses;
 - t. Damage to sporting equipment with its own motor (with the exception of motorbikes and electric bicycles with assistance).
 - 9 **Glass breakage:** Depending on the agreement in the insurance contract, the following glass items are insured against glass breakage:
 - 1 **Glass furniture** incl. the glazing of mobile structures. This also includes table tops and table bases made from stone and glass-like materials such as plexiglass and similar plastics where these are used in the place of glass. Glass components



of solar collectors and photovoltaic systems, skylight domes, cooking surfaces and glass cooktops on induction hobs are not classed as glass furniture.

2 **Construction glass** on the premises used by the policyholder. This includes glazing; glass-like materials such as plexiglass and similar plastics where these are used in the place of glass; glass ceramic cooking surfaces and glass cooktops on induction hobs as well as kitchen and bathroom worktops and hearths; glass components of solar collectors and photovoltaic systems as well as skylight domes and insulating glass.

3 **Sanitary facilities:** Washbasins, sinks, shower trays and bathtubs, toilets including cisterns, and bidets, including installation costs, installation accessories, fittings and necessary repair costs for the chipping of the enamel coating.

4 The cover for glass breakage also extends to paintings, scriptures, window films and etched and sand-blasted glass. The insurance also covers consequential damage to home contents and to the caravan/mobile home up to a total of CHF 5'000. Consequential damage to the building is only insured if the construction glass or sanitary systems have been included in the insurance cover.

- 5 The insurance does not cover the following:
- Damage due to wear (including scratches);
 - Damage to optical lenses or spectacle lenses, hand mirrors, glassware, glass figures and frames, container glass such as vases, bottles etc. (with the exception of aquariums and glass blocks);
 - Damage to any type of screen and damage to glass on consumer electronics such as mobile telephones, portable computers and similar devices;
 - Damage to light fixtures, bulbs, fluorescent tubes and neon tubes;
 - Damage to tiles and wall and floor panels;
 - Damage to pipes;
 - Damage caused when working on the insured items or when moving or installing them.

6 Cover for damage caused by fire, natural events, water-related incidents or theft (in accordance with B5) that is not covered by this contract is limited to CHF 5'000. This damage is only accepted if the insured items are not already covered by another insurance policy.

10 Earthquakes::

1 Damage caused by earthquakes, i.e. tremors, which are triggered by tectonic processes in the earth's crust and damage caused by volcanic eruption, i.e. the rise and escape of magma, combined with ash cloud, ash fall, glowing clouds or flowing lava.

2 Damage due to misplacement as a result of an earthquake or a volcanic eruption.

3 The insurance also covers damage caused by fire, natural events, water-related incidents or glass breakage in accordance with B5 as a result of an earthquake or a volcanic eruption.

4 The insurance does not cover damage caused by earthquakes caused by human behaviour (e.g. geothermal processes).

5 **Benefit restriction:** The total compensation per year of the insurance is limited to the agreed insured amount plus future risks cover.

6 **Event definition:** Damage that occurs at different times and in different locations within a period of 168 consecutive hours after the first damaging earthquake or volcanic eruption constitutes a single damage event if it is all due to the same atmospheric or tectonic cause.

B.6 Additional costs

If agreed in the insurance contract, simpego will pay the following costs in connection with an insured event in accordance with B5 (with the exception of B5.4.3 simple theft and B5.5 simple theft outside of the insured location) in addition to the insured home contents amount up to the limits specified in the insurance contract:

- Additional living expenses due to the non-usability of the damaged areas;
- Loss of rental income due to cessation of sub-letting;

3 Costs for the removal and disposal of the remnants of insured items (with the exception of: water, soil including fauna, flora and air, even if these are mixed in with the insured items);

4 Costs for emergency glazing, emergency doors and emergency locks used to reduce the extent of the damage or prevent additional damage;

5 Costs for changing locks, i.e. the costs for changing or replacing keys, magnetic cards or locks on the rooms used by the insured persons within the locations insured in accordance with the insurance contract (with the exception of the workplace) and on bank safes rented by the insured persons;

6 Costs for the cleaning of privately inhabited rooms and privately used objects directly affected by the insured damage;

7 Extinguishing costs if imposed on the policyholder. The insurance does not cover public services that must be provided free of charge in line with statutory provisions;

8 Moving costs if remaining in the existing home is unreasonable or no longer possible. The house move must be within Switzerland and must be within 12 months following the date of the damage;

9 Costs for the loss of water due to insured water damage;

10 Costs for repairs in the event of building damage caused by burglary in accordance with B5.4.2 or by attempted burglary or robbery in accordance with B5.4.1, provided that these are not already covered by another insurance policy;

11 Costs for repairs to building cables where an insured person is responsible for their maintenance.

B.7 Insured benefits

Simpego will pay:

1 for each insured event:

1 **Repair/replacement** of the insured item. In the event of injured pets, the **treatment costs** are covered up to the value of a replacement pet. If the treatment costs exceed the value of a replacement pet, the treatment costs are limited to CHF 2'000 per injured pet.

2 **Costs** in accordance with B6 up to the amount specified in the insurance contract. If the insured sum is defined as a percentage of the insured amount, the insurance amount without future risks cover is used as the basis for the calculation.

3 Costs for required **psychological support** from psychologists recognised by the Swiss Professional Association of Applied Psychology (SBAP) up to CHF 3'000 per event.

4 Costs for the **replacement of identification documents and other physical documents** and the blocking or re-issuing of personal, private payment cards up to CHF 2'000 per event.

2 In the event of insured damage to luggage, the following coverage is also provided:

1 Costs for necessary **replacement luggage** up to CHF 2'000 per event.

3 In the case of an insured simple theft in accordance with B5.4.3 and B5.5, the insurance also covers:

1 Costs for necessary **lock changes** up to CHF 1'000 per event.

B.8 Future risks cover

For new purchases and in the case of value increases of items insured at their full value, future risks cover of 10% is also provided in addition to the agreed insured amount. The future risks cover does not apply to first-loss cover.

B.9 Compensation guidelines

1 The maximum compensation in the event of a claim is limited to the insured amount specified in the insurance contract plus the future risks cover in accordance with B8.

2 Type of compensation: simpego can carry out the necessary repairs, provide replacement in kind or pay the compensation in cash.

3 When working out the compensation for insured items in accordance with B2, the reinstatement value is taken as a basis, unless the insurance contract mentions a different basis for the compensation, e.g. the fair value. The following restrictions apply to compensation for insured items in accordance with B2 at the reinstatement value: the compensation for objects no longer in use is limited to their fair value. For digital assets such as games, films, downloads etc., the costs for replacement are covered, but not the



- costs for the recovery of data such as photos, film recordings, video recordings and audio recordings, personal files, game data etc.
- 4 When working out the compensation for insured costs in accordance with B6, the actual incurred costs are taken as a basis. For living expenses, the actual costs are made up of the additional costs less saved costs.
- 5 Personal sentimental value is not taken into account in the calculation of the compensation.
- 6 Reasonable damage-reduction costs are covered within the limits of the insured home contents amount. If these costs plus the compensation exceed the insured amount, they will only be paid out if they constitute expenses that have been ordered by simpego.
- 7 Pre-existing damage: If damage already exists prior to the occurrence of the compensable damage, the compensation to be paid by simpego is limited to the extent of the repair costs for this damage.
- 8 Property rights: In the event of a replacement of an insured item, the property rights remain with the policyholder after the provision of compensation (with the exception of jewellery and cash assets). The value of the unrepaired item is deducted from the compensation amount. If the item becomes valueless after a damage event and if proven costs are incurred for its disposal, these costs are also covered.
- If an insured item is replaced due to a theft in accordance with B5.4 and B5.5 or due to a loss in accordance with B5.6, the property rights to the stolen or misplaced item are transferred to simpego.
- 9 VAT: Damage payments to taxpayers who deduct input tax are made without VAT. Damage payments made on the basis of the expected repair cost calculation do not include any VAT.

B.10 Exclusions and benefit restrictions

The insurance does not cover the following:

- 1 Damage caused by war-like events, violations of neutrality, revolution, rebellion and insurgency and the measures taken to counter these events. Also for damage caused by terrorism (any threatened or actual act motivated by political, religious, ideological or similar interests) and the measures taken to control, prevent or suppress terrorist acts. This exclusion does not apply if you can prove that the damage is not connected to these events in any way;
- 2 Damage due to civil unrest (acts of violence against people or property by gangs or during violent demonstrations) and the measures taken to counter these acts, unless it can be demonstrated to our satisfaction that you have taken all reasonable precautions to prevent the damage. This exclusion does not apply to the glass breakage cover option in accordance with B5.9;
- 3 Damage caused by a change to the atomic nucleus structure, regardless of the cause of the change;
- 4 Damage caused by tremors that are triggered by tectonic processes in the earth's crust (earthquakes) and volcanic eruptions, unless this is agreed as insured cover in the insurance contract;
- 5 Damage caused by tremors caused by the collapse of artificially created voids;
- 6 Damage caused by water from reservoirs or other artificial water facilities, regardless of the cause;
- 7 Damage caused by the activities of public military services, the police and other bodies with a duty to provide assistance;
- 8 Damage to individual items and pets for which specific insurance applies, unless these contain the same restriction;
- 9 Damage to non-permanently installed accessories on motor vehicles (e.g. spare tyres, ski rack etc.) if the damage is covered by another insurance policy (e.g. comprehensive motor vehicle insurance) and provided that this insurance policy does not contain the same restriction;
- 10 Damage to items and costs that are or need to be insured by a cantonal insurance company;
- 11 Damage to cash assets located in mobile structures, all types of vehicles (with the exception of mobile homes and caravans with a fixed location), boats or ships;
- 12 Damage caused by hail and snow pressure on plants insured with garden insurance;
- 13 Damage to guards in gardens that occurs in the performance of their normal purpose;
- 14 Damage to gardens as a result of ground improvement works or building pit excavation;
- 15 Damage to valuables/individual items listed in the insurance contract with an insurance value of at least CHF 1'000 if no receipt

or expert valuation can be presented in the case of a damage event.

The following benefit restrictions also apply:

- 16 In the case of damage to **subscriptions**, any refunds from the transport company will be deducted.
- 17 In the case of damage to **vouchers**, any refunds and contractual compensation from the transport company or issuer will be deducted.
- 18 In the case of **financial losses due to damage to credit, debit and customer cards**, cover is only provided for the share of the damage for which the owner of the insured card is liable toward the issuer (transport company, department store, credit card institution, bank etc.) in accordance with the general terms & conditions.
- 19 Within the limits of the insured home contents amount, **items of jewellery are covered at up to 20% of the insured home contents amount** (not including future risks), but up to a **maximum of CHF 30'000**:
 - 1 if the items in question are located in mobile structures, vehicles of any kind (including caravans and mobile homes with a fixed location), boats or ships;
 - 2 In the case of damage caused by simple theft in accordance with B5.4.3 and burglary in accordance with B5.4.2.
 - 3 The benefit limit for jewellery items does not apply to damage that occurs while the jewellery is being worn on the body of or personally supervised by an insured person or if the jewellery is located in a wall-mounted safe or safe deposit box with a weight of over 100 kg and if the keys or codes of insured persons are carried on the person themselves, carefully stored, or locked inside an equivalent container. The benefit limits apply even if the jewellery was insured as a valuable/individual item.

C – Personal liability insurance

C.1 Area of validity

The insurance is valid worldwide. Any restrictions are defined in the insured characteristics, Art. C6.

C.2 Insured persons

Insured group of persons:

- 1 **Individual insurance:** The insurance covers the policyholder and any minors temporarily living in the shared household.
- 2 **Entire household:** The insurance covers all persons permanently living with the policyholder in the shared household and any minors temporarily living with the policyholder in the shared household.

C.3 Insured risks

The insurance covers, within the limits of the insured characteristics, any financial losses arising from lawful liability claims by third parties for:

- 1 **Personal injury** as a result of injury, other damage to health or the killing of persons;
- 2 **Material damage** as a result of the loss, damage or destruction of items or animals belonging to third parties. A mere functional impairment of an item, without any impairments affecting its substance, is also considered physical loss or damage.

C.4 Insured benefits

Within the limits of the agreed insured amount, simpego provides cover for the following:

- 1 Compensation for justified claims and the defence of unjustified claims. Damage-prevention costs, i.e. costs that must be paid by the insured persons in accordance with the law and in order to prevent an unforeseen and imminent insured damage event by means of reasonable measures. Damage-reduction costs, i.e. costs for the reduction of insured damage that has already occurred. Consultancy costs, attorney fees, legal costs, claim interests and similar costs that are directly related to the damage event.
- 2 All claims arising from damage with the same cause are considered as one single damage event. The number of injured parties, claimants and persons entitled to benefits is not relevant.



C.5 Preferential liability

At your request, simpego will assume liability for the following damage even if no statutory liability exists.

Within the limits of the insured liability amount:

- 1 Damage caused by insured persons lacking mental capacity;
 - 2 Damage sustained by third-party minors temporarily living in your household;
- Up to CHF 2'000 per event:
- 3 Material damage arising from sporting or gaming activity;
 - 4 Material damage to visitors' personal effects;
 - 5 Damage caused by children or pets under the policyholder's temporary supervision. These types of damage will also be covered by the insurance if they are self-inflicted by the person providing temporary (but not professional) supervision;
 - 6 Damage caused by animals that are not used for business purposes;
 - 7 Damage that occurs when favours are being performed free of charge (e.g. assistance with a house move).

C.6 Insured characteristics

The insurance covers the statutory liability of the insured persons for the consequences of their behaviour in private life in their role as:

- 1 **An individual**
- 2 **The head of a family**
- 3 **A tenant and lessee** of owner-occupied **immovable property** including shared components and systems. This also includes mobile homes and non-registered caravans with a fixed location.
 - 1 The insurance does not cover damage to rooms and buildings used for professional purposes, with the exception of C6.12.
- 4 **An owner, tenant or lessee** of undeveloped, owner-occupied plots in Switzerland of up to 1000 m² provided that the plot is not intended for commercial use.
- 5 **An employer of private domestic staff.**
 - 1 The insurance does not cover the following:
 - a. Damage to domestic staff in the USA and Canada;
 - b. Damage to self-employed professionals and persons employed or assigned by them.
- 6 **Recreational athletes.**
 - 1 The insurance does not cover damage that occurs while hunting and at hunting sport events.
- 7 **A pet owner.**
 - 1 The insurance does not cover the following:
 - a. Damage that occurs from the keeping of animals for business purposes or from wild and poisonous animals or racehorses;
 - b. Damage that occurs while hunting and at hunting sport events.
- 8 **An authorised possessor of third-party movable items** (including bicycles and motorbikes with assistance up to 45 km/h) that have been temporarily handed over to an insured person for use, processing, storage or transport or that have been rented. The insurance also covers entrusted business keys (including badges, magnetic cards or similar).
 - 1 The insurance does not cover the following:
 - a. Damage to items that are the object of a hire-purchase agreement, that are under reservation of title, that are leased or that are handed over or used for educational or professional purposes;
 - b. Damage to items on which an activity is performed for a fee;
 - c. Damage due to the loss of valuables, money, securities, credit and customer cards, documents and plans, IT software and sound, image and data carriers acquired for any purpose;
 - d. Damage to motor vehicles, aircraft, vessels, windsurfing equipment, delta gliders, hang gliders and model aircraft acquired for any purpose (without prejudice to C7.1 – driver of third-party vehicles). Exception: drones that do not require approval by FOCA with up to 30 kg total weight.;

- e. Damage to horses including riding and driving gear;
- f. Damage to the rented chattels of rented furnished premises if these are the permanent residence.

9 A user and owner of:

- 1 Bicycles, electric bikes and mopeds (with assistance up to 45 km/h), motor vehicles without an insurance obligation and vehicle-like devices provided that the damage is not covered or does not need to be covered by statutory liability insurance;
- 2 Vessels that do not require liability insurance;
- 3 Kites;
- 4 Aircraft and flying apparatus of all types that do not require statutory liability insurance;
- 5 Model aircraft and drones with up to 30 kg total weight. Damage caused by the operation of the flying apparatus is included in the scope of cover provided that the flying apparatus is not a drone that requires approval by the Federal Office of Civil Aviation (FOCA) or, for other flying apparatus, provided that a total weight of 500 g is not exceeded;
- 6 Third-party motor vehicles. The insurance covers private, third-party motor vehicles up to 3.5 metric tonnes that are registered in Switzerland and that are used free of charge and for purely private interests. A vehicle is classed as a third-party vehicle if the vehicle owner does not live in the same household as an insured person and if an insured person does not provide for its maintenance either in full or in part. The cover applies to the deductible applied by the liability insurance company and to the loss of bonus from the motor vehicle liability insurance, calculated up to the premium rate category prior to the insured event, to damage that exceeds the cover limit for the keeper insurance and to any claims that are not covered by an obligatory liability insurance policy.
- 7 The insurance does not cover material damage to passenger items. simpego's obligation to provide benefits also lapses if the legally prescribed liability cover does not exist.
- 10 **A non-professional member of the Swiss Army** (including civil protection, fire service, samaritans, military service).
 - 1 The insurance does not cover claims due to:
 - a. Damage to the military and security service;
 - b. Damage to military, civil protection and fire service materials and to personal equipment.
- 11 **A weapon owner.**
 - 1 The insurance does not cover damage that occurs when hunting or when carrying out hunting supervision or hunting protection.
- 12 **A person performing self-employed activities** (including as a secondary income), including the rented business premises used for this purpose, provided that the annual turnover from these activities does not exceed CHF 24'000.
 - 1 The insurance does not cover:
 - a. Damage and claims in connection with the following sectors/occupational groups: Chemistry, physics, planning, medicine and alternative medicine (e.g. massage, chiropractic, naturopathy, physiotherapy and similar treatments), cosmetic treatment and all kinds of body modification (such as piercings, tattoos, transdermal implants and similar procedures);
 - b. Damage to items handed over for use, processing, storage, transport or other reasons or that are rented or leased;
 - c. Damage and claims in connection with agricultural operation;
 - d. Damage and claims arising from a professional activity that is subject to approval but that is performed without the appropriate approval;
 - e. Damage and claims arising from the release of patents, licences, research findings and formulae of third parties;
 - f. Damage and claims arising from the fulfilment of contracts or substitute performance due to a contract not being fulfilled or not being fulfilled correctly;



- g. Damage and claims in connection with dangerous sports. The Suva instructions regarding dangerous sports apply.
 - h. Activity damage, i.e. damage to items as a result of the performance or failure to perform an activity either on or with the items in question (e.g. processing, repair, loading or unloading of a vehicle).
 - i. Processing damage, damage covered by warranty and damage to goods in custody.
- 13 **An owner of owner-occupied condominiums**, provided that the condominium association has taken out separate buildings liability insurance and that the damage exceeds the cover limit of the condominium association's liability insurance. The insurance covers damage to the jointly owned property less the ownership share and for damage to third-parties within the limits of the ownership share.
- 14 **An owner or usufructuary** (but not a condominium owner) **of owner-occupied buildings** in Switzerland with a maximum of 3 apartments with no commercial space. The cover also extends to the privately used facilities, installations and plots serving the building, and to outbuildings not used for commercial purposes.
- 15 **An owner of tank facilities**. I.e. damage caused by the release of soil-polluting or water-polluting substances such as fuels, acids, bases and other chemicals (but not waste water) that are stored or transported in the facilities where this damage occurs as a result of the rusting through or leakage of a facility that is fixed to the insured plot or the insured property. The insured persons must however ensure that the tank facilities are professionally maintained and kept operational. Operational faults must be remedied immediately. The necessary repairs must be carried out immediately and the entire facilities must be cleaned and examined by experts in line with the legally or officially stipulated intervals. If these maintenance obligations are not met, the cover for damage caused by tank facilities will lapse.
- 1 Cover is not provided for the following: Costs for the detection of leaks, malfunctions and causes of damage, the draining and refilling of systems, tanks and pipes and the costs of repairs and modifications to these items (restoration costs). Damage caused when multiple events with the same effect together trigger measures that are not required in the case of individual events.
- 16 **An owner, usufructuary, keeper and user of mobile homes and non-registered caravans** with a fixed location in Switzerland.
- 17 **A builder** of conversions, extensions and renovations to buildings and facilities up to a total construction cost of CHF 250'000. If the total construction cost exceeds CHF 250'000 (including fees and internal labour), this cover will not apply.
- 18 **A perpetrator** of damage in connection with **environmental impact** if this is the result of a single, sudden and unforeseen event that also requires immediate measures. Environmental impact is considered to be the sustained disturbance of the natural state of air, water (including ground water) and soil (fauna or flora) as a result of emissions where damaging effects on human health, material assets or ecosystems may arise or has arisen as a result of this disturbance, as well as any situation that is deemed as environmental damage by the legislator.
- 1 The insurance does not cover the following:
- a. Damage caused when multiple events with the same effect together trigger measures that are not required in the case of individual events.
 - b. Costs for the detection of leaks, malfunctions and causes of damage, the draining and refilling of systems, tanks and pipes and the costs of repairs and modifications to these items (restoration costs).
 - c. Costs and claims arising from the actual environmental damage or in connection with the environmental impact caused by contaminated sites such as contaminated soil, facilities for the storage, processing or removal of all types of waste provided that these are not privately used composting facilities.
 - d. Damage caused by the culpable disregard of statutory or official regulations.

C.7 Additional cover options

The insurance also covers the following if agreed in the insurance contract:

- 1 **Driver of third-party vehicles**: Collision damage as a driver of private, third-party motor vehicles up to 3.5 metric tonnes that are registered in Switzerland and that are used free of charge and for purely private interests.
- A vehicle is classed as a third-party vehicle if the vehicle owner does not live in the same household as an insured person and if the policyholder or an insured person does not provide for its maintenance either in full or in part.
- Collision damage is considered to be damage that occurs as a result of sudden, violent, mechanical, involuntary external impact, such as in the event of collision, impact, crashing or overturning.
- The insurance covers damage to the vehicle provided that this is not covered by a comprehensive insurance policy. If the damage is covered by a comprehensive insurance policy, simpego will pay out any deductibles and additional premiums. Additional premiums are calculated based on the number of insurance years required to return to the premium rate category that applied prior to the damage event. The basic premium and the premium rate category that applied at the time of the damage event are assumed as a basis for this calculation. Any additional damage is not taken into account.
- The insurance also covers the costs for towing, salvage, toll charges, a replacement vehicle in the event of a breakdown or accident, as well as any standing costs, at up to CHF 500 per event.
- 1 Alongside the exclusions in accordance with C8, the insurance also does not cover the following:
- a. Damage caused during driving lessons or during the official driving test;
 - b. Damage in connection with rented vehicles or vehicles leased by an insured person;
 - c. Damage to the items being transported by the vehicle being used;
 - d. Damage due to commercial or technical depreciation.
- 2 **Hunting liability**: The insurance covers the liability of the persons specified in the insurance contract in their role as hunter, tenant of a hunt, armed hunt guest, gamekeeper, hunt leader and participant in hunting sport events, as well as in their role as an owner of equipment (e.g. raised hide and enclosures) and animals used for the hunt and for hunt protection.
- Basis**: in Switzerland
Plus: Switzerland and Europe (with the exception of France and Germany)
- 1 Alongside the exclusions in accordance with C8, the insurance also does not cover the following:
- a. Damage caused in the event of a violation of applicable hunting law, e.g. hunting without a valid hunting licence.
 - b. Game and crop damage, e.g. trampling on a protected natural path.
- 3 **Riding third-party horses**: Claims arising from accident-related damage to horses that are borrowed, rented, temporarily kept or ridden with authorisation, provided that this is not for commercial purposes, and including such damage to the saddle and bridle parts of the horses in question. The insurance covers the costs for veterinary treatment or the replacement value of the horse in the event of its death. If the horse sustains an injury, any loss in the animal's value and any claims for temporary non-usability will also be covered.
- 1 Alongside the exclusions in accordance with C8, the insurance also does not cover any claims arising from damage to livery horses for which an insured person has provided agistment and for which he or she is responsible.
- 4 **Assumption of deductibles for rental cars**: The insurance covers the deductible that is owed in accordance with the rental agreement as a result of an insured event to a passenger car rented by an insured person with a total weight of up to 3.5 metric tonnes. The cover applies to any damage to the vehicle caused by the insured person when driving the vehicle, as well as to the theft of the vehicle. If the insured damage does not exceed the amount of the deductible, simpego will cover the damage. The insured benefit is limited to CHF 10'000 per rental agreement. The cover only applies to rental agreements with a maximum rental period of 20 days.
- 1 Alongside the exclusions in accordance with C8, the insurance also does not cover the deductibles that apply to replacement



vehicles that are rented or provided by garages and other motor vehicle companies (including car sharing, e.g. Mobility).

C.8 Exclusions

Cover is not provided for liability and/or the following:

- 1 Claims by the insured persons themselves and all persons living in the same household as them, or third-party claims that are derived from damage to these persons (e.g. care-taking costs). Excluded from this are claims from third-party minors temporarily living in the same household as the insured persons;
- 2 Claims due to contractually accepted liability that extends beyond statutory liability and due to the failure to comply with statutory or contractual insurance obligations;
- 3 Claims arising from the risks of a business, profession or official position;
- 4 Claims arising from damage caused by the gradual effect of weather conditions, temperature, humidity, smoke, dust, rust, gases, vapours, liquids, tremors or pets;
- 5 Claims due to wear and tear and damage that was considered highly likely to occur or the risk of which was accepted;
- 6 Claims due to the intentional commission of crimes, offences or activities and the attempts to commit the same, as well as liability in connection with active participation in brawls and fights;
- 7 Claims in connection with risks for which liability insurance is required in accordance with the law. Exception: despite insurance cover being mandatory by law, cover is provided for drones that do not require approval by FOCA with up to 30 kg total weight;
- 8 Claims in connection with the transmission of infectious diseases in humans, animals and plants;
- 9 Claims arising from damage that is the direct or indirect result of asbestos or materials containing asbestos;
- 10 Claims arising from damage to horses during participation in riding sports events (competitions, tournaments, races, show jumping etc.). Exception: Tests within associations, as part of courses or in schools;
- 11 Claims arising from damage to or caused by motor vehicles and vessels during legally impermissible journeys or journeys that have not been approved by the authorities or the keeper, as well as during participation in races, rallies, regattas and similar competition or training runs as well as during all off-road competitions and runs on racing tracks, training grounds and circuits;
- 12 Recourse claims (claims for recourse by third parties): for claims arising from damage that occurs during the use of third-party motor vehicles; for damage to accepted items; for damage caused by a lack of mental capacity; for damage sustained by third-party minors temporarily living in the policyholder's household; for material damage arising from sporting or gaming activity; for material damage to visitors' personal effects; for damage to a person providing temporary supervision of children and pets where this damage is caused by the latter. Recourse and compensation claims by third parties for payments that the insured persons have made to the aggrieved party in connection with their professional activities;
- 13 Claims for costs for rectifying a hazardous condition and for damage-prevention measures that are implemented due to snowfall or ice formation;
- 14 Claims from damage due to masers, lasers or ionising radiation;
- 15 Claims by the employers of self-employed professionals and persons employed or assigned by them;
- 16 Claims by vehicle drivers who caused the insured event while their blood-alcohol concentration was above the legally permitted blood-alcohol limit or while under the influence of narcotics;
- 17 Claims for tenant damage that falls under minor maintenance;
- 18 Claims arising from reductions due to gross negligence that were applied by another insurance company.

D – Buildings insurance

D.1 Area of validity

The insurance applies at the location specified in the insurance contract.

D.2 Insured items

- 1 **Building:** the building itself and the condominiums. The building also includes:
 - 1 Installations that are fixed to the building such as antennas, solar cells etc.;

- 2 Outbuildings on the same plot, such as garages, sheds, pipes, sewer systems etc. that are listed on the land register plan, that are intended for private use and that have been taken into account in the insured amount;
- 3 Structural installations such as retaining walls, sculptures, decorative fountains, steps, paths, driveways, mailboxes, flag-poles, fences, artificially constructed garden ponds, solar cells, concrete swimming pools etc. that are located on the plot, where these are or must be insured as a building;
- 4 Equipment and materials used for the maintenance of the insured building and non-installed building materials are covered by the insurance up to CHF 20'000;
- 5 All building services that belong to the building or that are fixed to the plot and that are owned by the policyholder, including the cabling and the associated pipes and fittings. Stoves, ovens, steamers, microwaves, fridges and freezers. Washing machines and tumble dryers are also covered by the insurance if they are not fixed to the building.
- 6 The insurance does not cover the following:
 - a. Caravans and mobile homes with or without registration;
 - b. Gardens and mobile structures that do not need to be secured to the building;
 - c. Business and commercial facilities as well as buildings or condominiums with commercial space;
 - d. Apartment buildings with more than 3 apartments (with the exception of condominiums);
 - e. Items that are covered or that must be covered by another insurance policy (e.g. cantonal buildings insurance).

D.3 Insured risks

Depending on the specific agreement, the insurance covers the following risks:

- 1 **Fire:**
 - 1 Damage due to fire; sudden and accident-related exposure to smoke; lightning; explosion and implosion; impact by meteorites and other celestial bodies; crashing and emergency landing of aircraft or spacecraft or parts thereof, and scorching damage and friendly fire damage.
 - 2 Damage to live electrical machinery, equipment and cables due to the impact of electrical energy itself, or due to overvoltage or a heating effect caused by overload (current damage).
 - 3 The insurance does not cover the following:
 - a. Damage caused by intentional and gradual smoke exposure;
 - b. Damage to electrical protective devices in the performance of their normal function (e.g. damage to safety fuses).
- 2 **Natural disasters:**
 - 1 Damage that is directly caused by high water levels, flooding, storms (wind speeds of 75 km/h and over that overturn trees or take the roof off buildings in the surrounding area); hail; avalanches; snow pressure; rockslide; rockfall; landslide.
 - 2 Damage due to misplacement as a result of natural damage.
 - 3 The insurance does not cover the following:
 - a. Damage caused by artificial earth movement;
 - b. Damage caused by snowslide from roofs;
 - c. Damage caused by groundwater;
 - d. Damage caused by the rise and overflow of waters that experience has shown to reoccur at longer or shorter intervals;
 - e. Damage caused by waterlogging from the sewer system regardless of the cause;
 - f. Damage caused by operation and management that experience shows is to be expected;
 - g. Damage caused by snow pressure provided that only the roofing materials (e.g. tiles), chimneys, guttering or external drain pipes are affected.

3 Water:



- 1 Damage caused by the unintentional leakage of liquids and gases from liquid-carrying pipe systems that exclusively serve the insured building as well as the connected equipment and apparatus; from liquid-carrying pipe systems that serve a building structure or permanently installed fixture outside of the building and for the maintenance of which the policyholder is responsible. If water or gas pipes serve multiple buildings, the costs are covered on a proportional basis.
- 2 Damage caused by the sudden and accident-related flow of water and liquids out of decorative fountains, aquariums, waterbeds, mobile air-conditioning systems and humidifiers, as well as from mobile or inflatable pools and hot tubs; damage caused by the ingress of rain, snow and melt water from the outside; waterlogging from the sewage system, and groundwater and water from slopes (underground water) inside the building; damage due to misplacement as a result of water damage.
- 3 The insurance does not cover the following:
 - a. Damage to the escaped liquids themselves;
 - b. Damage to heat-production systems as a result of the mixing of water with other liquids or gases within these systems;
 - c. Damage to cooling systems caused by artificially generated frost;
 - d. Damage to the façade (external walls including insulation, windows, doors etc.) and to the roof (to the supporting structure, the roof covering and the insulation) caused by rain, snow and melt water;
 - e. Damage caused by the ingress of rain, snow and melt water through open roof hatches, open windows and doors or openings in the roof or openings in walls in the case of new-build construction, conversion work or other work being carried out on the building;
 - f. Damage caused by waterlogging for which the owner of the sewer system is liable.
 - g. Damage caused when filling or draining liquid tanks and pipe systems and when carrying out revision/repair works to pipe systems and liquid tanks and the connected equipment and apparatus.
 - h. Costs for the rectification of the cause of the damage (except in the case of frost damage) as well as maintenance costs and damage-prevention costs.
 - i. Costs for the thawing and repair of guttering and external drain pipes and the clearing of snow and ice.
 - j. Costs for measures that are implemented due to an official order. Damage that occurs as a result of a fire/natural event.
- 4 **Theft:** Damage due to theft or attempted theft provided that the damage can be conclusively proven by traces or witnesses or in light of the circumstances. Damage due to the unauthorised removal of building components, structural installations or other insured items. Damage caused by malicious damage to the insured building or other insured items if the perpetrator has entered the insured spaces without authorisation. Damage caused by perpetrators who are locked in and who forcibly break out of a building or a room within (break-out theft).
 - 1 The insurance does not cover damage caused by fire and natural events in accordance with D3.1 and D3.2.
- 5 **Accidental damage cover:** Damage due to accident-related, sudden, unexpected, violent external effects. In the case of electrical devices that are fixed to the building, the insurance also covers damage caused by the influence of electricity and damage caused by liquid and moisture. For the removal of graffiti and other soiling of the façade, the insured benefit is limited to CHF 1'000 per year of the insurance.
 - 1 The insurance does not cover the following:
 - a. Damage caused by fire and natural events (with the exception of building services), water, theft and earthquakes in accordance with D3.;
 - b. Damage that occurs while the insured items have been handed over or entrusted to a third party for transportation or for the purpose of cleaning, repair or restoration;
 - c. Damage caused by any type of biological or chemical contamination;
 - d. Damage caused by computer viruses and cyber attacks;
 - e. Damage caused by the natural or defective condition of the item itself; wear and tear, material fatigue, ageing, warping, spoilage; damage caused by dryness, moisture (with the exception of electrical devices), temperature fluctuations, evaporation and discolouration, exposure to light and climatic influences;
 - f. Damage caused by rodents, vermin and fungal infestations;
 - g. Damage to consumables and wear materials such as batteries, bulbs, fluorescent tubes and neon tubes; damage to light fixtures and skylight domes;
 - h. Damage to IT software and/or data losses, including recovery costs for data;
 - i. Damage that is covered by existing warranty agreements or by statutory warranty.
 - j. Operational damage to movable items;
 - k. Paint, scratch and splinter damage and soiling or damage caused by the policyholder's pets or pets belonging to third parties;
 - l. Damage to biogas plants and block heat and power plants;
 - m. Damage to communication technology equipment (e.g. telephones);
 - n. Impairments as a direct result of constant and foreseeable mechanical, thermal, chemical or electrical impact such as ageing, corrosion, rotting or the excessive accumulation of rust, sludge, limescale or other deposits. However, if such damage leads to unforeseeable and sudden damage or destruction to insured items, this consequential damage is insured.
- 6 **Glass breakage:** Glass breakages of construction glass. This includes glazing such as glass façades and wall coverings; glass-like materials such as plexiglass and similar plastics where these are used in the place of glass; glass ceramic cooking surfaces and glass cooktops on induction hobs as well as kitchen and bathroom worktops and hearths; glass components of solar collectors and photovoltaic systems as well as skylight domes; insulating glass; stone kitchen countertops, washbasins, sinks, shower trays and bathtubs, toilets including cisterns, and bidets, including installation costs, installation accessories, fittings and necessary repair costs for the chipping of the enamel coating.
The cover for glass breakage also extends to paintings, scriptures, window films and etched and sand-blasted glass. The insurance also covers consequential damage to the building up to CHF 5'000.
 - 1 The insurance does not cover the following:
 - a. Damage due to wear (including scratches);
 - b. Damage to any type of screen;
 - c. Damage to light fixtures, bulbs, fluorescent tubes and neon tubes;
 - d. Damage to tiles, wall and floor panels and pipes;
 - e. Damage caused when working on the insured items or when moving or installing them;
 - f. Damage caused by fire, natural events, water-related incidents or theft (in accordance with D3) that is not covered by this contract.
- 7 **Earthquakes:** Damage caused by earthquakes, i.e. tremors, which are triggered by tectonic processes in the earth's crust and damage caused by volcanic eruption, i.e. the rise and escape of magma, combined with ash cloud, ash fall, glowing clouds or flowing lava. Damage due to misplacement as a result of an earthquake or a volcanic eruption. The insurance also covers damage caused by fire, natural events, water-related incidents or glass breakage in accordance with D3 as a result of an earthquake or a volcanic eruption.
 - 1 The insurance does not cover damage caused by earthquakes caused by human behaviour (e.g. geothermal processes).
 - 2 **Benefit restriction:** The total compensation per year of the insurance is limited to the agreed insured amount. The benefits



will be paid out only if the damage is not covered by the payout from the Swiss earthquake insurance pool or the payout from the earthquake fund of the cantonal buildings insurance of the canton of Zurich. The compensation amount is calculated from the determined overall damage less any payout from the specified organisations.

- Event definition:** Damage that occurs at different times and in different locations within a period of 168 consecutive hours after the first damaging earthquake or volcanic eruption constitutes a single damage event if it is all due to the same atmospheric or tectonic cause.

D.4 Additional costs

If agreed in the insurance contract, simpego will pay the following costs in connection with an insured event in accordance with D3 in addition to the insured home contents amount up to the limits specified in the insurance contract:

- Loss of rental income from rented rooms;
- Ongoing fixed costs such as mortgage interest, heating and auxiliary costs and insurance premiums for owner-occupied buildings or condominiums, but for a maximum of 2 years after the occurrence of the damage;
- Costs for the removal and disposal of the remnants of insured items (with the exception of: water, soil including fauna, flora and air, even if these are mixed in with the insured items);
- Costs for the demolition of building remnants;
- Costs for emergency glazing, emergency doors and emergency locks used to reduce the extent of the damage or prevent additional damage;
- Costs for changing locks, i.e. the costs for changing or replacing keys, magnetic cards or locks on the insured building;
- Costs for the cleaning of building components directly affected by an insured damage event and the cleaning of other insured items;
- Extinguishing costs if imposed on the policyholder. The insurance does not cover public services that must be provided free of charge in line with statutory provisions;
- Costs for the uncovering and leak detection of leaks and costs for the thawing and repair of frozen or frost-damaged liquid-carrying pipe systems and the connected equipment inside the building, as well as pipes in the ground outside the building, provided that they exclusively serve the insured building or an insured structural installation. The insurance also covers the bricking-in or covering of the repaired pipes. If water or gas pipes serve multiple buildings, the costs are covered on a proportional basis.
- Costs for the loss of water due to insured water damage;
- Costs for the decontamination and any necessary replacement of soil (including flora and fauna) and for the replacement of extinguishing water at the insured location;
- Costs for inflation adjustment in accordance with the decisive building cost index for a maximum of 2 years in between the occurrence of the damage and the performance of reconstruction work carried out in line with the relevant terms and conditions;
- Additional costs for replacement services in the event of damage to building services;
- Costs for earthworks and construction work for the identification and rectification of an insured event on building services;
- Loss of yield from photovoltaic systems as a result of it not being possible to feed excess energy back into the public grid or private networks. The average yield from the last 12 months prior to the occurrence of the damage is used as a basis for the calculation.

D.5 Insured benefits

For each insured event, simpego will pay for the following:

- Repair** of the damaged building or condominium. In the case of damaged or stolen movable items, structural installations and building services, repairs up to the value of a new procurement or replacement within the limits of the compensation guidelines.
- Costs in accordance with D4 up to the amount specified in the insurance contract.
- Costs** for required **psychological support** from psychologists recognised by the Swiss Professional Association of Applied Psychology (SBAP) up to CHF 3'000 per event.
- Movement and protection costs** that are necessary in order to restore, re-procure or clear away the insured item (e.g. dismantling and re-assembly of movable items) up to CHF 5'000 per event.

- Costs for reconstruction constraints** that increase the effective damage up to max. CHF 5'000 per event.

D.6 Compensation guidelines

- The maximum compensation in the event of a claim is limited to the insured amount specified in the insurance contract.
- Type of compensation: simpego can carry out the necessary repairs, provide replacement in kind or pay the compensation in cash.
- When working out the compensation amount for insured buildings and insured condominiums, the replacement value is taken as a basis. Any residual value will be deducted from this amount. If the building/condominium is not reconstructed to the same extent (and for the same purpose) and in the same community within 2 years of the date on which the damage occurred, the market value will be paid out as the compensation amount, but up to a maximum of the typical construction costs for the local area. In the case of properties for demolition, the demolition value will be paid out as the compensation amount.
- When working out the compensation for insured movable items and structural installations, the reinstatement value is taken as a basis.
- When working out the compensation for insured costs in accordance with D4, the actual incurred costs are taken as a basis. For loss of rental income, the actual costs are made up of the net rental income less saved costs.
- When working out the compensation for building services, the reinstatement value is taken as a basis in the first 3 operating years; from the 4th operating year, the fair value is paid out as the compensation amount.
- Personal sentimental value is not taken into account in the calculation of the compensation.
- Reasonable damage-reduction costs are covered within the limits of the insured amount for the buildings insurance. If these costs plus the compensation exceed the insured amount, they will only be paid out if they constitute expenses that have been ordered by simpego.
- Pre-existing damage:** If damage already exists prior to the occurrence of the compensable damage, the compensation to be paid by simpego is limited to the extent of the repair costs for this damage.
- Property rights** in the case of movable items, structural installations and building services: In the event of a replacement of an insured item, the property rights remain with the policyholder after the payment of compensation. The value of the unrepaired item is deducted from the compensation amount. If the insured item becomes valueless after a damage event and if proven costs are incurred for its disposal, these costs are also covered.
- VAT:** Damage payments to taxpayers who deduct input tax are made without VAT. Damage payments made on the basis of the expected repair cost calculation do not include any VAT.

D.7 Construction risk cover

The insurance also covers damage as a result of construction projects in and on the insured building and the associated plot up to a total construction amount of CHF 250'000.

- Insured construction projects:** Conversions and extensions to insured buildings/condominiums, including renovations to the roof and façade. The work must be carried out by certified experts.
- Period of validity:** The cover only applies during the construction period. The period is considered to have ended once the construction work has been accepted. Putting the construction work into use is classed as acceptance.
- Insured risks:** Damage due to the theft of construction material that has already been fixed to the building and due to fire and natural events in accordance with D3 that affect new construction work. Damage due to the breakage of construction glass in accordance with D6 as a direct consequence of construction activities. Damage to buildings due to the ingress of water through openings in the roof if the roof openings are a result of the construction work and provided that all reasonable precautions have been taken to prevent the damage. Construction accidents, i.e. damage and destruction of new construction work and the insured building/condominium as a direct result of an accident-related, sudden, unexpected, violent external effect.
- Insured benefit:** If an insured event occurs, simpego will pay for the following:



- 1 The costs to restore the state of the insured construction work and the insured building/condominium at the time at which the damage occurred;
 - 2 The costs to restore the subsoil and soil mass in the area of the construction site that are not part of the insured construction work;
 - 3 The costs for locating and clarifying the cause of the damage in the event of construction accidents up to CHF 25'000 provided that these tasks were performed by an expert deployed by simpego.
- 5 **Cover is not provided** for the following: Defects, crack formation and purely visual faults such as scratches on glass surfaces or on bathtubs, shower trays and kitchen worktops. Damage due to erroneous demolition and dismantling. Damage to construction work that is or must be insured by a cantonal insurance policy. Damage and warranty services that must be covered by the company assigned by the building developer in accordance with the applicable law. Damage caused by insured construction projects if the work involves tunnelling underneath or underpinning the building or parts of works or if the construction is contiguous to the supporting elements or involves its demolition.

D.8 Exclusions

The insurance does not cover the following:

- 1 Damage caused by war-like events, violations of neutrality, revolution, rebellion and insurgency and the measures taken to counter these events. Also for damage caused by terrorism (any threatened or actual act motivated by political, religious, ideological or similar interests) and the measures taken to control, prevent or suppress terrorist acts. This exclusion does not apply if you can prove that the damage is not connected to these events in any way;
- 2 Damage due to civil unrest (acts of violence against people or property by gangs or during violent demonstrations) and the measures taken to counter these acts, unless it can be demonstrated to our satisfaction that you have taken all reasonable precautions to prevent the damage. This exclusion does not apply to the glass breakage cover option in accordance with D3.6;
- 3 Damage caused by a change to the atomic nucleus structure, regardless of the cause of the change;
- 4 Damage that occurs during the confiscation of the insured item by the state or the military;
- 5 Damage caused by tremors that are triggered by tectonic processes in the earth's crust and volcanic eruptions, unless this is agreed as insured cover in the insurance contract;
- 6 Damage caused by tremors caused by the collapse of artificially created voids;
- 7 Damage caused by water from reservoirs or other artificial water facilities, regardless of the cause;
- 8 Damage caused by the activities of public military services, the police and other bodies with a duty to provide assistance;
- 9 Damage caused by poor subsoil, defective structures (in particular caused by a failure to observe SIA construction standards), inadequate building maintenance or failure to take defensive measures;
- 10 Damage to the environment (environmental damage) and the associated costs that extend beyond Article D4.11;
- 11 Damage to photovoltaic systems with an output of over 30 kilowatt peak (kWp).

F – 24h home assistance

E.1 Area of validity

- 1 **Emergency tradesperson service:** Switzerland
- 2 **Loss of keys:** worldwide
- 3 **Bike assistance:** Europe

E.2 Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

E.3 Emergency tradesperson service

The insurance covers the organisation of assistance in the case of defects and in emergency situations that call for immediate measures.

- 1 **Insured benefit:** Organisation and assumption of costs for specialists and tradespeople up to CHF 2'000 per event.

- 2 **Benefit restriction:** The cover applies to a maximum of 2 damage events per year of the insurance.

3 Insured risks:

- 1 Pipe-cleaning service in the event of an unforeseen blockage of pipes;
- 2 Repair work in the event of a defect in the sanitary facilities;
- 3 Guard and security service if it is no longer possible to provisionally lock the apartment or the building/mobile home or caravan with fixed location;
- 4 Repair of defective heating, air-conditioning and ventilation systems and of defective electrical installations and electrical systems. Costs for any rental equipment required in an emergency are also covered. In the case of rental properties, the cover is limited to the costs for any rental equipment required in an emergency.
- 5 Removal or relocation of wasp, hornet or bee nests in the rooms occupied by the insured persons or in the insured building, provided that the removal or relocation is not prohibited for legal reasons (e.g. species protection). Occupied rooms also include balconies, terraces, basements, attics and external façades;
- 6 Control of ants, cockroaches, silverfish, mice, rats or bedbugs, including the costs for the analysis work required to determine the type of pest. No benefits are provided in connection with other types of pest.

4 Exclusions – the insurance does not cover:

- 1 Costs for definitive damage rectification if this cannot be provided as part of the organised emergency assistance;
- 2 Costs for periodically required upkeep and maintenance work;
- 3 Costs for damage caused by insufficient upkeep and maintenance work or a failure to carry out such work;
- 4 Costs for pipe blockages caused by improper use;
- 5 Costs that are the object of warranty, service or maintenance agreements;
- 6 Warranty services that are required due to the performance of emergency measures by the recruited tradespeople;
- 7 Costs for damage to the building and home contents in connection with the removal or relocation of pests as well as wasp, hornet and bee nests.
- 8 Costs and damages in connection with a lack of heating fuel.

E.4 Loss of keys

The insurance covers the keys to apartments, houses, properties, safes and mailboxes, as well as badges and magnetic cards.

1 Keys owned solely or jointly by an insured person:

- 1 **Insured benefit:** up to CHF 2'000 per insured event: Costs for a locksmith as an emergency measure, and costs for replacement keys. If the home contents or building is insured under the same contract, the necessary costs for changing locks are also covered at the insured location, as well as the costs for repairing the locking system.

- 2 **Insured risks:** Loss (loss, misplacement, theft); damage; sudden unforeseen inoperability of locking systems; accidentally being locked in and locked out and opening of entrance doors if an insured person is no longer able to open the door from the inside as a result of illness, accident, loss of consciousness or death.

2 Third-party keys that have been entrusted to an insured person:

- 1 **Insured benefit:** Costs for the locksmith as an immediate measure; assumption of the liability claims made against the insured person and the defence of any unjustified liability claims.

- 2 **Insured risks:** Loss (loss, misplacement, theft) and damage.

- 3 **Benefit restriction:** The cover applies to a maximum of 2 damage events per year of the insurance.

4 Exclusions – the insurance does not cover:

- 1 Costs in connection with vehicles of all types.

E.5 Bike assistance

- 1 **Insured vehicles and persons:** Insured group of persons in accordance with E2 as the driver or passenger of bicycles, electric motorbikes and electric bikes with assistance up to 45 km/h, mobi-



lity scooters with electric motor, wheelchairs and electric wheelchairs that are in the possession of an insured person. The insurance also covers trailers provided that these are approved for the vehicle in question, and any accessories carried on the vehicle such as navigation devices, protective clothing, repair kits etc.

- 2 **Insured benefit:** Assumption of the costs up to CHF 2'000 per event:
 - 1 Breakdown assistance at the site of the event;
 - 2 Towing of the vehicle to the nearest suitable repair workshop and transportation of the vehicle back to the insured person once the repair work is complete;
 - 3 Salvage after an accident if the vehicle is located on a generally accessible road;
 - 4 If the vehicle cannot be repaired on the same day, cannot be recovered on the same day in the event of a theft, or if it is not possible to continue the journey on the same day for medical reasons, the policyholder can choose between the following options:
 - a. Return travel to the starting point of the journey;
 - b. Continued travel to the destination via an alternative means of transport;
 - c. Accommodation and board for a maximum of 2 days and nights up to CHF 300 per person for insured persons as well as any minors travelling with the insured persons and one other person travelling with the insured persons who is not a member of the insured group of persons.
 - 5 Return transport of the vehicle if continued travel is not possible due to an insured event. The vehicle can be returned either to a suitable repair workshop at the policyholder's place of residence or directly to the policyholder's home provided that the vehicle is located in Switzerland, the Principality of Liechtenstein or bordering regions abroad (max. 20 km linear distance from the Swiss border).
- 3 **Benefit restriction:** The cover applies to a maximum of 2 damage events per year of the insurance.
- 4 **Insured risks:**
 - 1 Breakdowns, i.e. the sudden, unforeseen failure of the vehicle due to a technical or mechanical defect that makes continued travel impossible or legally impermissible. A loss of keys, tyre defects and discharged batteries are also classed as breakdowns. In the case of discharged batteries, an additional deductible of CHF 100 per event will be charged.
 - 2 A traffic accident, i.e. damage as a result of sudden, violent, mechanical, involuntary external impact, that makes continued travel impossible or no longer legally permissible. This includes in particular events due to impact, collision, overturning, crashing, sinking or being submerged.
 - 3 Theft or attempted theft of the vehicle.
 - 4 Malicious damage.
 - 5 Medical emergencies (illness, accident or death) experienced by an insured person while on the road.
- 5 **Exclusions – the insurance does not cover:**
 - 1 Costs for repairs, spare parts, scrapping, disposal of batteries;
 - 2 Replacement costs for the stolen vehicle;
 - 3 Costs for maintenance and service;
 - 4 Damage that was caused by the intentional commission of crimes or offences or the attempt to commit the same;
 - 5 Damage that occurs due to failure to comply with the manufacturer's specifications;
 - 6 Damage in connection with the violation of legal provisions;
 - 7 Damage to transported cargo;
 - 8 Damage caused by foreseeable natural disasters;
 - 9 Damage that occurs during competitions or sporting events with a competitive nature;
 - 10 Damage that occurs during participation in races, rallies and similar competition runs as well as during training and other runs on racing tracks and official training tracks;
 - 11 Damage that occurs when performing types of cycling such as BMX, track cycling or artistic cycling, dirt jump cycling or similar;
 - 12 Damage caused by inadequate vehicle maintenance.

Exclusion of liability:

- 13 simpego is not liable for damage resulting from third-party services organised in accordance with E5, for any damage to items, goods or animals carried in the vehicle, or for any subsequent costs.

F – Gross negligence

F.1 Insured benefit

In the home contents, personal liability and buildings insurance policies, simpego waives its legally assigned right of recourse and right of reduction if the insured event is caused by gross negligence.

F.2 Exclusions

The insurance does not cover:

- 1 If the policyholder or the person entitled to benefits has caused the insured event when drunk or incapable of driving, when under the influence of drugs or substance abuse, as a result of a blatant disregard for the maximum permissible speed limit, reckless overtaking or participating in unauthorised races with motor vehicles in accordance with Article 90, Para. 3 of the Swiss Road Traffic Act;
- 2 For damage in connection with the damage, modification or loss of the policyholder's data or third-party data;
- 3 For any reductions due to the violation of duties of care when handling credit cards and customer cards;
- 4 For damage caused by the failure to observe FIS rules;
- 5 For damage intentionally or deliberately caused by insured persons.

G – Accident insurance

G.1 Insured vehicles

Electric motorbikes and electric bikes with assistance up to 45 km/h, mobility scooters with electric motor, wheelchairs and electric wheelchairs.

G.2 Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

G.3 Insured risks

The insurance covers accidents involving persons that occur during the use of the vehicle, when getting into and out of the vehicle and when carrying out handling operations required when on the road.

G.4 Definition of accidents involving persons

Any damage to health that is involuntarily sustained by the insured person as a result of the impact of a sudden, violent external event.

The following list of physical injuries are also considered accidents even without any extraordinary external effect, and provided that they are not clearly the result of a disease or degeneration:

- 1 Fractures, joint dislocations, meniscus tears, muscle tears, pulled muscles, tendon tears, ligament lesions, eardrum injuries;
- 2 Damage to health due to the involuntary inhalation of gases or vapours and the accidental intake of toxic or substances;
- 3 Frostbite, heatstroke, sunstroke, drowning and damage to health through ultraviolet rays, with the exception of sunburn.

G.5 Insured benefits

1 Hospital daily benefit:

- 1 During the required hospitalisation period as well as the period spent at a convalescence centre after hospitalisation where this stay was ordered by a registered physician and approved by simpego, simpego will pay the agreed hospital daily benefit per accident. The hospital daily benefit is also paid out for Sundays and public holidays.
- 2 The payment starts on the day of hospital admission and continues for a maximum of 60 days. If multiple hospitalisation periods or periods at a convalescence centre are required as a result of an accident, these are considered a single event. The payments can be claimed for a maximum of 5 years following the date of the accident.



3 No hospital daily benefit is paid out for persons who are under 16 at the time of the accident.

4 The amount of hospital daily benefit is dependent upon the agreement in the insurance contract:

Basis: CHF 50 / day; **Plus:** CHF 100 / day

2 In the event of death:

1 If the accident leads to the death of the insured person, simpego will pay the agreed amount.

2 For persons under 16 years of age at the time of the accident, the death benefit is CHF 7'000.

3 The death benefit is paid out in accordance with the statutory heirship.

4 In the event of the death of an insured person who was the carer for one or more minors, simpego will pay double the insured amount. If the insured person has also left behind a spouse in addition to these persons, half of this amount will be paid to the spouse and half to the minors.

5 The death benefit amount is dependent upon the agreement in the insurance contract:

Basis: CHF 10'000; **Plus:** CHF 15'000

3 **Travelling pets:** If a pet that is being carried in the vehicle is injured in an accident, simpego will pay for treatment up to CHF 2'500 per animal and up to a maximum of CHF 5'000 per event.

G.6 Exclusions

The insurance does not cover accidents or damage to health in the following cases:

- 1 Where such damage is as a result of earthquakes;
- 2 Where such damage is sustained by persons when personally intentionally committing crimes, offences or assaults or the attempt to commit the same;
- 3 Where such damage is a result of treatment or examination measures (e.g. surgical procedures, injections, irradiation);
- 4 Where such damage is sustained by persons stealing the vehicle;
- 5 Where such damage is caused by use of the vehicle not intended by the manufacturer.

H – Unemployment

H.1 Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

H.2 Insured risks

The insurance covers costs that are incurred in connection with the involuntary unemployment of an insured person that takes effect without prior notice during the term of the insurance contract.

H.3 Definition of involuntary unemployment

1 **Employment contracts with an indefinite term:** Involuntary unemployment refers to the termination of the employment relationship by the employer in compliance with the contractually agreed notice period.

2 **Fixed-term employment contracts:** Involuntary unemployment also refers to the failure to renew a fixed-term employment contract if this contract has previously been renewed at least twice and for a minimum total of 12 months and if the non-renewal could not have been predicted by the employee, e.g. due to a defined assignment or project end date.

H.4 Insured benefit

Simpego will pay the following for each insured event for the duration of unemployment, but up to a maximum period of the current insurance year and the following insurance year:

- 1 The premium for all current insurance contracts taken out with simpego, regardless of whether they have been taken out in the name of the policyholder or in the name of the insured person affected by the insured event.
- 2 The premium, up to an amount of CHF 3'000, for all other insurance contracts, with the exception of life insurance and basic health insurance, including accident cover, regardless of whether they

have been taken out in the name of the policyholder or in the name of the insured person affected by the insured event.

For each insured event and insured person, simpego will pay the following, up to the amount agreed in the insurance contract:

3 Costs for location consultancy and the creation of CVs and other application documents, including their translation by a professional service provider.

4 Subscription costs for job listing publications and job portals.

5 Outward and return travel costs for job interviews: 1st class by public transport, Economy flights and up to CHF 0.70 per kilometre when travelling with one's own or a rented/borrowed vehicle.

6 Costs for clothing suitable for the application process, i.e. for shirts and blouses, men's and women's suits, shoes, ties and tights. This list is conclusive.

I – Travel insurance

I.1 Contactperson and insurer

The **contact person** for the travel insurance is Simpego Insurances AG (hereafter simpego), Hohlstrasse 556, 8048 Zürich. Simpego has concluded a collective insurance contract for the travel insurance with TAS in favour of its customers. Simpego is responsible for contract administration and is the point of contact for all matters relating to the insurance contract.

The **insurer** for the travel insurance is TAS Versicherungen AG (hereafter TAS), chemin de Blandonnet 4, 1214 Vernier (GE). TAS carries the risk (risk carrier) and processes the claims.

I.2 Geographical scope of insurance

The insurance shall apply worldwide, unless specified otherwise for the individual insurance components.

The following area designations are used:

- 1 The area designation "CH/FL" comprises Switzerland and the Principality of Liechtenstein.
- 2 The area designation "Europe" comprises all countries of the European continent, as well as the Mediterranean islands and Canary Islands, Madeira, the Azores, the Faroe Islands, Greenland, Kazakhstan up to the Urals, Russia up to the Urals and Turkey. The overseas territories and overseas departments of European countries are not included in "Europe" coverage.
- 3 The area designation "world" also includes the countries that are not included in the area designation "Europe".

I.3 Insured persons

The insurance covers natural persons resident in Switzerland. The group of insured persons is specified in the insurance contract:

- 1 **Individual insurance:** Only covers the policyholder and any underage children whom the policyholder has taken on the trip but who do not live together with him in the same household.
- 2 **Household insurance:** Covers the policyholder and the people who live with the policyholder in the same household. Any underage children whom the policyholder has taken on the trip but who do not live together with him in the same household are also insured.

I.4 Insured pets

The only pets insured are dogs and cats owned by the insured person. Benefits for insured pets are limited solely to the assumption of costs in case of an event. The organisation of benefits is the responsibility of the insured person. All benefits for events related to an insured pet are limited to a maximum of CHF 5'000. This includes the costs for the insured person as well as the costs for the insured pet. The healing costs coverage is not granted for pets.

I.5 Trip definition

Any domestic or foreign trips with a maximum duration of 6 months after departure from the domicile are insured. The distance between the domicile and the destination must exceed 50 km and the trip must involve at least one overnight stay.

I.6 Behavior in case of illness or accident

The insured persons are obliged to:



- 1 consult a doctor immediately in the event of illness or accident (dis)ability to travel and to comply with the doctor's instructions. You undertake to release the doctors treating you from their duty of confidentiality vis-à-vis TAS and its medical advisors.
- 2 follow the instructions of doctors or other service providers.
- 3 provide complete and truthful information about the insured event and about previous illnesses and accidents.
- 4 submit to TAS all medical certificates, reports, receipts, invoices, confirmations of payment from service providers and any additional documents requested no later than 6 months after the end of treatment abroad.
- 5 always submit the original versions of all invoices and documents. If the supporting documents are insufficiently detailed and the additional information is not made available on request, the benefits will be determined appropriately, taking into account the severity of the illness or accident.
- 6 use The 'Accident report' form for accidents. This will be sent to the insured person after the case notification.
- 7 inform spontaneously about steps taken by service providers in the event of a claim in the context of invoicing and debt collection.
- 8 prove serious physical illnesses and serious injuries of the insured pet as well as an unforeseeable unfavourable course of recovery by means of a veterinary certificate. If a claim arises due to an unforeseeable unfavourable healing process, the insured benefits will be provided under this insurance.

1.7 Advances on cost

Advances on costs granted must be repaid by the insured person upon request. Any reminder and debt collection costs must be paid by the insured person.

TAS reserves the right to require the insured person to sign an acknowledgement of debt before providing benefits.

Advances on costs are only granted to insured persons resident in Switzerland.

1.8 Subsidiarity clause

Benefits shall only be provided if and insofar as the loss arising cannot be borne by a third party (third party with liability, car hire provider of commercial car-sharing services, tour operator, travel agent, Guarantee Fund for the Swiss Travel Industry, public transport operator, insurer, etc.).

Any benefits that have been paid nonetheless shall be treated as advances. The recipient of the benefit is obliged to pass on any payments received from third parties to the entity responsible for paying benefits and to assign to that entity any rights and claims vested in him against any third parties.

1.9 General benefit exclusions

No insurance benefits shall be paid out:

- 1 if TAS has not given its prior consent, unless the insured person is unable to notify TAS for medical reasons;
- 2 for any events and costs not expressly specified in these T&Cs;
- 3 for any events that had already occurred at the time the contract was concluded or the holiday was booked, or the occurrence of which was foreseeable for the insured person;
- 4 for any events that did not occur during the validity period of the contract;
- 5 for any events relating to a pre-existing medical condition that impairs the ability to travel, if the medical condition concerned was already known at the time of booking or prior to departure;
- 6 for any events, illnesses or accidents attributable to the excessive consumption of alcohol, medicines or narcotic substances;
- 7 in relation to any active participation in demonstrations, brawling or disturbances and any action taken in relation to such incidents;
- 8 in the event of the wilful commission or attempted commission of any criminal offence;
- 9 in relation to participation in races, rallies or similar competitions as well as training sessions using motor vehicles, sledges and boats;
- 10 when participating in hunting activities;
- 11 in relation to competitions or training related to professional sport or extreme sports involving repeated bodily contact for the purpose of causing injury (such as boxing, wrestling or kick-boxing);
- 12 in the case of hazardous activities where the insured person exposes themselves to a particular danger, taking account of their

- state of health, without taking or being able to take the necessary action to reduce the danger to a reasonable level;
- 13 in the event of suicide or attempted suicide and the consequences thereof;
- 14 in relation to travel for the purpose of a planned medical, dental or surgical intervention, as well as events relating to such intervention;
- 15 in relation to the carriage of persons or goods for consideration;
- 16 in relation to any incident where the vehicle driver does not hold the necessary driving licence;
- 17 in relation to any event attributable to the defective maintenance of or the failure to maintain a motor vehicle (in accordance with manufacturer requirements) or unauthorised alterations (e.g. tuning);
- 18 in relation to incidents attributable to nuclear disasters or for medical problems caused by any such disaster;
- 19 for any events related to armed conflict, revolutions, insurrections or domestic unrest. However, should the insured person unexpectedly be confronted with any such incident during the course of the trip, cover shall continue to be provided by Simpego Travel Insurance for a further 14 days after the incident became known;
- 20 in relation to any incident or event of loss that was wilfully caused by an insured person;
- 21 for any costs incurred by the insured person for persons who are not insured (for instance if the insured person is to be accompanied by a third party, cancellation cover shall apply to the trip of the insured person and not that of the third party);
- 22 if a trip is booked after the first announcement concerning the insolvency of the service provider.

Any other specific disclaimers applicable for individual insurance components are set forth below.

1.10 Disclaimer of liability

As part of the services provided by the Simpego Travel Insurance, the insurers may organise the provision of particular (auxiliary) benefits by third parties. The insurers shall not bear any liability for the quality of any services provided by a third party or for any resulting losses.

1.11 Cancellation costs insurance

- 1 **Insured trips:** The following travel services shall be insured within the scope of private insured trips (art. 1.5):
 - holiday arrangements;
 - hotel stays;
 - holiday accommodation rentals;
 - stays combining a language course with a holiday, internships and further education stays;
 - transport of the insured person (e.g. by plane, train, boat);
 - boat or vehicle rentals;
 - fees for licensed and professional tour guides, hiking guides and boat guides;
 - entry fees for cultural events and amusement parks as well as for attending and participating in sporting events.

Insurance benefits shall be paid out if the trip needs to be cancelled before departure from the insured person's domicile owing to an insured event.

Any costs relating to stays by the insured person in their second home or a time-share property as well as travel by private jet shall not be covered.

- 2 **Prerequisites for entitlement to benefits:** Cancellation costs are reimbursed in accordance with a legally valid written contract with:
 - 1 a travel or transport company;
 - 2 a hirer (incl. accommodation and accommodation contract);
 - 3 an organiser of courses or seminars (for private further education);
 - 4 professional tour, hiking or boat guide;
 - 5 an event organiser, e.g. for concerts, theatre performances and sports events.

Any cancellation costs that the tour operator or travel agent is not obliged to pay shall be covered. If following an insured event that was not caused by the insured person it is uncertain whether the trip will be possible (e.g. general quarantine requirements at the place of destination), the tour operator should be contacted before cancelling the trip in order to identify a joint solution, and thereby to minimise or avoid any loss.



3 **Insured events:** The insured person is entitled to benefits if he/she is not reasonably able to start the trip on account of any of the following events occurring after booking:

1 serious illness, epidemic or pandemic disease, serious accident, an exacerbation of a medically confirmed chronic condition or death of an insured person, a travel companion or a close relative of the insured person, where the presence of the insured person with this person is required.

In case of incapacity for travel due to a pre-existing serious illness, cancellation costs are insured only if the person's doctor had declared the person fit for travel before the booking (by considering the travel dates, destination, means of transport and planned activities).

A pre-existing illness is considered to be any physical or mental illness that predates the booking and/or the start of the trip, with the exception of stabilised chronic illnesses and illnesses that do not require a hospital stay or that have not required a significant change in treatment in the 6 months prior to the booking or the start of the trip.

In every case, incapacity for travel must be verified via a medical certificate that must be obtained immediately.

Employers can also be asked to confirm an employee's absence. Ordinary annual rehearsal courses are not covered.

2 unemployment of the insured person, insofar as this was not known or foreseeable when the trip was booked and the employment contract ends within the 3 months prior to the trip;

unforeseen start of permanent employment if the insured person or a travel companion was unemployed at the time of the booking and the employer confirms in writing that the trip has to be cancelled due to the start of employment;

unanticipated service in the Swiss Army, Swiss Civilian Service or Swiss Civil Protection. Ordinary annual rehearsal courses are not covered.

3 serious damage of the insured person's property at the place of residence by theft, fire, water or a natural hazard (according to Art. 173 of the Swiss Supervisory Ordinance [AVO]), necessitating the insured person's presence at home.

4 the insured person's personal documents that are essential for the trip (passport, identity card, driving licence, transport tickets) are stolen immediately before the start of the journey and cannot be replaced within a reasonable period (e.g. at the airport); the police must be notified of the theft as soon as possible.

5 verifiable delay in or cancellation of public transport, or breakdown or accident of the private vehicle of the insured person, to an airport or railway station in Switzerland or in a directly bordering country, provided that the insured person had allowed a reasonable amount of time between the scheduled arrival of the means of public transport and the scheduled departure. If available, the recommendations of the respective transport company shall be taken into account.

6 Failure due to an accident or a breakdown of the vehicle shown on the ticket for the car train or car ferry on the departure day while directly en route to the passenger train or ferry port;

7 a strike, terrorist attack, epidemic, pandemic, natural disaster or natural hazard (according to Art. 173 of the Swiss Supervisory Ordinance [AVO]) at the destination, make it impossible to travel there or would endanger the insured person's life.

8 If the insured person or his travel companion is directed to quarantine before the trip on the instructions of an official authority owing to a tangible suspicion of infection or infectious disease. Any quarantine not resulting from a tangible suspicion or that is generally ordered, for instance quarantine ordered for all or part of the population (lockdown) or for incoming travellers from particular countries (e.g. upon return from a trip), shall not be covered.

9 Serious illness, serious accident, an exacerbation of a medically confirmed chronic condition or death of the insured pet or of the person in charge of taking care of the insured pet, where the presence of the insured person or an alternative caretaking solution for the insured pet is required.

4 **Insured benefits:** If a trip cannot begin because an insured event as per art. I.11.3 occurs after it has been booked, TAS will pay the share of the costs incurred by the co-insured persons

1 either the cancellation costs contractually owed on the day that the insured event first occurs;

2 or the additional costs of rebooking the trip – up to the amount in cancellation costs that would have been due on the day of the incident causing the change; up to a maximal insurance amount of CHF 30'000 for an individual cover and CHF 50'000 for a household cover;

3 or the assumption of costs of a caretaking solution for events according to art. I.11.3.9 up to due cancellation costs.

Cancellation costs and additional costs for insured events according to art. I.11.3.5 and I.11.3.9 are limited to CHF 5'000.

The aforementioned costs are reimbursed if no insured person or third party is able to use the benefit.

The cost of passes for repeated use or season tickets are refunded only if an insured event prevents them from being used for the first time and a refund or later use of them is not possible.

Processing fees are reimbursed only if this is standard industry practice, is reasonable, and is clearly in writing in the contract.

5 **Specific exclusions and limitation of benefits:** No benefits are paid in the following cases:

1 For business trips; if business activities are combined with a private trip, the insurance solely covers cancellation costs arising from the private part of the trip, and only if a third party (employer, other company) is not liable for such costs;

2 In relation to trips to countries or regions for which travel has been advised against by the Swiss authorities (the Federal Department of Foreign Affairs (FDFA), the Federal Office of Public Health (FOPH), etc.) or the World Health Organization (WHO) before the trip was booked;

3 Amounts the insured person has paid for persons not covered under the Simpego Travel Insurance (e.g. invitations to a trip, hotel stays, the non-insured person's further travel or return home);

4 If the organiser, tour operator, travel agent, service company, hirer or a paid travel guide cancels or changes an insured trip or event or interrupts or ceases its activities;

5 If an insured trip cannot be commenced or continued owing to the insolvency of the service provider;

6 If the insured person has won the trip or event ticket, or the service provider has offered full or partial compensation in the form of a voucher to be claimed for a future trip or another event.

The insurance does not cover the following costs, even if the loss event is covered:

7 Costs from travel or transport companies, hirers, or from organisers of courses and seminars that cancel their activities because of an insured event, insofar as the company in question is obliged to cover the loss on legal grounds;

8 Costs from delayed or cancelled private transport to an airport or railway station;

9 Costs incurred in connection with financial transactions, visas and vaccinations;

10 Premiums for insurance;

I.12 Personal assistance

1 **Insured events:** The following insured events constitute a closed list, and are limited to the period following departure. TAS shall provide benefits if the insured person is required to cancel, interrupt or extend a trip owing to any of the following insured events:

1 medical incidents (including diagnosis with an epidemic or pandemic disease) or the death of an insured person, a travel companion where the insured person cannot reasonably continue the trip without the travel companion as well as a close relative, where the presence of the insured person with this person is required.

2 strikes, terrorist attacks, epidemics, pandemics, natural disasters or natural hazards (according to art. 173 of the Swiss Supervisory Ordinance [AVO]) along the journey route, where these demonstrably prevent the continuation of the trip or



constitute a specific risk to the life or property of the insured person. Cover shall continue for 14 days after the event became known. The onward or home journey must be started within this period.

- 3 If the insured person or his travel companion is directed to quarantine during the trip on the instructions of an official authority owing to a tangible suspicion of infection or infectious disease. Any quarantine not resulting from a tangible suspicion or that is generally ordered, for instance quarantine ordered for all or part of the population (lockdown) or for incoming travellers from particular countries (e.g. upon return from a trip), shall not be covered. In the event that a travel companion is required to quarantine, cover shall only be available if the insured person cannot reasonably continue the trip without the travel companion.
 - 4 Theft of personal documents (passport, identity card, transport tickets) during the trip, where the continuation of the trip or the return journey to Switzerland becomes temporarily impossible, unless documents can be re-issued within a reasonable period of time.
 - 5 Serious damage of the insured person's property at the place of residence during the trip by theft, fire, water or natural hazard (according to art. 173 of the Swiss Supervisory Ordinance [AVO]) necessitating the insured person's immediate presence at his place of residence.
 - 6 Serious illness, serious accident, an exacerbation of a medically confirmed chronic condition or death of the insured pet that remained home or is accompanying or of the person in charge of taking care of the insured pet, where the presence of the insured person or an alternative caretaking solution for the insured pet is required.
- 2 **Insured benefits:** The following benefits shall be provided by TAS following any insured event falling under art. I.12.1 up to a maximum insurance amount of CHF 100'000. Entitlement to benefits shall be determined with reference to the event that caused the cancellation, interruption or extension of the trip. Any temporary or subsequent events shall be disregarded.
- 1 Support in relation to the organisation of and the provision of unlimited cover for the costs of any medically necessary transportation of the insured person to the nearest suitable hospital, to a hospital at the domicile (where medically necessary) or return travel to the domicile (in accordance with medical directions), on a supplementary or subordinate basis to all statutory and private medical or accident insurance held by the insured person.
 - 2 Support in relation to the organization and provision of cover for the costs of a trip by a visitor (outbound and return journey) to the insured person in hospital, where the hospital stay is anticipated to last for more than five days, or in the event of the death of an insured person (maximum two close relatives, 1st class rail travel, economy class air travel, cost of accommodation in a mid-range hotel including breakfast). Travel costs from Switzerland shall be covered for up to CHF 4'000 per event in Europe and up to CHF 6'000 per event outside Europe.
 - 3 An urgent advance on costs payable to a hospital of up to a maximum of CHF 5'000 per insured person, which shall be repaid to TAS within 30 days of discharge from hospital.
 - 4 Cover for any unplanned costs for the return journey (1st class rail travel, economy class air travel) and additional accommodation costs (mid-range hotel including breakfast). These costs shall be covered up to an amount of CHF 5'000 per event.
 - 5 Organisation of and the provision of cover for the costs of returning the body or ashes of the insured person to his home in Switzerland including official formalities, if the insured person dies during a trip.
- The transport costs and additional costs incurred in complying with the international Agreement on the Transfer of Corpses and the costs of official formalities incurred in connection with repatriation are covered.
- For insured pets according to art. I.4 who have died, only the costs are covered. The insured person is responsible for organising the services in these cases.
- 6 Search and rescue costs up to a maximum of CHF 30'000 per incident in the event that the insured person is involved in a serious accident, becomes seriously ill or is registered as

missing, or where the requirement of necessity in any situation falling under art. I.12.1.2 is met.

- 7 Cover for the costs of the insured person in respect of any unused part of the trip, where it is necessary to cancel the trip owing to an insured event, provided that no third party is liable for these costs. Costs shall be reimbursed up to a maximum amount of CHF 5'000. This payment may not be cumulated with the reimbursement of additional accommodation costs (art. I.12.2.4).
 - 8 Assumption of additional costs for the sick or injured insured pet (additional costs for transport, accommodation and food).
- The decision as to whether any of the above-mentioned benefits is necessary, as well its type and time, shall be taken by TAS. If more than one insured person is affected by one and the same insured event (mass losses), the compensation payable by TAS for the event concerned shall be capped at a maximum amount of CHF 1'000'000. If the claims exceed this amount, benefits shall be distributed proportionally among the insured persons.
- 3 **General benefit exclusions:** No benefits shall be paid under the following circumstances:
- 1 In relation to trips to countries or regions for which travel has been advised against by the Swiss authorities (the Federal Department of Foreign Affairs (FDFA), the Federal Office of Public Health (FOPH), etc.) or the World Health Organization (WHO) prior to departure.
 - 2 If the organiser, tour operator, travel agent, service company, hirer or paid travel guide cancels or changes an insured trip or interrupts or ceases its business activities.
 - 3 Costs for outpatient and inpatient treatment.
 - 4 The costs of return travel included within a package holiday, if a trip has to be ended early.
 - 5 The costs of any services that have not been approved by TAS Customer Service following an emergency call.
 - 6 Claims arising following the insolvency of the service provider.

I.13 Excess waiver for hired vehicles

- 1 **Insured events:** Any excess owed under the terms of a hire agreement by an insured person who has hired a vehicle or used a vehicle provided by a car-sharing business shall be covered if the insured person caused the damage or can be held liable for it under private law or in the event of the theft of the vehicle.
- 2 **Insured vehicles:** Motorcycles and passenger cars hired for private usage up to max. 3.5 t total weight as well as max. 1.5 t total weight for trailers that are being towed, provided that they are lawfully licensed to drive on public roads and have been duly registered, subject to the exclusions set forth in art. I.13.4.
- 3 **Insured benefits:** The amount of the insured benefit shall be determined with reference to the respective excess, although shall be capped at a maximum amount of CHF 3'000 per hire agreement and may not be greater than the actual damage.
- 4 **Specific benefit exclusions:** No insurance cover shall be available for:
 - 1 vehicle drivers who caused the insured event with a blood-alcohol concentration greater than the threshold of parts per thousand permitted by law, or whilst under the influence of narcotic substances;
 - 2 journeys not permitted under the terms of the hire agreement;
 - 3 journeys made using vehicles that are not permitted by law or by the authorities;
 - 4 replacement vehicles provided by a garage;
 - 5 camper vans and mobile homes;
 - 6 damage that the insured person is required to bear on the grounds that theft or fully comprehensive insurance does not cover it.
- 5 **Procedure following an event of loss:**
 - 1 The insured person undertakes to inform TAS immediately in accordance with art. A.5.1 following the occurrence of an insured event. The excess shall only be covered upon condition that the insured person:
 - a. informs the hire company without undue delay concerning the event of loss;
 - b. notifies the local police immediately, requests an official investigation or arranges for the inci-



dent to be officially documented (police report, accident report) where any other road users are involved in an accident and/or suffer harm;

- c. obtains a damage report from the hire company at the time the vehicle is returned;
 - d. must settle any excess himself directly in situ.
- 2 When reporting a claim, insured persons are required to provide all documents relevant to the handling of the case.

I.14 Healing costs

The prerequisite for cover of healing costs abroad is that the insured person is resident in Switzerland and has valid compulsory health insurance under the Swiss Federal Health Insurance Act (KVG/LAMal) and valid accident insurance under the Swiss Federal Accident Insurance Act [LAA/UVG]) or accident cover under the KVG/LAMal.

Persons domiciled in Switzerland who are subject to health insurance in an EU/EFTA country and registered with the joint KVG/LAMal institution in Switzerland are excluded from cover for treatment costs abroad.

- 1 **Insured events:** The insurance covers unforeseeable illnesses, unforeseeable complications of pregnancy and accidents during trips abroad that occur during the period of insurance and require emergency treatment by a doctor or hospital.

2 **Insured benefits:**

- 1 **Insured costs:** Following costs are being assumed:

- medical expenses for outpatient and inpatient treatment abroad;
- a contribution towards costs (excess, deductible) incurred in a member state of the European Union (EU), the European Free Trade Association (EFTA) or Great Britain (GB), with the exception of Switzerland. in application of social insurance legislation.

The cost of care provided by the providers is covered for the duration of the cover, in addition to all compulsory and private Swiss and foreign insurance. If other insurances also provide supplementary or subordinate benefits, the legal rules for multiple insurance apply. Costs are covered up to a maximum of CHF 3'000'000 per event.

Remuneration and pricing agreements between the service provider and the insured person are not binding on TAS.

Providers are people or institutions that offer medical services to the insured person, e.g. doctors, pharmacies, hospitals.

Benefits will be reimbursed at the usual rate in the country of stay. Excessive or non-standard prices will be reduced accordingly. Settlement with the insured person is made in Swiss francs.

The following conditions apply :

- the insured person immediately contacts TAS, which orders, organises and coordinates the necessary assistance. This precondition does not apply if the insured person fails to inform TAS in good time through no fault of his/her own and remedies the situation at the earliest opportunity,
- TAS is kept continuously informed of any changes in the state of your health.

The insured person must follow the instructions given by TAS and the doctors treating him/her, unless there is an extreme emergency situation that makes it impossible to follow these instructions (art. 38a al. 1 VVG).

If the insured person has inexcusably failed to fulfil his obligations, compensation may be reduced by the amount by which it would have been reduced had he complied with these instructions (art. 38a para. 2 VVG).

Contributions to costs (excess, deductible) under compulsory health insurance in Switzerland are not subject to compensation. Reductions from other insurances are not compensated.

- 2 **Limitation of benefits:** if the stay abroad cannot be continued, the costs will be reimbursed for as long as:
 - a. the treatment is necessary and is carried out by an approved doctor in the country concerned or by approved medical assistants,
 - b. repatriation is not possible or cannot reasonably be required for medical reasons.

The insured person may be transferred to another country because of the medical requirements for accommodation and the availability of medical care.

If benefits have not yet been paid when the insurance contract expires, the costs of treatment abroad will continue to be reimbursed for a maximum of 90 days.

- 3 **Non-insured events and benefits:** The insurance does not cover:
 - 1 treatment planned at the start of the trip or which is foreseeable,
 - 2 care provided to persons who are sent abroad temporarily and who pursue a self-employed or employed professional activity,
 - 3 care provided to people undergoing training abroad. This excludes language stays, further training courses and seminars lasting up to 3 months each,
 - 4 care and measures that are not effective, appropriate or economical,
 - 5 surgical interventions to repair or improve physical defects and malformations, as well as complications due to cosmetic treatments,
 - 6 dental treatment and alternative medicine not covered by compulsory health insurance under the LAMal,
 - 7 illnesses or accidents while travelling in a country or region that is not recommended by the Federal Department of Foreign Affairs (FDFA). However, if the insured person is surprised by such an event at the place of stay, illnesses and accidents are insured for 14 days after the event first occurs.

I.15 Vehicle assistance

- 1 **Insured vehicles:** Any privately used motor vehicle driven by an insured person up to max. 3.5 t total weight and a height of max. 3.2 m that is registered in Switzerland or the Principality of Liechtenstein, as well as any licensed trailers that are being towed by this vehicle shall be insured.
- 2 **Insured events:** The following events during an insured trip within the area designation "Europe" according to art. I.2:
 - 1 **Breakdown:** Breakdown means any sudden and unforeseeable failure of a vehicle insured in accordance with art. I.15.1 as a result of a defect that renders a continuation of the journey to the next workshop impossible or unreasonable on safety grounds. The following events are also considered breakdowns: tyre-related breakdowns, fuel failures (lack of fuel, incorrect fuel, frozen fuel), discharged or faulty batteries (including electric car batteries), breakdowns related to keys (locked in the vehicle, lost, stolen, damaged, frozen locks or doors) and failure of the following safety components: seat belts, windscreen wipers, indicators, headlights, rear lights, lighting, broken windows.
 - 2 **Event covered by fully comprehensive insurance:** An event covered by fully comprehensive insurance means any accident involving the insured vehicle, theft of the insured vehicle, vandalism or damage caused by martens on the insured vehicle as well as damage to the insured vehicle due to fire or natural hazards (according to art. 173 of the Swiss Supervisory Ordinance [AVO]).
- 3 **Insured benefits:** The following benefits shall be provided by TAS following an insured event in accordance with art. I.15.2 within the area designation "Europe" for vehicles falling under art. I.15.1 as well as for hired vehicles (vehicles falling under art. I.15.1 made available by a third party on a commercial basis, even if registered abroad), unless a third party (e.g. vehicle hire company) is obliged to provide these benefits:
 - 1 Organisation of and covering of the costs relating to the reinstatement of roadworthiness following a breakdown, where this is possible locally;
 - 2 Organisation of and covering of the costs relating to the towing of the vehicle to the nearest suitable workshop;
 - 3 Organisation of and covering of the costs relating to vehicle recovery (returning the vehicle to the road) up to CHF 2'000 per event;
 - 4 TAS may cover the costs of local accommodation (mid-range hotel including breakfast, mid-range hire care, subject to availability) for the duration of repairs up to an overall maximum amount of CHF 1'200 per event, if the vehicle can be



returned to a roadworthy condition within 3 working days of the event.

- 5 Help for organisation and dispatch of spare parts, where the necessary spare parts cannot be procured locally within 3 working days (not including weekends and public holidays). Any storage charges shall be covered up to a total of CHF 250;
- 6 Covering of additional costs in relation to the homeward or onward journey (1st class rail travel, economy class air travel, mid-range hire car, subject to availability, overnight accommodation in a mid-range hotel including breakfast) up to an overall maximum amount of CHF 1'500 per event, if the vehicle cannot be repaired within 3 working days, as documented by an expert's report;
- 7 Potential organisation of the return transport for the purpose of repair of an unroadworthy insured vehicle (up to the market value at the relevant time) in Switzerland, if it cannot be returned to a roadworthy condition locally within 3 working days.

Transportation must be approved and organised by TAS in advance. Any storage charges shall be covered up to a total of CHF 250. Any damage arising during the provision of breakdown assistance for or the transportation of the vehicle must be reported to TAS in writing within no more than 8 calendar days after receipt of the vehicle in Switzerland. TAS cannot be held liable for any losses (cf. Art. 110). It shall pass on the damage report to the respective service provider;

- 8 After the insured vehicle has been repaired abroad, TAS shall organise a journey by the insured person or a close relative to enable the repaired vehicle to be collected and shall cover the costs, provided that collection occurs within 2 months after the insured event.

If a second private vehicle is used in order to collect the vehicle, a kilometre allowance of CHF 0.50 shall be applied for the respective variable costs relating to that vehicle. TAS reserves the right to alter this rate in line with any changes in fuel prices. Any motorway and tunnel tolls shall also be covered.

Repair work must be documented by an invoice issued by an official workshop. Otherwise, TAS reserves the right to refuse to pay out any benefit and to recover from the insured person any benefits that have already been paid out.

The return or collection of the vehicle in accordance with the above terms may also be organised in the event that the insured person falls ill, is involved in an accident or dies during the trip and no travel companion is able to drive the vehicle;

- 9 Covering of storage fees up to a maximum of CHF 250 and the necessary costs of scrapping the insured vehicle if it is not returned to Switzerland on the grounds that it is damaged beyond repair following an insured event.

The decision as to whether any of the above-mentioned benefits is necessary, as well as its type and time, shall be taken by TAS.

- 4 **Special disclaimers:** No insurance cover shall be available for:
 - 1 Vehicles with foreign number plates (except those from the Principality of Liechtenstein) and commercial vehicles (e.g. the commercial carriage of persons subject to a licensing requirement);
 - 2 Any damage caused when using a vehicle by a driver who does not hold the driving licence prescribed by law. The same shall apply for journeys by learner drivers without the accompaniment prescribed by law, as well as journeys made without the number plates prescribed by law or with invalid number plates;
 - 3 The costs of repairs and spare parts;
 - 4 Customs duties;
 - 5 Any items left in the vehicle;
 - 6 The carriage of hazardous loads for the purposes of Swiss road traffic law;
 - 7 Damage caused to taxis, driving school vehicles or replacement vehicles provided by a garage;
 - 8 Liability of the insured person for the loss of any no claims discount for a vehicle;
 - 9 In relation to trips to countries or regions for which travel has been advised against by the Swiss authorities (the Federal

Department of Foreign Affairs (FDFA) the Federal Office of Public Health (FOPH), etc.) or the World Health Organization (WHO) prior to departure.

I.16 Term definitions travel insurance

- 1 **Epidemic:** The rapid development and spread of a contagious disease, usually of infectious origin, among a large number of people. The epidemic is therefore limited to a well-defined region, country or area.
- 2 **Same household:** Persons are living in the same household, provided that they reside in the same residential unit and are domiciled there (in accordance with Article 23 of the Swiss Civil Code).
- 3 **Business trip:** Business trips are trips away from the traveller's usual place of work and accommodation. The reason for the trip is professional and/or the financing/payment of the trip is made by the company for which the traveller works.
- 4 **Serious misconduct:** Serious misconduct occurs when the insured person breaches an elementary rule of prudence, which any reasonable person would have been obliged to observe in the same circumstances (Federal Court ruling).
- 5 **Insolvency:** Insolvency shall include payment default, the filing of a balance sheet in the event of over-indebtedness, bankruptcy or the cessation of the operations of a service provider due to financial reasons.
- 6 **Illness:** Any impairment of physical, mental or psychological health that is not due to an accident and that requires medical examination or treatment or results in incapacity for work (art. 3 al. 1 LPGA).
- 7 **Close relative:** Close relatives include: family members, a cohabiting partner, a registered partner as well as their children or parents.
- 8 **Natural disasters:** Natural disasters are sudden and unusual natural events for which the people affected are dependent on outside help (e.g. earthquakes, floods, hurricanes, etc.). Regular events, such as heatwaves, fog or exceptional snowfalls, which can lead to the temporary closure of roads or airports, for example, are not considered natural disasters.
- 9 **Public transport:** This term covers public passenger transport, by bus, rail and inland waterway (with a concession) subject to a carriage and fare obligation, which operates on a regular schedule; it also covers scheduled air services. Taxis and hire cars are not considered to be public transport.
- 10 **Pandemic:** Global spread of an epidemic.
- 11 **Road traffic:** Road traffic means traffic on public roads accessible to motor vehicles and subject to the Federal Road Traffic Act or the corresponding foreign laws.
- 12 **Missing person:** A person shall be deemed to be missing if he does not appear at the time when he is expected to return and there is reason to fear that he has been exposed to a direct danger against his wishes, from which he is unable to extract himself without third party assistance. This shall not be deemed to be the case in the event that the insured person voluntarily separated from his travel companion.
- 13 **Insured pets:** The only pets insured are dogs and cats owned by the insured person and kept in the insured person's household.
- 14 **Pre-existing illness:** Any physical or mental illness prior to booking and/or the start of the trip, with the exception of stabilised chronic illnesses and illnesses that do not require a hospital stay or that have not required a significant change in treatment in the 6 months prior to booking or the start of the trip.
- 15 **Domicile:** A person's domicile is the centre of their interests. It is not determined by purely formal characteristics (e.g. arrival and departure declarations to the police, deposit of papers, exercise of voting rights), but by the actual situation as a whole. All elements that influence living conditions from the outside, e.g. the address for the electricity and telephone bill, must therefore be taken into consideration.

J – Term definitions

- 1 **Demolition value (building):** Revenue of the property for demolition, not including the plot, if it were to have been sold at the time that the damage occurred.
- 2 **Structural installations:** Installations that are connected to the ground, even if the structural installation in question is resting on the ground through its own weight, such as mobile structures, retaining walls, sculptures, decorative fountains, steps, paths, driveways, mailboxes, flagpoles, fences, artificially constructed garden ponds, solar cells etc.



- 3 **Replacement value** (building): Typical construction costs for the local area for the reconstruction or restoration of the insured property at the time of the damage event.
- 4 **First-loss cover:** Maximum compensation amount agreed for a certain risk (e.g. accidental damage).
- 5 **Mobile structures:** Structural installations that do not require an ordinary building permit, such as summerhouses, beehives, garden sheds, chicken coops etc.
- 6 **Shared household:** Includes all persons who are registered at the same address and who together form a community of residents.
- 7 **Total construction amount:** Total construction costs in accordance with the building estimate (calculated according to SIA estimates). The total construction amount is made up of the cost estimate (including planning fee and tradesperson wages) less land costs, fees and interest.
- 8 **Geothermal processes:** Procedures for the utilisation of heat stored underground.
- 9 **Serious misconduct (Gross negligence):** Serious misconduct occurs when the insured person breaches an elementary rule of prudence, which any reasonable person would have been obliged to observe in the same circumstances (Federal Court ruling).
- 10 **Implosion:** Sudden collapse of a hollow body as a result of external pressure.
- 11 **Land register plan:** True-to-scale depiction of plots in the real estate register. The plots are listed with their size, type of use, location and additional features, and are depicted in graphic form.
- 12 **Minor maintenance** (rental properties): Minor cleaning or improvement work that is required for usual maintenance, such as repairs to the installations, fittings and appliances in the kitchen and bathroom, replacement of electrical switches, sockets, fuses and bulbs, and the unblocking of drains up to the main line etc.
- 13 **Legitimation:** Authorisation.
- 14 **Maser:** Laser in the microwave range.
- 15 **Mobile home:** Transportable residential unit with interior furnishings that are comparable to an apartment and that can only be transported by truck.
- 16 **Inflation adjustment** (building): Additional costs that are effectively incurred due to changes in price between the occurrence of the damage and the reconstruction of the building.
- 17 **Replacement in kind:** Direct replacement of a damaged insured item; means that the damage is not replaced with money but rather the insured item itself is replaced.
- 18 **Reinstatement value:** Value of a new procurement or equivalent replacement at the time of the damage event. Any residual value of the damaged item will be deducted from the amount. In the event of pets, the reinstatement value is the value of a new procurement or equivalent replacement of the pet at the time of the damage event. In the event of the death of a pet, the reinstatement value corresponds to the paid purchase price plus the funeral expenses.
- 19 **Friendly fire damage:** Damage caused by a fire at its designated site, e.g. a fire in a fireplace, on a gas stove, in a boiler etc.
- 20 **Usufructuary** (of properties or plots): A usufructuary has the right to treat the building or plot as his or her own, despite not being the owner. This means that the usufructuary is able to fully enjoy the benefits of the property, and the owner remains solely the "naked" owner during the period of usufruct.
- 21 **Public transport:** This term covers public passenger transport, by bus, rail and inland waterway (with a concession) subject to a carriage and fare obligation, which operates on a regular schedule; it also covers scheduled air services. Taxis and hire cars are not considered to be public transport.
- 22 **Damage-reduction costs:** Subsequent costs of a damage event that are incurred as a result of rescuing an insured item or saving it from more major damage.
- 23 **Jewellery:** Items made from processed precious metals, gemstones and pearls.
- 24 **Scorching damage:** Fire damage caused without flames, e.g. due to flying sparks, glowing ash etc.
- 25 **Subsidiary:** Damages for which the benefit is subsidiary are only covered if another insurance does not cover the damage, e.g. the liability insurance of a service provider.
- 26 **Tectonic causes/processes:** Processes that occur as a result of movement of the earth's crust.
- 27 **Market value:** Revenue of the property, not including the plot, if it were to have been sold at the time that the damage occurred.
- 28 **Full value:** Value of an insured item.

- 29 **VVG:** Versicherungsvertragsgesetz (Swiss Federal Act on Insurance Policies).
- 30 **Fair value:** Reinstatement value less depreciation due to wear and tear or other reasons. Any residual value is calculated at fair value.

Further definitions that apply only to travel insurance are listed in the travel insurance section of these T&Cs.