



Household contents: check-up and calculator

Get an accurate calculation of your insured sum

Our household contents insurance covers your property against all major risks, such as fire, water, natural hazards, break-in and theft, plus glass breakage. To make sure you have the optimum level of cover, you need to assess your household contents as accurately as possible.

What do you need to consider when it comes to household contents?

Household contents include all movable property belonging to you or individuals living in the same household. They also include leased or rented items, guests' personal belongings and items entrusted to the policyholder, as well as movable structures in the garden or on your property.

Why is it important to ensure that the insured sum is correct and an accurate reflection of the items' value?

Ensuring that the insured sum accurately reflects the items' value prevents compensation reductions resulting from under-insurance in the event of a claim. If your insured sum is insufficient, things can quickly get expensive if you need to make a claim. It is also important to review and adjust it at regular intervals.

How can I calculate the insured sum correctly?

Your insured sum should correspond to the actual value of your household contents as far as possible. To calculate this, you need to take the repurchase values into account. These are the current replacement prices you would have to pay if you had to repurchase all your possessions.

What does under-insurance mean and what are the possible consequences of this?

If your chosen insured sum is lower than the actual value of your household contents, you are under-insured. In the event of a claim, you would get less than you need to replace your belongings.

Examples of under-insurance and its associated costs:

Total loss – fire destroys your entire household contents

Household contents		Claim	
Actual replacement value of household contents:	CHF 100,000	Total loss:	CHF 100,000
Agreed insured sum:	CHF 80,000	Compensation of 80% of damage:	CHF 80,000
Under-insurance:	20%	Shortfall due to under-insurance:	CHF 20,000

Partial damage – burglary and theft

Household contents		Claim	
Actual replacement value of household contents:	CHF 100,000	Partial damage:	CHF 10,000
Agreed insured sum:	CHF 60,000	Compensation of 60% of damage:	CHF 6,000
Under-insurance:	40%	Shortfall due to under-insurance:	CHF 4,000

Contractual or statutory deductibles may also be deducted.

Insured sum calculator

Determine the insured sum that accurately reflects the value of your household contents in two easy steps. All you need is [Adobe Acrobat Reader](#) for it to work properly.

Policyholder (first name, surname):

Policy/quotation number (if known):

Step 1: Determine your basic household contents

Complete the following fields and specify your furnishing standard:

Number of adults: Number of children/young people under 14:

Number of rooms: Furnishing standard¹

Total basic household contents (average empirical value in CHF):

The following are taken into account: furniture, furnishings, household devices and appliances, crockery, linen, bedding, ordinary carpets, lamps, curtains, clothes, shoes, food, supplies.

Step 2: Add supplementary household contents

Add all your supplementary household contents in the individual areas and enter the replacement value (the current cost to replace them) in the respective columns:

Area	Examples	Replacement value, per your specifications	Already included in basic household contents	Effective supplementary household contents
Electronics	Smartphones, PCs, laptops, tablets, games consoles, TVs and home cinema equipment, photographic and film equipment, music systems, etc.		3,000	
Sports equipment	Bicycles, e-bikes not requiring a licence plate ² , skis, snowboards, cross-country skis, golfing, tennis, squash, water sports and fitness equipment, fishing equipment, paragliding kit, hunting and sporting weapons, etc.		2,000	
Sportswear	Bicycle and ski helmets, ski suits, protectors, fitness and outdoor clothing, trainers and snowshoes, climbing equipment, etc.		1,000	
Travel/camping	Suitcases, travel bags, backpacks, sleeping bags, binoculars, camping equipment, etc.		1,000	
Hobbies/leisure	Drones, model-making equipment, hobby workshop, tools, garden furniture and equipment, lawnmowers, barbecues, etc.		2,000	
Collections	Books, CDs, records, stamps, minerals, tin, antiques, etc.		0	
Valuables	Jewellery, watches, pictures, monetary assets, works of art, musical instruments, etc.		2,000	
Miscellaneous	Wine, spirits, food supplies, pets and equipment, movable structures and buildings, guests' personal belongings and items of property entrusted to the policyholder, etc.		0	
Total supplementary household contents (in CHF)				
Subtotal of basic and supplementary household contents				
Reserve (usually 10%)				
Total insured sum in CHF				

¹ Guide to determining your furnishing standard:

- Simple = inexpensive furnishings, low price segment
- Average = combination of cheaper and more expensive furnishings, medium price segment
- Upscale = predominantly expensive and luxurious furnishings, high price segment

² E-bikes requiring a licence plate are not part of the household contents. They must be insured separately by means of supplementary insurance.

This household contents check-up enables you to determine an accurate insured sum and does not form part of the insurance policy.