



Personal liability insurance: for third-party damage



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Accidents can happen in an instant, resulting in costly damage. But don't despair: PRISMA Flex personal liability insurance provides you with all-round protection.

First-class basic cover

Sometimes, a moment of carelessness is all it takes to cause costly damage. Personal liability insurance covers personal injury, property damage, financial losses and damage caused by tenants. This is why it is one of the most important types of personal insurance. Generali offers PRISMA Flex personal liability insurance for individuals or as family insurance for all persons living in the same household, without any age limits. And seniors can enjoy premium discounts from the age of 62. You receive first-class basic cover that is tailored to your needs and already includes legal protection for home owners under criminal law, for example. Moreover, you can decide whether you want your guaranteed sum to be CHF 3 million, CHF 5 million or CHF 10 million.

Individual add-ons

Your basic cover can be further tailored to your personal needs with countless individual add-ons. For example, you can opt for attractive cover for the occasional use of third-party motor vehicles, so that you can hire a car on holiday without any worries. Or, choose cover for your favourite hobby: hunters, horse riders and model aircraft pilots can obtain the same protection as keepers of wild animals and go-cart drivers. This way, you will be fully protected against the financial consequences of a potential accident.

Your benefits

- ✓ Attractive basic cover
- ✓ Family insurance covers everyone in the household
- ✓ Affordable senior discount from age 62
- ✓ Legal protection for home owners under criminal law
- ✓ Optional personal add-ons
- ✓ Attractive cover for third-party drivers



Your personal liability insurance – comprehensive protection against third-party claims

Excerpt of included benefits

Individual insurance	Liability cover for an individual and any minors temporarily living with that individual.
Family insurance	Liability cover for all persons living in the same household: spouses, cohabiting partners, minors and full-aged children, siblings, parents. The insurance also covers children up to age 25 who are living outside the household and are not gainfully employed (including students/apprentices with additional income) and minors who are temporarily living with the policyholder.
Home owners	Legal protection under criminal law: cover for legal proceedings due to negligent physical injury or property damage. Provision of benefits up to a total amount of CHF 250 000.– for various costs related to criminal cases.
Self-employed persons	Self-employed occupations in various industries are insured up to an annual turnover of CHF 25 000.–.
Athletes or pet owners	Property damage without legal liability is also covered up to CHF 2000.– per incident.

Your choice of add-ons to personal liability insurance

- Liability cover for the occasional driving of third-party motor vehicles (passenger vehicles and motorcycles)
- Additional cover to avoid a reduction of benefits for gross negligence
- Liability cover for hunters
- Liability cover for keepers of wild animals
- Liability cover for keepers/owners of racehorses without their own stabling
- Liability cover for damage to hired or borrowed horses
- Liability cover for kite-surfers
- Liability cover for go-cart drivers
- Liability cover for keepers of model aircraft/drones (0.5–30 kg)



How personal liability insurance works – an example

Elena is invited for dinner at a friend's house. Her friend asks her to fill the wine glasses on the coffee table. Oh no! Elena drops the bottle: the glass table shatters and red wine spills on the rug. Elena is terribly embarrassed. How could this happen?

Luckily, her friend is unperturbed. And Elena is glad that she concluded personal liability insurance from Generali. The insurance pays CHF 400.– to clean the rug and CHF 500.– for a new coffee table.