

## Customer information

# Household insurance

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## Contents

<b>A. Customer information</b> .....	<b>2</b>
1. Who is your contracting partner? .....	2
2. Who provides the benefits? .....	2
3. Which risks are insured and to what extent? .....	2
4. Where is your insurance valid? .....	2
5. When is your insurance valid? .....	3
6. What premiums and fees do you have to pay? .....	3
7. Unilateral contractual amendment .....	3
8. Deductibles .....	3
9. What happens if you don't pay? .....	3
10. How do you report a claim? .....	4
11. Data protection .....	4
12. Economic, trade and financial sanctions .....	4

Transparency is important to us. We want you to know exactly who your contracting partner is and how you are insured. That is why we have put together this information about Generali and about the most important features of your insurance.

You can find the contractual rights and obligations, as well as details about the individual insurance coverage in these documents:

- Insurance policy
- General Policy Conditions (GPC)
- Special or Supplementary Policy Conditions

Your insurance contract is subject to Swiss law and is governed by the Swiss Federal Law on Insurance Contracts (VVG).

Do you need any more information? We'll be happy to help you. You can call our customer service team at any time on freephone +41 800 881 882, or you can contact your personal advisor.

## A. Customer information

### 1. Who is your contracting partner?

Your contracting partner is Generali General Insurance Ltd. (Generali). Our registered office is in Nyon.

We are a public limited company under Swiss law, and belong to the Generali Insurance Group, which has its registered office in Trieste, Italy.

### 2. Who provides the benefits?

The insurance contract is concluded with Generali. In the event of a claim, the following companies provide the benefits on our behalf:

#### – Assistance services

Europ Assistance (Suisse) SA

A company which belongs to the Generali Insurance Group, and has its registered office in Nyon.

#### – Legal protection benefits

Fortuna Legal Protection Insurance Company Ltd.

A company which belongs to Generali Switzerland and has its registered office in Adliswil.

#### – Pet insurance benefits

EPONA cooperative and mutual animal insurance company

A cooperative society with its registered office in Lausanne.

### 3. Which risks are insured and to what extent?

The following provides a brief overview of the various Generali insurance coverage options so that you can choose the optimal insurance for your needs and your household:

#### Household contents insurance

The insurance covers damage to household contents as a result of fire, theft, water or glass breakage and the costs caused directly by these events. Theft outside the place of residence, household contents accidental damage, earthquakes, Home Assistance and credit card and telephone fraud can also be covered by payment of an additional premium.

Unless otherwise agreed, the insurance is concluded at replacement value up to the amount of the agreed sum insured.

#### Luggage insurance

The insurance covers partial or total damage to or disappearance of household contents taken on a journey or entrusted to a transport company.

However, it does not cover misplacement or loss of household contents. Monetary assets are not covered by this insurance.

#### Gardens and crops insurance

Generali insures the gardens of the building and crops for the owner's own use against damage caused by fire, natural events and malicious damage. The insurance is concluded at replacement value. Claims will be compensated up to the amount of the agreed sum insured, even in the event of under-insurance.

#### Personal valuables insurance

Items specified in the policy, such as jewellery, watches, musical instruments, photographic and video equipment, paintings and works of art are insured against theft, robbery, loss, disappearance, destruction and damage.

#### Personal liability insurance

Generali insures liability for all private activities in which a person or an animal is injured or killed or property damage is caused. Any resulting financial losses are also insured. Coverage comprises satisfaction of justified claims and defence against claims that are unfounded up to the amount of the contractually agreed sum.

Damage caused to an insured person or a person living with him in the same household is not insured. Damage caused by the occasional use of third-party motor vehicles can also be covered by payment of an additional premium. Personal liability insurance can be taken out as individual or family insurance.

#### Bicycle insurance

The insurance coverage applies to bicycles and all legally equivalent vehicles. In particular, motorcycles (Art. 18 VTS) are also insured. According to the list in the policy, coverage applies for benefits in the event of a collision (accidental damage, compensation in the event of death, assumption of the deductible in the event of theft, legal protection), bicycle theft and bicycle assistance.

#### Cyber insurance

According to the list in the policy, the insurance coverage applies for financial losses in the context of Internet use (misuse of credit card details, misuse of personal means of authentication by a third party), costs in connection with data recovery and legal protection in the area of Internet law.

#### Pet insurance

The insurance covers veterinary medical costs in the event of accident and illness for the animals listed in the policy. Hereditary illnesses, death benefits, theft, loss, search costs and PET Assistance can also be covered by payment of an additional premium.

### 4. Where is your insurance valid?

The household contents insurance applies:

- at home, i.e. at the locations listed in the policy.
- worldwide if the household contents are temporarily (maximum 24 months) outside the place of residence.

Household contents that are permanently outside the place of residence (holiday home, second home, etc.) are not covered. In the event of a move abroad, the insurance ends at the time at which the cancellation is requested, but at the end of the insurance year at the latest.

**Luggage insurance** applies worldwide. However, it does not apply to luggage which is at or permanently outside the place of residence. Furthermore, the insurance does not cover items transported between the place of residence and the place of work.

**Personal valuables insurance** applies at the place of residence and/or at the place of insurance specified in the policy in Switzerland. With the exception of paintings and works of art, valuables are also insured worldwide:

- if they are temporarily outside the place of residence and/or in transit.
- if they are in a bank safe.

**Bicycle insurance** is valid throughout Europe including Turkey, in the non-European Mediterranean countries and Mediterranean island states. Legal protection coverage applies worldwide, provided due process of law is guaranteed and the place of jurisdiction is located in the country in question.

**Cyber insurance** is valid worldwide. However, coverage for misuse of credit card details only applies to accounts and cards issued by financial institutions with a registered office in Switzerland, Liechtenstein, the European Union, Norway or Iceland. Legal protection coverage applies worldwide, provided due process of law is guaranteed and the place of jurisdiction is located in the country in question.

**Pet insurance** applies worldwide, provided that the animals are only temporarily outside their Swiss residence for a maximum period of six months. Countries or regions subject to an official travel warning are excluded from the insurance coverage.

## 5. When is your insurance valid?

The term of the contract and the commencement of the insurance coverage are specified in the policy.

Personal liability insurance covers damage or loss caused during this period.

Our contract is tacitly extended by another year after each end of the term of contract if neither you nor Generali give a written notice of cancellation at least three months before then.

If Generali must provide coverage for a claim, the contract can be terminated subject to the following notice periods:

- by Generali: at the latest when compensation is paid
- for you: at the latest 14 days after you were notified of the payment.

If you or Generali give notice of cancellation, the insurance coverage ceases 14 days after receipt of the notice of cancellation.

Specific waiting periods apply in the case of pet insurance depending on the type of illness.

## 6. What premiums and fees do you have to pay?

Your premium is due once a year on the date specified in the policy. If you pay only a part of your premium, Generali applies

a surcharge to each instalment. Your premium depends on the risks insured and on the scope of cover selected.

## Premium refund

If you cancel your contract during the insurance year, Generali will refund the amount of your premium paid in advance for the remainder of your insurance period. Except when:

- we have provided the insurance benefit and no risk subsequently exists or
- you cancel the contract in the event of a claim for partial damage within one year of the contract being concluded.

## Fees

If you do not pay your invoices, we charge a fee for reminders. Generali may entrust the collection of premiums to an external service provider, which may charge additional fees.

Generali may charge fees for specific services and administrative expenses in connection with your contract. These include fees for premium payments made at the post office counter and for resending documents already delivered. You can view our fee regulations at [www.generali.ch/fees](http://www.generali.ch/fees).

## 7. Unilateral contractual amendment

Generali has the right to unilaterally amend the insurance contract in response to

- changes in legislation on which the provisions of the insurance contract are based or to
- changes in supreme court rulings or in FINMA's administrative practice that directly affect the insurance contract.

In addition, Generali may increase or reduce premiums, deductibles, waiting periods and limits of compensation in line with the cost evolution of this insurance product (e.g. increased fees for payment transactions).

To amend the contract, Generali must notify you of the changes at least 25 days before the end of the current insurance year. If you do not agree with the changes, you may cancel the contract with effect from the end of the current insurance year. If the cancellation is not received by Generali at the latest on the last day of the current insurance year, we will interpret this as meaning that you agree with the changes.

An index-linked adjustment of the sum insured is not a reason for termination. Any contractual amendments in your favour (e.g. reduction in premiums or deductibles) are also not a reason for termination.

## 8. Deductibles

In the event of a claim, you must pay the deductible stipulated in the contract or the GPC.

## 9. What happens if you don't pay?

If you fail to pay your invoices on time, you will be sent a payment reminder. Generali grants you 14 days from receipt of the reminder to pay the outstanding premium. If you do not pay the premium within this period, Generali is not obliged to provide benefits. You will only be insured again once you have

paid the premium, including late payment interest and the late payment fee.

#### **10. How do you report a claim?**

If an insured event occurs, you must inform the respective company without delay:

- Generali General Insurance Ltd.: +41 800 82 84 86
- Europ Assistance (Suisse) SA: +41 848 800 400
- Fortuna Legal Protection Insurance Ltd.: info.rvg@fortuna.ch
- EPONA cooperative and mutual animal insurance company: generali@epona.ch

It is your duty to provide the respective company with all the information and documents requested.

If you do not meet these obligations or you do not act in good faith, the respective company is released from its obligations, unless it can be proved that you are not personally responsible for the lack of cooperation and that the lack of cooperation did not have any impact on the claim.

Fraudulent action will result in the refusal of benefits and may lead to the institution of criminal proceedings.

#### **11. Data protection**

Generali collects, processes, transmits and stores the data required for the verification of the application, contract execution and fulfilment of regulatory requirements in compliance with the relevant data protection regulations, in particular the Federal Law on Data Protection. Generali may use the personal data submitted to it to assess risks, determine premiums and administer contracts, and for all actions relating to the provision of benefits under the insurance contract, for statistical evaluations, for customer satisfaction surveys and for marketing and advertising purposes.

Data may be forwarded to any domestic or foreign third parties involved in the insurance policy, in particular to co-insurers and reinsurers, other companies belonging to the Generali Group, pledgees, authorities and lawyers. Where necessary, Generali will request separate consent for data collection or processing. In connection with an insured event, medical personnel providing treatment must be released from confidentiality vis-à-vis Generali. Generali will store the data electronically or physically in a protected and confidential manner. The data will continue to be stored for at least a further 10 years after the termination of the contract or after the settlement of a claim. The policyholder and the insured person are entitled to request from Generali the information provided for by law on the processing of the data concerning them. You can find further information on data protection at [www.generali.ch/en/dataprotection](http://www.generali.ch/en/dataprotection).

#### **12. Economic, trade and financial sanctions**

If there are any statutory economic, trade or financial sanctions in force that are incompatible with this insurance contract, this insurance contract will not give rise to any insurance coverage or benefits from Generali. Detailed information can be found in Generali's regulations on sanctions. The currently valid version can be accessed at any time at [www.generali.ch/en/sanktionen](http://www.generali.ch/en/sanktionen).