

07.04.2017 PRESS TEXT

# Contents insurance - in line with the times

Water, fire, storms, burglaries - Mr. and Mrs. Schweizer have always insured their possessions against such risks. However, digitisation creates completely new threats: viruses destroy data, the misuse of credit/debit cards and data or cyber mobbing causing legal problems. All this results in material or personal damages, which are often not covered by insurance policies. These gaps can be closed with through new insurance products.

## Cyber and IT Assistance insurance policies

If a PC or USB stick is unexpectedly broken, the user will no longer be able to access his/her holiday photos or important documents. Specialists can often salvage them – but at a cost. If third parties misuse credit cards to make Internet payments, if the identity of a customer account is stolen or if there is a legal dispute, this is often difficult and extremely costly to prove. Because the Internet is characterised by anonymity and offers criminals plenty of loopholes, Generali Switzerland is offering protection against the consequential financial damages against such events with a new cyber insurance policy. It also offers an IT Assistance solution with a Callcenter offering advice on the everyday use of hardware and software.

### Legal protection for homeowners in criminal law dealings

Many a homeowner fears the legal consequences of an accident on his/her property. Who is to blame, for example, if the garage door is defective and a cyclist injures his/her head on it? In such cases, Generali Switzerland now offers the solution within their basic insurance plan. The legal protection insurance for homeowners covers the financial damages in proceedings for physical injury resulting from negligence or damage to property.

### An insurance policy that is as individual as the home

Just as people are individual, so are their homes. That is why Generali's contents insurance can be extended individually with integrated legal protection cover. This flexible modular system provides tailored insurance solutions for a typical family with pets, bicycles and garden or for trendy individualists with drones, kite-surfers or go-kart racing drivers.

#### **ABOUT GENERALI**

Generali is an independent, Italian Group, with a strong international presence. Established in 1831, it is among the world's leading insurers and it is present in over 60 countries with total premium income exceeding €70 billion in 2016. With over 74,000 employees in the world, and 55 million clients, the Group has a leading position in Western Europe and an increasingly significant presence in the markets of Central and Eastern Europe and in Asia. In 2017 Generali Group was included among the most sustainable companies in the world by the Corporate Knights ranking.

In Switzerland, Generali has stood for individual insurance solutions in every kind of living situation for 140 years. Almost one million customers rely on the reliable protection it provides from a single source: from property, legal and life insurance to comprehensive pension solutions, as well as attractive fund and bank products. The Generali Switzerland Holding has two head offices, one in Adliswil and one in Nyon. Around 2,000 employees provide qualified advice and excellent service.

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