



SwissLife

# Swiss Life Building – *Buildings insurance in cooperation with Vaudoise*

*So you can be sure your residential or commercial property is secure at all times. Swiss Life Building offers comprehensive coverage – without any superfluous extras.*

## **Your challenge – our solution**

Real estate is an investment you want to protect against all possible risks. Whether you live in a property yourself, exploit it for a commercial or industrial purpose, or use it for farming. We can help you put together the ideal buildings insurance. Damages are handled by Vaudoise, whose professional competence guarantees straightforward and speedy processing. Swiss Life Building covers your individual insurance needs, both for the building itself and for your owner's liability.

## **This is how it works**

Swiss Life Building is a flexible buildings insurance product that covers both buildings and liability insurance with one contract and can insure several risk sites.

### *Building liability*

Protection for insured persons against claims made against a building's owner for personal and property damage in connection with the property (for all buildings and properties listed in the policy).

### *Buildings*

Covers damages resulting from destruction of or damage to the insured building.

## **Your benefits and advantages**

### *Adapted to your needs*

Simple, comprehensive, flexible insurance cover.

### *One contract for everything*

Buildings insurance and liability.

### *Detailed description*

The premiums for every building at a glance.

### *Loss of rental income*

Regular fixed costs are covered if the owner lives in the building.

## Facts and figures

Choose from among Basic, Plus and Premium for comprehensive coverage of your needs.

<i>All amounts in CHF</i>	<b>Basic</b>	<b>Plus</b>	<b>Premium</b>
<b>Building liability</b>			
<i>Sum insured</i>	3 000 000	5 000 000	10 000 000
<i>Including builder's liability (work costs max. CHF 250 000)</i>	3 000 000	5 000 000	10 000 000
<b>Building</b>			
<i>Fire and natural hazards (by canton)/water</i>	Full value (FV)	Full value (FV)	Full value (FV)
<i>Costs arising from insured losses</i>	10% FV	10% FV	20% FV
<i>Loss of rental income</i>	10% FV	10% FV	15% FV
<i>Cost of exposing and repairing mains</i>	5 000	10 000	15 000
<i>Outdoor facilities/scorching damage/damage caused by electrical energy/broken glass/appliances and materials/theft</i>	5 000	10 000	15 000
<i>Vandalism, civil commotions</i>	10 000	50 000	100 000
<i>Comprehensive building and building services cover</i>	at choice	10 000	10 000
<i>Comprehensive construction works cover</i>	at choice	10 000	50 000
<i>Earthquakes (incl. cost and rental income)</i>	at choice	at choice	Full value (FV)
<i>Insects and pests</i>	at choice	at choice	10 000
<i>Charging station for electric vehicles</i>	at choice	at choice	at choice

General retention fee per coverage: CHF 200 (except for natural hazards, comprehensive building and building services cover, and comprehensive construction works and earthquakes cover).

### Next steps – Answers to your questions

We understand that pension and insurance solutions can sometimes be difficult to explain. That is why you need personal advice relating to your specific circumstances. Please contact us. You can find all the information about our product Swiss Life Building on our website: [www.swisslife.ch/building](http://www.swisslife.ch/building)



Contact your advisor or call us on +41 43 284 33 11.