



SwissLife

# Swiss Life Home In One – *Property and liability insurance in cooperation with Vaudoise*

*We want to make your life easier. Swiss Life Home In One offers you household contents, liability and buildings insurance. So that you are optimally and comprehensively insured in all eventualities.*

## **Your challenge – our solution**

Do you have too many contracts with different insurers? Swiss Life Home in One is the solution. By merging your different types of cover in one contract, you can avoid having too much or not enough cover. We can help you arrange the ideal property and liability insurance cover for your personal situation and regularly review your property cover to ensure it matches your current life situation. Damages are handled by Vaudoise, whose professional competence guarantees straightforward and speedy processing.

## **This is how it works**

Swiss Life Home In One offers you three of the main types of property and liability insurance in one package:

### *Personal liability*

Either for one person or all the people living in the same household.

### *Household contents*

Choose the module that best meets your needs.

### *Buildings*

Protect your owner-occupied home (with max. three apartments) against various risks (e.g. fire, natural hazards, water damage, theft, glass breakage). Outdoor facilities are also insured.

## **Your benefits and advantages**

### *Personal liability*

- *Insured persons:* All persons living in the same household are insured, regardless of age and family status (suitable for communal dwelling).
- *Outside the home:* Insurance coverage for people living up to a maximum of 12 months outside the insured household.
- *Third-party drivers:* Damage to motor vehicles on loan (incl. replacement vehicles from garages) can be covered by request.

### *Household contents*

- *Replacement value:* on all items and objects.
- *Fully comprehensive insurance:* Covers all accident-related damage to your property, even if caused by a member of your household.

### *Buildings*

- *Fully comprehensive insurance:* Covers all accident-related damage to your building and its outdoor facilities, even if caused by a member of your household.
- *Emergency aid:* Help at your home, immediate and free of charge (e.g. plumbing, glass repair, electrical work, heating repairs, locksmith services).

## Facts and figures

Choose the best product for you from Basic, Plus or Premium.

| <i>All amounts in CHF</i>                                                                                                                  | <b>Basic</b>    | <b>Plus</b>     | <b>Premium</b>  |
|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|
| <b>Personal liability</b>                                                                                                                  |                 |                 |                 |
| <i>Sum insured</i>                                                                                                                         | 3 000 000       | 5 000 000       | 10 000 000      |
| <i>Motor vehicles and motorcycles on loan</i>                                                                                              | optional        | 10 000          | 50 000          |
| <b>Household contents</b>                                                                                                                  |                 |                 |                 |
| <i>Fire and natural hazards/theft/water/vandalism, civil commotion</i>                                                                     | Full value (FV) | Full value (FV) | Full value (FV) |
| <i>Costs arising from insured losses</i>                                                                                                   | 10% FV          | 10% FV          | 20% FV          |
| <i>Benefits outside the risk location</i>                                                                                                  | 10% FV          | 10% FV          | 20% FV          |
| <i>Monetary assets</i>                                                                                                                     | 2 000           | 3 000           | 5 000           |
| <i>Glass breakage furniture/frozen products/scorching damage/damage caused by electrical energy/glass breakage buildings (for tenants)</i> | 2 000           | 3 000           | 5 000           |
| <i>Comprehensive household contents/misuse of credit and debit cards/simple theft outside the risk location</i>                            | at choice       | 3 000           | 5 000           |
| <i>Earthquakes</i>                                                                                                                         | at choice       | at choice       | Full value (FV) |
| <b>Buildings</b>                                                                                                                           |                 |                 |                 |
| <i>Fire and natural hazards (by canton)/theft (if household contents not insured)/water/ vandalism, civil commotion</i>                    | Full value (FV) | Full value (FV) | Full value (FV) |
| <i>Costs arising from insured losses</i>                                                                                                   | 10% FV          | 10% FV          | 20% FV          |
| <i>Cost of exposing and repairing mains</i>                                                                                                | CHF 5 000       | CHF 10 000      | CHF 15 000      |
| <i>Outdoor facilities/scorching damage/damage caused by electrical energy/glass breakage buildings</i>                                     | CHF 5 000       | CHF 10 000      | CHF 15 000      |
| <i>Fully comprehensive buildings</i>                                                                                                       | at choice       | at choice       | CHF 10 000      |
| <i>Earthquakes</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 event: CHF 200 (except for natural hazards and earthquakes).

### 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 Home In One, on our website: [www.swisslife.ch/homeinone](http://www.swisslife.ch/homeinone)



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