



## Product information Simpego Home household insurance

Dear customer,

This Product Information is intended to help you understand your insurance policy documents. The content and scope of each party's rights and obligations in respect to the other party are governed exclusively by your insurance contract, the General Terms and Conditions of Insurance (T&Cs), any special conditions as well as the applicable laws, in particular the Swiss Federal Act on Insurance Policies (VVG).

The accident insurance cover option is a fixed-sum insurance scheme; all other cover options are non-life insurance schemes.

### Your contractual partner

Your contractual partner is Simpego Insurances AG (hereinafter referred to as "simpego"), Hohlstrasse 556, 8048 Zurich, Switzerland. Simpego is a public limited company according to Swiss law.

You can find us online at: [www.simpego.ch](http://www.simpego.ch)

### Home contents insurance

#### Insured items

You can insure the following items individually or in combination with other items:

- Home contents: all movable items for private use, including pets
- Gardens: structural installations outside the building that are not, or that do not need to be, insured with the building, such as retaining walls, decorative fountains, paths, mailboxes etc.
- Cash assets: Cash, travellers' checks, precious metals, securities etc.
- Third-party property: Movable items and animals and guest property that has temporarily been entrusted to you
- Luggage: home contents taken on trips away from home
- Mobile homes and caravans with a fixed location: including fixed equipment and accessories such as stoves. The home contents carried in the mobile home/caravan can be insured as home contents.
- Valuables: expensive individual items that are to be insured against special risks beyond the normal home contents cover, e.g. bicycles and electric bikes, sporting equipment, works of art, musical instruments, antiques etc.

#### Scope of the insurance cover

The following insurance cover options can be taken out for the insured items either individually or in combination:

- Fire damage, including scorching damage and friendly fire damage. The insurance also covers the spoilage of frozen food in the event of a technical failure of the cooling unit or an unplanned power outage. In the event of an unplanned power outage, the insurance also covers the contents of aquariums and terrariums. The insurance also covers current damage, i.e. damage to live electrical devices, machinery and cables due to the impact of electrical energy itself, or due to overvoltage or a heating effect caused by overload.
- Natural damage caused by high water levels, flooding, storm, hail; avalanches; snow pressure; rockslide; rockfall; landslide.
- Water damage due to water and other liquids and gases escaping from pipes, due to the flow of liquids out of aquariums, waterbeds, mobile pools etc., due to the ingress of rain, snow and melt water from the outside.



- Theft damage due to robbery, burglary or simple theft at home (i.e. theft that is not classed as either robbery or burglary, e.g. theft involving deception).
- Simple theft outside of the insured location, i.e. theft damage that is not classed as robbery or burglary and that occurs outside of the insured domicile (e.g. pickpocketing and theft involving deception).
- Accidental damage, i.e. damage due to accident-related, sudden, unexpected, violent external effects (e.g. accidentally dropping items). In the case of electrical devices, the insurance also covers damage caused by the influence of electricity and damage caused by liquid and moisture. Among other things, the insurance does not cover items permanently located outdoors, damage to pets and soiling or damage caused by pets, as well as paint, scratch and splinter damage.
- Glass breakage, i.e. the breakage of glass furniture. If required, the insurance can also be extended to cover glass breakages of construction glass and sanitary facilities.
- Earthquakes including volcanic eruption.
- Additional costs that are incurred in connection with insured damage, such as additional living expenses, costs for emergency glazing, costs for changing locks etc.
- Loss and misplacement. This cover can only be taken out for luggage and valuables.
- Transport damage that occurs during the transportation of the insured item. The insurance also covers damage due to loss or delayed delivery when transportation is performed by a transport/travel company or similar. This cover can only be taken out for luggage and valuables.

## Area of validity

The insurance applies at the insured location (including craft workrooms, common rooms, garages etc.) and at any other location worldwide provided that the home contents or the insured item is not located away from the current location for longer than 2 years. The insurance also covers up to CHF 2000 at the workplace.

## Insured situations

The home contents or the insured items are insured against the risks selected in the scope of insurance during private use, private transportation and house moves. Regardless of any existing accidental damage cover, loss cover or transport cover, the insurance also covers any loss and damage that occurs while the items are being transported by a third party (e.g. shipments from online commerce) up to CHF 500. In the event of relocation, the insured item is also covered for damage of up to CHF 5,000, and for loss in an amount up to CHF 1,000, irrespective of any insured accidental damage or loss cover.

## Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

## Underinsurance waiver

Simpego will not carry out any checks for underinsurance in the event of partial or total damage (exception: natural damage).

## Personal liability insurance

### Area of validity

Worldwide

### Insured persons

- Individual insurance: the policyholder
- Entire household: the policyholder and all persons living in the same household
- Any minors temporarily living in the shared household are always covered by the insurance.



## Insured characteristics

The insurance covers the statutory liability of the insured persons for the consequences of their behaviour in private life in their role as, among other things, the head of a family, a tenant of rooms and properties (including hotel rooms and similar), an employer of private domestic staff, a pet owner, a user and owner of vehicles not requiring registration (such as bicycles, electric bicycles, water vessels, etc. but also flying apparatus, such as drones that do not require approval by FOCA), an athlete, a weapon owner, a member of the army, an owner of buildings and an owner of condominiums. The insurance also covers the motor vehicle liability deductible and any loss of bonus level when using third-party motor vehicles. Additional insured characteristics can be found in the General Terms and Conditions of Insurance.

## Scope of the insurance cover

This insurance covers your assets against damage arising from statutory liability claims made against you within the limits of the insured characteristics, for personal injury as a result of injury, other damage to health or the killing of persons and material damage as a result of the loss, damage or destruction of items or animals belonging to third parties. Simpego will also handle the defence of any unjustified liability claims made against you.

The following additional cover options can be included in the insurance:

- Driver of third-party vehicles: simpego provides cover for collision damage to third-party vehicles registered in Switzerland of up to 3.5 metric tonnes provided that you are using these vehicles free of charge and for your private interests.
- Assumption of deductibles for rental cars: simpego provides cover of up to CHF 10,000 for deductibles owed for rental cars in accordance with the rental agreement, provided that the rental duration is no longer than 20 days.
- Hunting liability: simpego assumes the statutory liability claims made against you in your role as hunter, tenant of a hunt, armed hunt guest, gamekeeper, hunt leader and participant in hunting sport events. Optional in Switzerland or in Europe (not in France and Germany).
- Riding third-party horses: simpego assumes the liability claims arising from accident-related damage to third-party horses that are privately borrowed, rented or temporarily kept. The insurance also covers saddle and bridle parts.

## Buildings insurance

### Insurable buildings

Condominiums and buildings with max. 3 apartments. The insurance covers the building or apartment itself, as well as any installations fixed to the building, e.g. solar cells. The insurance also covers structural installations such as garden ponds and outbuildings located on the same plot, as well as equipment and materials used for the maintenance of the insured building. The insurance also covers building services within the limits of the insured amount for the building.

### Scope of the insurance cover

The following insurance cover options can be taken out for the insured buildings and apartments either individually or in combination:

- Fire damage, including scorching damage and friendly fire damage. The insurance also covers current damage, i.e. damage to live electrical devices, machinery and cables due to the impact of electrical energy itself, or due to overvoltage or a heating effect caused by overload.
- Natural damage caused by high water levels, flooding, storm, hail; avalanches; snow pressure; rockslide; rockfall; landslide.
- Water damage due to water and other liquids and gases escaping from pipes, due to the flow of liquids out of aquariums, waterbeds, mobile pools etc., due to the ingress of rain, snow



and melt water from the outside, due to waterlogging from the sewage system and due to groundwater and water from slopes.

- Theft damage, i.e. damage caused by theft or attempted theft, as well as damage caused by perpetrators who are locked in and who forcibly break out of a building or out of a room within (break-out theft).
- Accidental damage, i.e. damage due to accident-related, sudden, unexpected, violent external effects (e.g. a tree falling onto the house). In the case of electrical devices, the insurance also covers damage caused by the influence of electricity and damage caused by liquid and moisture. In the case of graffiti and other soiling, the insured benefit is limited to CHF 1000 per year.
- Glass breakage, i.e. glass breakage of construction glass and sanitary facilities.
- Earthquakes including volcanic eruption.
- Additional costs that are incurred in connection with insured damage, such as loss of rental income, demolition of building remnants, emergency glazing and emergency locks, costs for changing locks etc. The insurance also covers ongoing fixed costs such as mortgage interest, heating and auxiliary costs.

The insurance also always includes construction risk cover for damage to the insured building and the associated plot as a result of construction projects, up to a maximum total construction amount of CHF 250,000.

## 24h home assistance

### Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

### Emergency tradesperson service

Simpego organises and covers the costs for specialists and tradespeople up to CHF 2000 per event in emergency situations that require immediate intervention (e.g. pipe cleaning, repair of defective sanitary facilities, repair of defective heating, air-conditioning and ventilation systems etc.). The insurance also covers the removal or relocation of wasp, hornet or bee nests and the control of ants, cockroaches, silverfish, mice, rats and bedbugs.

The cover applies in Switzerland.

### Loss of keys

- Keys owned by the policyholder: simpego will cover the costs of up to CHF 2000 for a locksmith as an emergency measure and for replacement keys, and in the event of the loss (including misplacement) and damage of keys, badges or magnetic cards or in the event of the unforeseen inoperability of locking systems. The insurance also covers accidentally being locked in and locked out and an insured person no longer being able to open entrance doors themselves as a result of illness, loss of consciousness or death.
- Third-party keys (e.g. rental apartments): simpego will cover the costs for a locksmith as an emergency measure and assumes any liability claims made against you and the defence of any unjustified liability claims in the event of loss (including misplacement) and damage.

The cover applies worldwide.

### Bike assistance

All insured persons are insured as the driver or passenger of bicycles, electric motorbikes and electric bikes with assistance up to 45 km/h, mobility scooters with electric motor, wheelchairs and electric wheelchairs. In the event of breakdowns (including discharged batteries or loss of vehicle key), traffic accidents and theft or malicious damage to the vehicle, simpego will cover the costs of up to CHF 2000 per event, such as



for breakdown assistance, return or continued travel via an alternative means of transport or the costs for accommodation and board if it is not possible to repair/recover the vehicle on the same day or if the journey needs to be interrupted for medical reasons. s nicht gleichentags möglich ist oder die Reise aus medizinischen Gründen unterbrochen werden muss.

The cover applies throughout all of Europe.

To take out 24 h home assistance cover, it is not necessary to take out home contents or buildings insurance at the same time.

## Gross negligence

In the event of liability damage or damage to home contents or buildings that is insured under the same contract and that occurs as a result of gross negligence, there is no reduction of benefits and no claims for recourse will be made against the insured persons.

## Accident insurance

### Insured benefit

In the event of accidents involving persons, simpego will pay a hospital daily benefit (Basic: CHF 50/day; Plus: CHF 100/day) and will pay out a compensation amount in the event of death (Basic: CHF 10,000; Plus: CHF 15,000). If a pet that is being carried in the vehicle is injured, simpego will cover the costs for the treatment up to CHF 2500.

### Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

### Insured vehicles

Electric motorbikes and electric bikes with assistance up to 45 km/h, mobility scooters with electric motor, wheelchairs and electric wheelchairs.

## Unemployment

### Insured benefit

In the event of involuntary unemployment, simpego will cover:

- the premium for all current insurance contracts taken out with simpego in the name of the policyholder or the insured person affected by the insured event for the duration of unemployment, but up to a maximum period of the current insurance year and the following insurance year.
- up to an amount of CHF 3,000, the premium for all other insurance contracts (with the exception of life insurance and basic health insurance, including accident cover) taken out in the name of the policyholder or the insured person affected by the insured event for the duration of unemployment, but up to a maximum period of the current insurance year and the following insurance year.
- Simpego will also cover, up to the agreed amount, the costs for location consultancy and the creation of CVs and other application documents (including their translation), subscription costs for job listing publications and job portals, outward and return travel costs for job interviews and costs for clothing suitable for the application process (i.e. for shirts and blouses, men's and women's suits, shoes, ties and tights).



## Insured persons

Insured persons are the policyholder and all of the persons living with the policyholder in the shared household, as well as weekly residents who regularly return to the shared household.

To take out unemployment cover, it is not necessary to take out home contents or buildings insurance at the same time.

## Premium and deductibles

The premium is defined each year of the contract, and must be paid in advance. The premium amount depends on the insured risks and the agreed benefit. The premium remains unchanged in the event of a claim, with the exception of renovations in individual cases. If payments are made by way of instalments, a surcharge must also be paid for the instalment. For the sake of the environment, a surcharge is also levied for customer documents in paper format.

The following statutory duties are also levied:

- Swiss Federal stamp duty 5% on all premiums (exception: accident insurance);
- Extinguishing tax for fire insurance to the amount of 0.005% of the insured amount for the home contents or building;
- For insured locations in the canton of Obwalden, a natural damage defence duty is also levied for fire insurance to the amount of 0.0075% of the insured amount for the home contents or building.

If a premium has been paid in advance for a certain insurance term and the contract is then terminated before the end of this term, simpego will reimburse the share of the premium for the insurance term that has not expired. The premium will not be reimbursed if:

- You terminate the insurance contract within twelve months of concluding the contract as a result of a damage event,
- The insured benefit has been paid out due to a disappearance of risk (total loss).

In the case of a damage event, you will pay part of the damage yourself (deductible) if agreed in the contract. The agreed deductibles are specified in your insurance contract.

## Your most important obligations

Your essential obligations include:

- Immediately reporting a damage event to simpego,
- Not recognising any claims,
- Immediately informing simpego of any changes to the information about you that is specified in your insurance contract.

This list only contains the most common obligations. Additional obligations can be found in the T&Cs and in the Swiss Federal Act on Insurance Policies (VVG).

## Start and end of insurance cover

The start of the contract and therefore the start of the insurance cover is specified in your insurance contract. Your insurance covers damage that is caused during the term of the contract. For all cover options other than personal liability cover, the insurance also covers any damage that occurs during the term of the contract, i.e. if the damage is detected for the first time during the term of the contract. On expiry of the contract term, the contract will be extended by one year at a time unless it is terminated in



writing by a contracting partner on the last day before the end of the insurance year at the latest. This will either happen tacitly or simpego will make you a new offer for the new insurance year.

The contract can be ended early by means of a contract termination in the following circumstances, among others:

- After each damage event for which simpego pays out benefits,
- In the event of changes to the premium, deductibles or benefits. If you do not agree with the revision, you can terminate the contract at the end of the contract year.

You have a 14-day right of withdrawal after concluding the contract. If you terminate the contract, it will be cancelled from the start of the cover and you will be reimbursed for any premiums that have already been paid. If simpego has already made payments for damage, you will need to pay these back.

## Information on data protection

Simpego relies on electronic data processing in the interests of processing contracts efficiently and correctly. When processing personal data, simpego complies with Swiss data protection legislation.

**Collection and purpose of data:** Personal data resulting from the contractual relationship or the handling of claims is processed by simpego and is used in particular for the determination of premiums, the clarification of risks, the processing of insured events, for company marketing purposes and for the maintenance and documentation of existing and future customer relationships. In particular, simpego is entitled to obtain credit-history data from external providers and to disclose your personal data in this connection in order to check the customer's creditworthiness. Conversations with our Customer Solution Centre may be recorded in order to guarantee impeccable service and for training purposes. When you use our website, simpego collects information, e.g. on the device being utilised and its settings, cookies, the time and date of your visit, the pages and content you access, the functions you utilise, the referring website and, depending on the provider, the location details. You can configure your internet browser to block or deceive certain cookies or alternative techniques or to delete existing cookies. You can also enhance your internet browser with software that blocks tracking by certain third parties.

**Retention:** Simpego processes your personal data for as long as it is necessary for the fulfilment of our contractual and legal obligations or otherwise for the purposes pursued with the processing, i.e. for example for the duration of the entire business relationship (from the initiation and processing to the termination of a contract) as well as beyond this in accordance with the statutory retention and documentation obligations. The retention periods are determined internally by simpego.

**Transmission to third parties (recipients):** simpego may in particular make use of third parties to perform contracts or to process claims. Some of these third parties are in Switzerland but others might be in any country in the world. In particular, you must expect your data to be transferred to various European countries – which, according to the Swiss Federal Council, have a sufficient standard of data protection – Kosovo and Israel, where third parties whose services we use (such as pricing machines or service centres) are located. SVV Solution AG (a subsidiary of the Swiss Insurance Association) operates a joint clearing authority for the processing of electronic data exchange concerning proof of insurance and keeper information with the driver and vehicle licensing offices. The corresponding data protection is ensured. Intermediaries may receive data from us that is required for support and consultation services. Intermediaries are bound by law and contract to observe their special duty of secrecy as well as the provisions of the data protection legislation. Independent brokers may only access this data if you have authorised them to do so.

**Insurance fraud:** We exchange data with contracted service providers and other insurance companies for investigations in connection with the identification of fraud. simpego may use your personal data and analyse it based on corresponding patterns. For this purpose, and for your and our protection against criminal or fraudulent activity, simpego may also create and edit profiles. simpego will answer any inquiries received from other insurance companies on their customers in the event of any suspicion of insurance fraud. For example, simpego will provide information on existing insurance contracts or prior claims. In addition, simpego can submit such inquiries about its own customers to other insurance companies. This also applies even if the insurance is not taken out. In order to combat insurance fraud, simpego may join SVV Solution AG's reference and information system. In particular, the vehicle-related claims data may be transmitted to SVV Solution AG for entry in the electronic data collection CarClaims-Info. Furthermore, your personal data may be checked against the data contained in all relevant sanction lists.

You can find detailed information on data protection in our privacy policy at [www.simpego.ch/en/privacy](http://www.simpego.ch/en/privacy).