

Standard Terms of Insurance (STI)

Helvetia private customers insurance

Household contents and private liability

September 2021 edition

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The original German wording governs the legal interpretation of your policy.

Household contents insurance

The insurance covers	Insured location location is out-and-about underinsurance		Fire	Natural forces	Theft	Liquids and gas
Do you want to know how you are insured? The coverage and insured sums of your insurance as you required it are listed in your policy.			Destruction, damage or loss as a result of B1 fire, smoke (sudden and accidental influence) and water used to extinguish fire; B2 lightning and overvoltage; B3 explosion, detonation and implosion; B4 crashlandings or emergency landings of aircraft, spacecraft or parts thereof, meteorites and other celestial bodies; B5 pressure waves emitted by aircraft flying at supersonic speeds; B6 scorch and smoulder damage.	Destruction, damage or loss as a result of C1 flooding and inundation; C2 storms (wind of 75 km/h or more that uproots trees or takes the roofs off buildings in the vicinity of the insured property); C3 hail; C4 avalanches; C5 snow pressure; C6 rockslides and rock impacts; C7 landslides.	Damage conclusively proven by physical traces, witnesses or circumstances to have been caused by D1 burglary: theft by criminals who enter a building or a room of a building by force or break into a container in the room. Burglary also includes: ■ Theft by opening the doors with the correct keys or codes is deemed to be burglary, provided that the perpetrator obtained the keys or codes by means of burglary or robbery; ■ Breaking open of garden sheds, allotment sheds and apiaries. In the case of attempted burglary and burglary on the owner-inhabited premises at the insured location, compensation will also be paid for the resultant building damage within the scope of the insured sum for household contents; D2 robbery: theft under threat or use of violence against persons as well as theft from persons unable to resist as a result of death, unconsciousness or accident. The insurance also covers snatch theft. It does not include pickpocketing and confidence tricks; D3 vandalism: damage caused through malicious intent during a burglary or robbery, even if there was no theft, or in an attempt thereto; D4 simple theft, i.e. theft that is not deemed to be burglary or robbery, including pickpocketing and confidence tricks.	Destruction, damage or loss as a result of E1 leakage of liquids and gas: a) from pipelines or connected installations or apparatus; b) from mobile installations such as decorative fountains, aquaria, waterbeds, pools; c) and resulting odour absorption as well as loss of liquids or gases; E2 water condensation which has escaped from refrigeration systems or appliances; E3 penetration of rain and melting snow into the building through the roof, from roof gutters or from outdoor drain pipes, through closed windows, doors and skylights; E4 backpressure from sewage ducts as well as underground slope water, ground water, rock water and seepage water inside the building; E5 frozen or frost-damaged pipelines, tanks, containers and equipment, instruments and systems connected to them and located in the building interior which have been installed by the policyholder as tenant. Costs for thawing frozen pipes are covered; E6 fungal or pest infestation of any kind if proven to have been caused by insured water damage, if reported to Helvetia immediately, and provided that the construction has not been modified or extended in any way in the meantime.
The explanation of terms must be used additionally to determine the insurance coverage.						
A1 Household contents	■ ■	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	
	■ ■	20% of the insured sum as per A1 (household contents), min. CHF 10'000	20% of the insured sum as per A1 (household contents), min. CHF 10'000	20% of the insured sum as per A1 (household contents), min. CHF 10'000 for burglary and robbery	20% of the insured sum as per A1 (household contents), min. CHF 10'000	
	■			In the case of simple theft out-and-about, benefits are limited to the sum specified in the policy. Simple theft off-premises PLUS: If included in your policy, the agreed sum insured is doubled in the case of trips with at least one overnight stay (e.g. in a hotel or with family members, etc.). The sum insured is specified in the policy.		
A2 Follow-up costs and loss prevention costs						
A2.1 Necessary follow-up costs	■ ■	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	
A2.2 Costs for risk-reducing measures	■ ■	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000	
A2.3 Costs for replacing locks	■ ■	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy, in case of theft without violence CHF 1'000	Sum insured according to policy	
A2.4 Loss/damage prevention costs	■ ■	CHF 2'000	CHF 2'000	CHF 2'000	CHF 2'000	
A3 Money assets	■ ■	20% of the insured sum as per A1 (household contents), not exceeding CHF 5'000. More extensive coverage only if specifically agreed in the policy.	20% of the insured sum as per A1 (household contents), not exceeding CHF 5'000. More extensive coverage only if specifically agreed in the policy.	20% of the insured sum as per A1 (household contents), not exceeding CHF 5'000. More extensive coverage only if specifically agreed in the policy.	20% of the insured sum as per A1 (household contents), not exceeding CHF 5'000. More extensive coverage only if specifically agreed in the policy.	
A4 Guests' property and entrusted household contents	■ ■	20% of the insured sum as per A1 (household contents), min. CHF 10'000	20% of the insured sum as per A1 (household contents), min. CHF 10'000	20% of the insured sum as per A1 (household contents), min. CHF 10'000	20% of the insured sum as per A1 (household contents), min. CHF 10'000	

The insurance covers	insured location location is out-and-about underinsurance	Fire	Natural forces	Theft	Liquids and gas
A5 Jewellery, wristwatches and pocket watches	<ul style="list-style-type: none"> ■ Insured sum as per A1 (household contents) ■ 20% of the insured sum as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy. 	<ul style="list-style-type: none"> ■ Insured sum as per A1 (household contents) ■ 20% of the insured sum as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy. 	<ul style="list-style-type: none"> ■ Insured sum as per A1 (household contents) ■ 20% of the insured sum as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy. 	<ul style="list-style-type: none"> ■ Insured sum as per A1 (household contents) when stolen from a safe weighing over 100 kg a built-in wall safe, otherwise 20% of the insured sum as per A1 (household contents). More extensive coverage only if specifically agreed in the policy. ■ In the case of burglary and robbery, 20% of the insured sum as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy. In the case of simple theft out-and-about, benefits are limited to the sum specified under this position in the policy. 	<ul style="list-style-type: none"> ■ Insured sum as per A1 (household contents) ■ 20% of the insured sum as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy.
A6 Building surroundings	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 		
A7 Apiaries and garden sheds					
A7.1 Apiaries and garden sheds	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy
A7.2 Household contents apiaries and garden sheds	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy 	<ul style="list-style-type: none"> ■ Sum insured according to policy
A7.3 Follow-up costs and loss prevention costs	<ul style="list-style-type: none"> ■ CHF 5'000 	<ul style="list-style-type: none"> ■ CHF 5'000 	<ul style="list-style-type: none"> ■ CHF 5'000 	<ul style="list-style-type: none"> ■ CHF 5'000 	<ul style="list-style-type: none"> ■ CHF 5'000

The insurance does not cover	Fire	Natural forces	Theft	Liquids and gas
<p>A8 motor vehicles, motorcycles (excluding motor-assisted bicycles as per Art. 18 letter b of the Swiss Ordinance on the Technical Requirements of Road Vehicles), trailers, caravans, mobile homes, all included accessories;</p> <p>A9 watercraft for which liability insurance is mandatory, including accessories;</p> <p>A10 aircraft that must be registered in the aircraft register;</p> <p>A11 items and costs that are insured separately or must be insured separately;</p> <p>A12 costs for services of public fire brigades, the police and other mandated aid services;</p> <p>A13 damage caused by deficient maintenance or failure to implement preventive measures;</p> <p>A14 damage caused by deficient construction techniques, execution and planning errors, and defective materials. If, on the other hand, a defect leads to an unforeseen construction accident, Helvetia pays compensation after deduction of the costs which would have had to be incurred even without the construction accident in order to remedy the defect;</p> <p>A15 damage caused by atomic structure changes irrespective of the cause;</p> <p>A16 damage caused by water from reservoirs or other manmade water installations irrespective of the cause;</p> <p>A17 damage from tremors caused by the collapse of manmade cavities;</p> <p>A18 damage caused by war events or warlike events, neutrality violations, revolution, rebellion or riots, unless the policyholder can provide evidence that the damage is not related to these events;</p> <p>A19 damage caused by terrorist activities and counterterrorism measures, unless the policyholder provides evidence that the damage is not related to these events. This exclusion does not apply to:</p> <ul style="list-style-type: none"> ■ Household contents with a sum insured of up to CHF 10 million; <p>A20 restoration costs for photographic, film, video and audio recordings, computer data and files;</p> <p>A21 professional clothing and utensils that are the property of an employer or are used for a main occupation in self-employment.</p> <p>A22 The term follow-up costs as defined above does not include:</p> <ul style="list-style-type: none"> ■ Cost of damage verification; ■ Costs for obligation to co-operate such as travel expenses; ■ Costs for real estate management; ■ Costs related to bodily injury; ■ Costs that would have been incurred without the property damage, regardless of whether and when this amount would have been spent without the damage; ■ Recovery costs for data, where such data has been lost as a result of programming, data entry, insertion or labelling errors, deletion or disposal, or as a result of programs or processes that result in the destruction or modification of programs or data (e.g. viruses); ■ Costs for services to be performed by public services (e.g. fire brigade, police) due to statutory provisions; ■ Environmental damage, except decontamination costs. The decontamination costs covered by the insurance include examination of soil (including flora and fauna) and extinguishing water on owned or leased property, the transport of contaminated soil or extinguishing water (if necessary) to the nearest suitable landfill for storage or destruction, and restoration of the owned or leased property to its condition prior to the claim. 	<p>B7 damagedamage caused by the purposere-lated or gradual effects of heat or smoke;</p> <p>B8 damage caused by electrical safety mechanisms such as fuses in the performance of their normal function;</p> <p>B9 electrical surge damage to equipment, machinery or systems caused by a defect located inside the equipment, machinery or system («operating damage»);</p> <p>B10 damage caused by earthquake or volcanic eruption, and by civil unrest.</p>	<p>C8 damage caused by subsidence of soil or bad subsoil;</p> <p>C9 damage caused by artificial earth movements, groundwater, rising and overflow of bodies of water which experience has shown are likely to recur sooner or later;</p> <p>C10 snow falling from roofs;</p> <p>C11 damage caused by backwater from the sewage system, irrespective of the cause;</p> <p>C12 business and operating damage which experience has shown are likely to occur, such as damage during building and road construction, tunnelling, quarrying of stone, gravel, sand or clay;</p> <p>C13 damage from storms, hail or snow pressure on fruit crops, ground crops or flowers;</p> <p>C14 damage caused by earthquake and volcanic eruption.</p>	<p>D5 damage caused by loss or misplacement;</p> <p>D6 loss as a result of simple theft of money assets;</p> <p>D7 loss or damage caused by theft by persons living in the same household as the policyholder;</p> <p>D8 burglary does not include theft from aircraft, watercraft or motor vehicles with their trailers, regardless of where they are located;</p> <p>D9 damage caused by fire, natural forces, civil unrest, earthquake and volcanic eruption;</p> <p>D10 permanent overnight stays with family members, life partners or other flat-sharing communities.</p>	<p>E7 damage that a third party is required to cover by law or contract. This exclusion does not apply to advance payments;</p> <p>E8 damage caused when filling, emptying or inspecting heating, tank, heat recovery and cooling equipment;</p> <p>E9 damage caused by rain or melting snow through open windows, doors, skylights or openings in the roof, or related directly with new constructions, modifications or other work;</p> <p>E10 replacing damaged pipelines and replacing, repairing and rectifying connected apparatus, installations, heating equipment, tank equipment, heat recovery equipment and cooling equipment causing damage. This does not apply to frost damage;</p> <p>E11 damage to cooling equipment caused by artificially generated frost;</p> <p>E12 direct damage to heat exchangers and/or heat pump circulation systems as a result of the mixture of water with other liquids or gases within these systems;</p> <p>E13 damage to pipe systems, tanks and containers through wear and tear, regular use, rust and corrosion;</p> <p>E14 predictable and purpose-related leakage of liquids and gas;</p> <p>E15 damage caused by fire, natural forces, civil unrest, earthquake and volcanic eruption.</p>

Household contents insurance

The insurance covers		insured location location is out-and-about underinsurance	Glass breakage	
Do you want to know how you are insured? The coverage and insured sums of your insurance as you required it are listed in your policy.			F1	F2
<p>The explanation of terms must be used additionally to determine the insurance coverage.</p>			breakage and consequential damage to household contents;	consequential damage to the building as a result of glass splinters, provided that the policyholder is the owner of the building and inhabits it personally.
A23	Building glazing	■	■	Sum insured according to policy
A24	Glass parts of furniture	■	■	Sum insured according to policy
A25	Follow-up costs and loss prevention costs	■	■	20% of the insured sum for fire, theft or water damage as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy.
A26	Apiaries and garden sheds			
	A26.1 Follow-up costs and loss prevention costs	■	■	CHF 5'000
	A26.2 Glazing	■	■	Sum insured according to policy

The insurance does not cover		insured location location is out-and-about underinsurance	Glass breakage	
in addition to the exclusions on pages 6 and 7			F3	F4
				damage to hand mirrors, optical lenses, eyeglass lenses, watch glass, monitor screen glass and displays of any kind, glass tableware, glass containers, light fixtures of any type and light bulbs;
				damage caused by scratches or welding spatter e.g. to the surface, the glaze or the paint coat;
				damage caused during work on the insured property, when moving or installing glazing, including framing;
				damage to electrical and mechanical equipment, e.g. glass ceramic stoves, company plaques, illuminated signs and automated lavatory installations;
				damage caused by fire, natural forces, earthquake or volcanic eruption;
				follow-up costs for the repair and replacement of bathtubs and shower bases, including adjustment work to panels, fittings and similar.

The insurance covers		insured location location is out-and-about underinsurance	Earthquake and volcanic eruption	
Do you want to know how you are insured? The coverage and insured sums of your insurance as you required it are listed in your policy.			G1	G2
<p>The explanation of terms must be used additionally to determine the insurance coverage.</p>				Destruction, damage or loss as a result of G1 earthquake: Tremors triggered by tectonic movements in the earth's crust; G2 volcanic eruption: Ascension and/or discharge of magma (molten rock), including flowing lava, raining ash and gas clouds. Damage caused in different places and at different times are deemed to be a single insured event if they occur within 168 hours of the first earthquake or volcanic eruption causing damage and if they are attributable to the same atmospheric or tectonic event.
A27	Household contents	■	■	Sum insured according to policy
A28	Follow-up costs and loss prevention costs	■	■	Sum insured according to policy
A29	Money assets	■	■	20% of the insured sum as per A1 (household contents), not exceeding CHF 5'000. More extensive coverage only if specifically agreed in the policy.
A30	Guests' property and entrusted household contents	■	■	20% of the insured sum as per A1 (household contents), min. CHF 10'000
A31	Jewellery, wristwatches and pocket watches	■	■	Insured sum as per A1 (household contents)
				20% of the insured sum as per A1 (household contents), min. CHF 10'000. More extensive coverage only if specifically agreed in the policy.
A32	Only by special agreement: Condominium self inhabited not insured by the condominium owners' association	■	■	Sum insured according to policy

The insurance does not cover		insured location location is out-and-about underinsurance	Earthquake and volcanic eruption	
in addition to the exclusions on pages 6 and 7			G3	G4
				tremors caused by the collapse of manmade cavities. In cases of doubt, the decision of the Swiss Earthquake Service applies;
				damage caused by artificially caused earthquakes. This exclusion does not apply to advance payments.

Household contents insurance

The insurance covers	Particular objects of value	Household contents all risks	Extended warranty
<p>Do you want to know how you are insured? The coverage and insured sums of your insurance as you required it are listed in your policy.</p> <p>The explanation of terms must be used additionally to determine the insurance coverage.</p>	<p>Insured risks</p> <p>Damage conclusively proven by physical traces, witnesses or circumstances to have been caused by</p> <p>H1 unforeseen and sudden destruction and damage of any kind caused by external factors;</p> <p>H2 lost, mislaid or otherwise lost property;</p> <p>H3 simple theft out-and-about;</p> <p>H4 burglary and robbery in addition to A5.</p> <p>Insured objects</p> <p>The insurance covers particular objects of value owned by the insured persons, provided that</p> <p>H5 their individual value does not exceed CHF 20'000. The value that was valid at the time the contract was concluded is applied.</p>	<p>Insured risks</p> <p>I1 unforeseen and sudden damages by external factors or loss; sudden and unforeseen losses during transport by a transport company or loss as a result of an accident to the transportation;</p> <p>I3 necessary procurements as a result of delayed delivery of luggage by a transport company, up to 20% of the insured sum, not including deduction of an excess;</p> <p>I4 unintended failure of the cooling mechanism of chest freezers or upright freezers. The insurance covers foodstuffs for private use that are rendered unfit for consumption as a result, not including deduction of an excess.</p> <p>Insured objects</p> <p>I5 household effects located in the places of insurance listed in the policy, and temporarily, for not more than one year, at any place in the world outside the premises specified in the policy;</p> <p>I6 Only by special agreement: Condominium self inhabited not insured by the condominium owners' association.</p>	<p>Insured risks</p> <p>J1 sudden and accidental loss of functionality of insured equipment as a result of errors in design, materials, manufacturing or calculation (similar to manufacturer or sales guarantee). This list is exhaustive.</p> <p>Insured objects</p> <p>J2 All electronic and electrical equipment valued at CHF 300 or more belonging to the household of the insured persons. The maximum benefit in the event if a loss is limited to CHF 5,000. In the case of mobile equipment, insurance cover applies within Switzerland and the Principality of Liechtenstein. In the case of stationary devices, insurance cover is limited to the insured location named in the policy.</p> <p>J3 The insured equipment</p> <ul style="list-style-type: none"> ■ must be owned by the insured persons; ■ must be used predominantly for private purposes; ■ must have been acquired in Switzerland or the Principality of Liechtenstein; ■ must be no older than 60 months (starting from the purchase date).
<p>The insurance does not cover</p> <p>in addition to the exclusions on pages 6 and 7</p>	<p>Particular objects of value</p> <p>Not insured risks</p> <p>H6 Damages that can be insured pursuant to B, C and E under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover";</p> <p>H7 Damages caused while the insured property is in the care of a third party for transport;</p> <p>H8 Damages caused when the insured property is cleaned, repaired or renovated by a third party and is destroyed or damaged in the process;</p> <p>H9 Damages caused by wear or internal degradation;</p> <p>H10 Loss or damage caused by misappropriation or embezzlement;</p> <p>H11 Gradually occurring damage caused by the effects of light, chemicals, or weather, changes to the colours of paintings or fur garments, paint damage to musical instruments and antiques, scratches, scrapes and signs of abrasion;</p> <p>H12 Damages caused by pest infestation;</p> <p>H13 Damages covered by contractual or statutory warranty provisions;</p> <p>H14 Loss or damage caused by theft by persons living in the same household as the policyholder;</p> <p>H15 Loss or damage caused by the enforcement of expropriation or confiscation by state governing bodies;</p> <p>H16 Damages caused by being forgotten.</p> <p>Not insured objects</p> <p>H17 Damages to collections of samples;</p> <p>H18 Theft of jewellery and decorative watches from unlocked motor vehicles, aircraft, caravans, mobile homes, motorboats and sailing boats;</p> <p>H19 Damages that only affects parts of a device that would ordinarily have to be replaced regularly anyway as well as to fuses, nonrechargeable batteries and all types of replaceable audiovisual storage media;</p> <p>H20 Loss of or damages to audiovisual material and data stored on audiovisual or data storage media.</p>	<p>Household contents all risks</p> <p>Not insured risks</p> <p>I7 Damages that can be insured pursuant to B – E under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover" as well as damage to glass parts of furniture;</p> <p>I8 official decrees, confiscations or strikes;</p> <p>I9 gradual effects of temperature, weather, light and other radiation;</p> <p>I10 Use of sporting equipment in competitive environments;</p> <p>I11 forgotten or misplaced property;</p> <p>I12 Damages caused by computer viruses;</p> <p>I13 Damages caused by rodents and vermin;</p> <p>I14 Contamination and damage (secretions, vomit, faeces, scratching, biting, and similar) caused by own domestic animals or domestic animals belonging to third parties;</p> <p>I15 Damages caused by normal wear, deterioration, contamination, ageing and similar in the course of normal use;</p> <p>I16 Scratches and paint damage;</p> <p>I17 wear, material fatigue and breakage of clockwork mechanisms;</p> <p>I18 Damages falling under contractual or statutory warranty obligations, where insured property is cleaned, repaired or transported by third parties;</p> <p>I19 Occurrences and costs related to a damage event, subject to I3.</p> <p>Not insured objects</p> <p>I20 Money assets, certificates, documents, travel tickets;</p> <p>I21 Business documents, business movables, merchandise and collections of samples;</p> <p>I22 Objects with artistic or collector's value, jewellery, watches and stamps. This exclusion does not apply to sports watches, fitness watches, smart watches and the like;</p> <p>I23 IT software of any kind, lost data, loss and misplacement of mobile telephones;</p> <p>I24 Contact lenses, any kind of eyeglasses with corrective lenses and implements;</p> <p>I25 domesticated animals;</p> <p>I26 Model aircraft and drones:</p> <ol style="list-style-type: none"> a) amounts exceeding the agreed sum insured or CHF 5,000 are not insured; b) work done by the customer is not covered; <p>I27 Property permanently located outdoors.</p>	<p>Extended warranty</p> <p>Not insured risks</p> <p>J4 damage or defects covered by the statutory or contractual guarantee of a third party (e.g. the manufacturer or seller);</p> <p>J5 Damages or defects covered under other insurance contracts;</p> <p>J6 Assembly errors attributable to work carried out by a technician not commissioned by the manufacturer or seller;</p> <p>J7 Alterations made to the insured equipment that were not approved by the manufacturer or seller;</p> <p>J8 Damages and defects directly attributable to ageing or to excessive deposits of dirt or other residues;</p> <p>J9 Damages and defects attributable to inadequate maintenance or to the failure to comply with the manufacturer's maintenance recommendations;</p> <p>J10 Damages and defects attributable to the failure to use the insured equipment in accordance with the manufacturer's instructions;</p> <p>J11 Loss or damages attributable to external impacts;</p> <p>J12 The insurance does not cover (cosmetic) defects that do not affect the functionality of the insured equipment or burn-in damage to monitors.</p> <p>Not insured objects</p> <p>J13 Equipment used in building systems and customarily considered to be part of the building and insured together with it.</p> <p>Commencement and duration of insurance</p> <p>J14 Insurance cover begins after expiry of the statutory guarantee period of two years and ends five years after the equipment was purchased or used for the first time.</p>

Household contents insurance

The insurance covers

Do you want to know how you are insured? The coverage and insured sums of your insurance as you required it are listed in your policy.

The explanation of terms must be used additionally to determine the insurance coverage.

Accident treatment costs for dogs, cats and other domestic animals

The insurance covers the pets owned by the policyholder against

K1 accidents, i.e. any physical impairment caused by a sudden external factor, the cause of which is random and involuntary (including during transport) and which is not the consequence of a disease. Poisoning is deemed to be equivalent to an accident.

In the event of a claim, Helvetia will provide compensation within the scope of the agreed insured sum for costs incurred for

- K2** veterinarian fees and physiotherapeutic treatments;
- K3** expenses for pharmaceutical products and aids as well as homoeopathic medicines; surgical procedures;
- K4** radiological and radiotherapeutic examinations and treatments;
- K5** hospital stays;
- K6** emergency transports with an animal ambulance;
- K7** necessary euthanasia.

Health insurance for dogs and cats

The insurance covers pets owned by the policyholder against

- L1** disease, i.e. any change in the domesticated animal's state of health established by a veterinarian surgeon that is recognised by veterinary medicine and requires veterinary treatment;
- L2** this insurance may be concluded from the 3rd month until a maximum age of 6 years;
- L3** the insurance can cover up to 2 dogs and 2 cats per household;
- L4** the waiting period of 30 days begins once the insurance enters effect. If the insurance is dissolved or suspended, the waiting period will be started anew in the event that the insurance is reconcluded at a later date.

In the event of a claim, Helvetia will provide compensation for costs within the scope of the agreed sum insured for

- L5** veterinarian fees and physiotherapeutic treatments;
- L6** expenses for pharmaceutical products and aids as well as homoeopathic medicines;
- L7** surgical procedures;
- L8** radiological and radiotherapeutic examinations and treatments;
- L9** hospital stays;
- L10** emergency transports with an animal ambulance;
- L11** necessary euthanasia.

Accident treatment costs and health insurance for horses

The insurance covers horses owned by the policyholder and listed in the policy, not used for commercial purposes against

- N1** accidents, i.e. any physical impairment caused by a sudden external factor, the cause of which is random and involuntary (including during transport) and which is not the consequence of a disease. Poisoning is deemed to be equivalent to an accident;
- N2** disease, i.e. any change in the animal's state of health established by a veterinarian surgeon that is recognised by veterinary medicine and requires veterinary treatment;
- N3** acute disease: Acute changes in the animal's state of health (e.g. acute colic or digestive disorders, acute laminitis, myoglobinuria, acute infections, active inflammation and infections of the cardiovascular system, tetanus, rabies, equine influenza provided that the animal has been previously vaccinated in a timely fashion and has received periodic refresher vaccinations) and castration up to the age of three years. The consequences of pregnancy and birth are deemed equivalent to acute diseases;
- N4** chronic disease: Changes in state of health as a result of a gradually progressive disease (e.g. chronic diseases of the respiratory system such as tacheitis, bronchiolitis, bronchitis, pulmonary emphysema, all forms of chronic arthritis (rheumatism), arthrosis, lameness caused by exostosis, lameness related to the navicular bone, blindness not caused by accident, staggers, heat, anaemia).

In the event of a claim, Helvetia will provide compensation for costs within the scope of the insured sum for

- N5** veterinarian fees for admission examination, costs for veterinary reports, health certificates and expert opinions;
- N6** veterinary treatments in and outside of a medical centre, as well as pharmaceutical or homeopathic products given or prescribed by the veterinarian surgeon providing treatment;
- N7** laboratory and x-ray examinations;
- N8** surgical procedures;
- N9** necessary euthanasia.

For horses that are not yet in their 4th month of life or are 13 years or older, only 80% of the treatment costs after deduction of the excess will be paid.

The insurance does not cover

in addition to the exclusions on pages 6 and 7

Accident treatment costs for dogs, cats and other domestic animals; Health insurance for dogs and cats

- M1** diseases and consequences of accidents that occurred, were recognisable or could have been diagnosed by a veterinarian surgeon during an examination before the insurance entered effect;
- M2** injury or damage to the animal caused by liable third parties or animals resulting in liability under civil law, as well as deliberate or grossly negligent injury or damage of the animal by the animal keeper;
- M3** health impairments arising as a result of competitions or training;
- M4** psychotherapeutic treatments and treatments related to animal aggressiveness;

Accident treatment costs and health insurance for horses

- M5** invalidity, congenital defects and/or hereditary diseases;
- M6** costs of treatment and care related to pregnancy, delivery and consequences thereof;
- M7** surgical procedures of an aesthetic nature, dental care and contagious diseases where the animal has not been vaccinated and has not received the periodic refresher vaccinations;
- M8** veterinarian fees for the examination of an insured but not sick animal, requiring no treatment, and the costs for compulsory or optional vaccinations and refresher vaccinations;
- M9** animal cremation.

In supplement to M1, M2, M4, M5, M7, M8 and M9.

- N10** veterinarian fees for the examination of an insured but not sick animal, requiring no treatment;
- N11** costs for compulsory or optional vaccinations and refresher vaccinations;
- N12** costs for transport, slaughter, euthanasia and carcass rendering;
- N13** costs related to pregnancy, birth, castration, sterilisation;
- N14** costs related to grazing and shoeing, excluding additional costs arising from an initial orthopaedic shoeing ordered by the veterinary surgeon;
- N15** treatment costs for any tendon damage, regardless of its cause, in the first year of insurance;
- N16** damage or injury from participation in horse races, harness racing, military competitions or driving competitions.

Household contents insurance

The insurance covers		Cyber: Damage caused by use of Internet technologies	
Do you want to know how you are insured? The coverage and insured sums of your insurance as you required it are listed in your policy.			
The explanation of terms must be used additionally to determine the insurance coverage.			
	insured location	location is out-and-about	
O1	Restoration costs for digital data and software due to the following criminal causes (cyber crime): a) unauthorized access; b) DDoS-attacks.	■	CHF 5'000
O2	Costs of deletion/modification of content that infringes personality rights (cyber mobbing)	■	CHF 5'000
O3	Identity fraud	■	CHF 5'000
O4	Violation of copyright, name rights and trademark rights by third parties	■	CHF 5'000
O5	Online-Banking/Card fraud (phishing, hacking, skimming)	■	CHF 5'000
O6	Purchase protection Financial loss due to an online purchase	■	CHF 2'000 (not including deduction of an excess)

The insurance doesn't covers		Cyber: Damage caused by use of Internet technologies	
in addition to the exclusions on pages 6 and 7			
O7	Damage resulting from the use of pornographic content;		
O8	Damage resulting from a breakdown of public utilities and infrastructure;		
O9	Damage resulting from grossly negligent or intentional activities by the policyholder that violate domestic or foreign laws, regulations, orders, regulations in connection with the dispatch, transmission, communication or distribution of data;		
O10	Expenses incurred by external service providers;		
O11	Damages, which are already covered by another contract.		

Personal liability insurance

Statutory liability is insured and defence against unjustified claims as/in case of:	Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
<p>Do you want to know how you are insured? The coverage and insured sums of your insurance are listed in your policy as you desired.</p> <p style="border: 1px solid black; padding: 2px; margin-top: 20px;">The explanation of terms must be used additionally to determine the insurance coverage.</p>	Switzerland and the Principality of Liechtenstein Countries of the European Union and the EFTA All other countries	<p>P1 Third-party liability claims for damages brought against insured persons on the basis of statutory liability provisions due to death, injury or other health impediments of persons;</p> <p>P2 costs for defending against unjustified claims;</p> <p>P3 coverage includes financial losses resulting from an insured personal liability.</p>	<p>Q1 Liability claims for damages from third parties brought against insured persons on the basis of statutory liability provisions due to destruction, damage or loss of property;</p> <p>Q2 costs for defending against unjustified claims;</p> <p>Q3 coverage includes financial losses resulting from insured property damage suffered by the injured party.</p> <p>Death, injury, other health detriment and the loss of animals are equivalent to property damage.</p> <p>The impairment of an object's functioning without its substance being degraded is not deemed to be property damage.</p>	<p>R1 Third-party liability claims for damages that are brought against insured persons on the basis of statutory liability provisions due to financial loss (losses quantifiable in financial terms) and which result neither from insured personal injury nor insured property damage suffered by the injured party;</p> <p>R2 costs for defending against unjustified claims.</p>	<p>A36 due to contractual liability assumed beyond the scope of statutory liability or due to the non-fulfilment of statutory or contractual insurance obligations;</p> <p>A37 resulting from damage that persons insured under this policy cause to each other;</p> <p>A38 resulting from damage whose occurrence should have been expected or was accepted as very likely; wear-and-tear (e.g. to floors, walls and ceilings) and gradual damage to property such as that caused by weather, temperature, humidity, fungus and mould, dust, smoke, soot, gases, vapours or vibrations;</p> <p>A39 for all damage caused in connection with the wilful commission of a crime or misdemeanour as defined in the Swiss Criminal Code as well as for claims as a consequence of assault;</p> <p>A40 against an insured person as the keeper or user of aircraft of all types – including manned and unmanned free and tethered balloons, kites or hang-gliders,</p> <ul style="list-style-type: none"> ■ that must be entered in the Aircraft Register under Swiss law; ■ for which the keeper is obliged to provide security or would be if the aircraft were registered in Switzerland; ■ for the obligation to obtain a permit from the Federal Office of Civil Aviation (FOCA); <p>this shall not affect A33.14 b and A35.6). Further, in relation to activities as a civilian parachutist or flight instructor;</p> <p>A41 liability of the insured person arising from registered holdership or usage of motor vehicles, trailers and other vehicles towed by those vehicles, unless Swiss road traffic legislation prescribes mandatory insurance or would do so if the vehicles were registered in Switzerland. A33.17, A33.18, A33.21 und A35.1 remain reserved;</p> <p>A42 against the insured person as holder or user of watercraft of any kind. A33.19 remains reserved;</p> <p>A43 against the insured person as holder or driver during trips without holding an official license as required by law (e.g. use of mini-bikes or go-karts on public roads);</p> <p>A44 resulting from damage related to a professional activity or an activity performed for payment. Subject to the provisions per A33.11, A35.2 and 35.3;</p> <p>A45 resulting from damage to aircraft, watercraft, motor vehicles, small-power motor vehicles, mini-motorcycles and trailers, received by an insured person for use or care. Subject to the provisions per A33.17, A33.18, A33.19 and A35.1;</p> <p>A46 related to the transmission of contagious diseases;</p> <p>A47 for damage resulting from the effects of ionising radiation and laser radiation;</p> <p>A48 for damage directly or indirectly attributable to or related to asbestos or materials containing asbestos, chlorinated hydrocarbons (CHCs), chlorofluoro-carbons (CFCs) or urea-formaldehyde;</p> <p>A49 financial losses not attributable to an insured person or to property damage;</p> <p>A50 resulting from negatively affecting software (e.g. alteration, deletion, loss, rendering useless) and/or electronically processed or stored data, unless the consequence of an insured damage to media devices is concerned;</p> <p>A51 for damage which is otherwise insured or which must be insured.</p>
<p>A33 Basic cover</p>					
<p>A33.1 Private individual for consequences of private-life actions</p>	■ ■ ■	<p>Sum insured as per the basic insurance cover under the policy</p> <p>Deductible as per the basic insurance cover under the policy</p>	<p>Sum insured as per the basic insurance cover under the policy</p> <p>Deductible as per the basic insurance cover under the policy</p>		

Statutory liability is insured and defence against unjustified claims as/in case of:		Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
		CH/FL EU/EFTA Other				
A33.2	Tenants, lessees or owners of residential property: as per policy provisions as:					
A33.2.1	Tenants, lessees and public housing residents of buildings or premises used for residential purposes which serve as main domicile; for damage to the property used personally and to typical permanent furnishings and included rented furniture.	■		Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for registered motor homes, mobile homes and caravans.
A33.2.2	Owners or users of a self-occupied property exclusively for residential purposes or of an unregistered motor home, mobile home or caravan which is fixed in location, including installations and furnishing/equipment.	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damage as owner or user of properties with more than three flat units; b) for damage to rented/leased properties. The provisions per A33.3 remain reserved; c) for damage which users are responsible for repairing at their own expense.
A33.2.3	Condominium owners, collective owners, joint owners: Insurance cover is limited to the portion of damage costs exceeding the sum insured under the liability insurance held by the floor owner or co-owner association.	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) of the floor owner or co-owner for the share of the damage corresponding to the floor owner or co-owner's percentage ownership as per the association or collective charter; b) for damage if there is no liability insurance covering the floor owner or co-owner.
A33.2.3.1	Cover also applies if the cause of damage lies in elements of the self-occupied building which are attributed to the condominium under special rights.	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) of the floor owner or co-owner for the share of the damage corresponding to the floor owner or co-owner's percentage ownership as per the association or collective charter; b) for which other insurance cover applies.
A33.2.3.2	Liability claims in the event of non-insurance: Cover also applies if a liability insurance policy has been taken out covering the floor owner or co-owner which has been suspended or has lapsed due to non-payment of premiums without the assistance or knowledge of the policyholder (e.g. due to embezzlement or bankruptcy of the property manager). Claims are only covered up to the ownership percentage/share.	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) of the floor owner or co-owner for the share of the damage corresponding to the floor owner or co-owner's percentage ownership as per the association or collective charter.
A33.3	Tenants of a holiday home for a single family, an apartment for holiday, training or work purposes, and occupants of hotel rooms and of unregistered motor homes, mobile homes or caravans with fixed location, of garages, creative workshops, practice rooms, party facilities and similar premises for damage to the property used personally and to the typical permanent furnishings and included rented furniture.	■ ■ ■		Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for registered motor homes, mobile homes and caravans.
A33.4	Owners of a holiday home for a single family, a holiday apartment (as condominium, collective or joint owner: solely as per item A33.2.3) and of unregistered motor homes, mobile homes and caravans with fixed location including their furnishings and equipment.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damage as owner or user of properties with more than three flat units; b) for damage as owner of properties containing business premises; c) for registered motor homes, mobile homes and caravans.
A33.5	Owners and lessees of undeveloped land , such as allotment gardens, plantations, vineyards, orchards, forestland, fields and meadows, as long as the income does not represent a significant portion of the insured person's annual earned income.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		
A33.6	As property developer for damage to third-party land, buildings and other works through demolition, earthmoving or construction work; for buildings, up to a construction sum of CHF 200'000.	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for losses from reduced yield or exhaustion of sources; b) in relation to site contamination (e.g. contaminated excavated material); c) for losses/damage exceeding the construction total of CHF 200'000.
A33.7	Head of household: The liability of an insured person as head of a household is covered for damages caused by under-age children or under-age cohabitants of the insured person or the insured person's spouse or common-law partner.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		
A33.8	Carers of children in childcare, foster children and children staying on holiday: The insurance covers claims for damage inflicted upon third parties and caused by children in childcare, foster children and children staying on holiday who are temporarily residing with the policyholder.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for claims of the policyholder personally or claims of an insured person.

Statutory liability is insured and defence against unjustified claims as/in case of:		Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
		CH/FL EU/EFTA Other				
A33.9	Children and cohabitants incapable of judgement or under disability: The insurance covers claims for damage caused by the policyholder's or their married/common-law partner's children and cohabitants to the extent to which they are incapable of judgement and have no legal capacity, provided that and insofar as statutory provisions would establish liability to pay compensation if the damage were caused by a competent party.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		
A33.10	Responsible party for items taken into custody by or entrusted to the insured person for use, safekeeping or other purposes or under a rental arrangement.	■ ■ ■		Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for precious items; b) for cash, cashpoint cards, credit cards, securities, documents, plans; c) for property of the employer of an insured person or the employer of another person living in the household, as well as damage related to business keys or other locking systems (e.g. badges) entrusted to them; A33.24 remains reserved; d) for property that an insured person is paid to perform an activity on/with; e) for musical instruments kept or rented by an insured person for more than 365 days; f) for property that is subject to a rent-to-own, lease-to-own or lease agreement and property subject to retention of title; g) for injury/damage to horses, mules, or rented or borrowed riding or driving equipment.
A33.11	Self-employed persons: Liability is covered in connection with exercise of the following professions: hairdresser, beautician, pedicurist, manicurist, nail designer, daycare provider/nanny, childcare provider/babysitter, au-pair, tutor, pet sitter, house sitter, home custodian, interior cleaner, musician, actor, baker, confectioner, party service provider, host, farmer, photographer. As long as total annual turnover from these activities does not exceed CHF 40'000. For all other activities, insurance cover applies as long as total annual turnover does not exceed CHF 5'000.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damage or loss related to entrusted business keys or other locking mechanisms (e.g. badges), subject to A33.24; b) for damage to entrusted, leased or rented property; c) for damage to valuables, antiques or art objects; d) for damage due to the organising or conducting of or participating in risk/thrill/extreme sports events or competitions; e) for damage to third-party property during transport, working, repair or cleaning; f) resulting from the loading or unloading of vehicles; g) resulting from misappropriation or embezzlement; h) resulting from environmental degradation.
A33.12	Keepers of animals , such as dogs, cats, sheep, goats, horses, bees, snakes or other common domestic animals.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damage arising from participation in hunting events; subject to A35.4; b) for damage resulting from non-compliance with laws and regulations governing the keeping of animals; c) if annual income from animal husbandry exceeds CHF 20'000.
A33.13	Employers of private service personnel , for damage/losses suffered by third parties caused by private service personnel working in the household of the policyholder. The insurance also covers the liability of the household's employees and helpers towards third parties as a result of their services towards the policyholder.	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damage/losses suffered by self-employed professionals and persons employed or hired by them.
A33.14	Athletes performing/participating in sports and sporting matches: Damage/losses incurred while performing/participating in sports are covered.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damage to rented or loaned horses and to associated riding and driving equipment; subject to A35.5; b) for damage arising from the practice of aerial sports and motor sports; c) from participation in hunting events; subject to A35.4; d) from participation in horse races and driving competitions; e) for damage caused by professional athletes; f) for damage arising from the use of go-karts.
A33.15	Weapon owners and marksmen	■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) as hunter; subject to A35.4.

Statutory liability is insured and defence against unjustified claims as/in case of:		Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
		CH/FL EU/EFTA Other				
A33.16	Members of the armed forces, civil defence service or public fire brigades	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) in performing professional activities; b) in war events, civil unrest and uprising; c) for damage to service equipment.
A33.17	Occasional users of non-owned passenger cars, delivery vehicles registered in Switzerland, the Principality of Liechtenstein or countries of the European Union or EFTA up to 3.5 tonnes, small motor vehicles and agricultural vehicles up to 3.5 tonnes, motorcycles, mini-bikes and motor scooters: The insurance covers claims against the insured person for occasional, non-regular, exceptional and brief use as driver or passenger, unless the claims are covered under the liability insurance to be concluded for the vehicle itself. Additional premium resulting from loss of bonus of the holder resulting from their motor vehicle liability insurance is also covered. If the holder of the motor vehicle used has not concluded a mandatory liability insurance policy or if said liability insurance policy is ineffective at the time of the damage event, the insurance coverage from this contract is void.	■ ■	In Switzerland Sum insured as per the basic insurance cover under the policy Outside Switzerland Sum insured CHF 2'000'000 Deductible as per the basic insurance cover under the policy	In Switzerland Sum insured as per the basic insurance cover under the policy Outside Switzerland Sum insured CHF 2'000'000 Deductible as per the basic insurance cover under the policy		a) for claims arising from damage to the vehicle used and associated parts, to trailers and to towed or joined vehicles; subject to A35.1; b) for claims arising from damage related to the use of a vehicle held, regularly driven or rented against payment by an insured person, the employer of an insured person, a person living in the household of the employer or by the armed forces; c) for journeys prohibited by law or not approved by the holder; d) arising from participation in races, rallies and similar driving competitions, in corresponding training runs and when driving on race tracks; e) for claims for damage to property transported in the vehicle; f) for journeys conducted by an insured person against payment or professionally; g) arising from the use of vehicles received from a garage, a dealership or a repair shop or as part of a car sharing scheme (e.g. mobility vehicles).
A33.18	Damage to third-party motor vehicles: Party causing damage to third-party passenger cars, delivery vans, motor homes up to 3.5 tonnes, small motor vehicles and agricultural vehicles up to 3.5 tonnes, trailers up to 3.5 tonnes, motorcycles, mini-bikes and motor scooters: Claims are covered against the insured person as driver or passenger for accidental property damage resulting from the occasional, infrequent use of third-party motor vehicles on an exceptional basis for a short period of time for private purposes. Towing costs to the nearest repair shop or salvage facility suitable for the work in question are also covered. If the vehicle used is covered under an accidental damage insurance policy, the holder receives compensation only for the deductible and additional premium charged as a result of the damage (bonus loss). This compensation is not payable if Helvetia refunds claim expenses (less deductible) to the motor vehicle accidental damage insurer. If the claim does not result in a higher premium as a result of a bonus protection insurance policy, no compensation will be paid in this connection. (Stated in the policy under "Damage to third-party motor vehicles.")	■ ■		Sum insured as per the policy Deductible as per the policy		In supplement to A33.17, points b) – h) a) for damage to towed or joined vehicles; b) for damage to the used vehicle caused by normal use, breakage or wear, including, in particular, suspension spring breakages caused by vibrations of the vehicle on the road, damage caused by a lack of oil, damage caused by the lack, loss or freezing of cooling water; c) for replacement car rental; d) for reduced value; e) for damage to trikes and quads.
A33.19	Registered holders and users of watercraft: Cover applies to the liability of registered holders and users of boats, ships and other water vessels for which liability insurance is not legally required.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Sum insured for regattas and competitions: CHF 5'000 Deductible as per the basic insurance cover under the policy		a) for journeys conducted by an insured person for payment or professionally.
A33.20	Registered holders and users of bicycles and e-bikes and similar vehicle-like items which are equivalent to bicycles respecting liability and insurance: Liability as registered holder and user is insured.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) for damages resulting from the registered holding or use of bicycles, e-bikes or other vehicles for which liability insurance is required by law.
A33.21	Registered holders and users of motorcycles and e-bikes and similar vehicle-like items which are equivalent to motorcycles with respect to liability and insurance: Insurance cover is limited to the amount of compensation exceeding the sum insured under the insurance required by law.	■ ■ ■	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy	Sum insured as per the basic insurance cover under the policy Deductible as per the basic insurance cover under the policy		a) if the legally required insurance policy has not been concluded or the vehicle driver does not possess a legally prescribed driving licence.

Statutory liability is insured and defence against unjustified claims as/in case of:		Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
		CH/FL EU/EFTA Other				
A33.22	<p>Responsibility for environmental degradation: For damage connected with environmental degradation resulting from a single, suddenly occurring, unforeseen event requiring immediate action, such as reports to the competent authority, notification of the population, initiation of damage prevention or damage limitation measures.</p> <p>The rusting through of or development of leaks in facilities used to store substances that damage soil or water, including liquid fuels, acids, bases and other chemicals (but not sewage or other operating waste products) is equated to a single and suddenly occurring event in accordance with the above paragraph.</p> <p>Facilities in the aforementioned sense include tanks and tank-like containers (basins, tubs etc., but not mobile containers) as well as pipes, including the associated installations (Carbura clause).</p>	■ ■ ■			<p>Sum insured as per the basic insurance cover under the policy</p> <p>Deductible as per the basic insurance cover under the policy</p>	<p>a) only if multiple events of similar effect (such as occasional dripping of harmful substances into the ground or repeated spilling of liquids out of mobile containers) trigger damage prevention, mitigation or elimination measures which are not necessary if only a single such event occurs;</p> <p>b) for expenses incurred for the location of leaks, for emptying and refilling, as well as costs for repairing and modifying equipment;</p> <p>c) for actual environmental damage, i.e. damage to objects that are not covered by the protection of rights to individual assets;</p> <p>d) in connection with contaminated sites;</p> <p>e) by in-house waste processing facilities. This exclusion does not apply to facilities used for the composting of or short-term temporary storage of waste or other waste products or for the treatment or pre-treatment of sewage;</p> <p>f) attributable to a culpable failure to observe statutory or official regulations.</p>
A33.23	<p>Loss prevention costs: For loss prevention costs, i.e. in a situation where unforeseen personal injury or property damage could immediately occur, insurance covers costs accruing to the insured person under statutory law or otherwise for appropriate, immediate measures taken to prevent damage/losses from occurring (damage prevention costs). Costs for measures taken after a risk event has already been averted are not covered, however.</p>	■ ■ ■			<p>Sum insured as per the basic insurance cover under the policy</p> <p>Deductible as per the basic insurance cover under the policy</p>	
A33.24	<p>Responsibility for entrusted business keys and other locking system (e.g. badges): Statutory liability is covered for the consequences of loss of entrusted business keys and for codes, cards, badges etc. for electronic access systems. (Referred to in the policy as "Loss of entrusted business keys".)</p>	■ ■ ■		<p>Sum insured as per the basic insurance cover under the policy</p> <p>Deductible as per the basic insurance cover under the policy</p>		
A34 Voluntary liability						
<p>Payment of benefits for losses without statutory liability: Upon request by the policyholder, the scope of insurance can be extended to cover claims asserted by third parties which cannot be enforced against the policyholder due to non-fulfilment of the conditions for liability but which are covered under the terms of the insurance policy as actions in the private life of the insured person as/with:</p>						<p>In supplement to items A36–A51</p> <p>a) regarding deductibles and franchises;</p> <p>b) for the fulfilment of contracts up to the point in time of passing of risk, or claims in lieu thereof for substitute performance due to non-fulfilment;</p> <p>c) for damage for which liability insurance is required by law or if there is an obligation to guarantee liability (e.g. motor vehicle liability insurance);</p> <p>d) in connection with the liability of the perpetrator for damage/losses resulting from wilfully/intentionally committed crimes or offences or the attempt to commit such;</p> <p>e) in connection with intellectual property rights (patents, trademark, design rights etc.);</p> <p>f) for damage to rented or leased land, buildings and premises exceeding the fair value thereof;</p> <p>g) from damage/losses related to criminal activity;</p> <p>h) covered by other insurance (e.g. property insurance, legal expenses insurance);</p> <p>i) for recourse and compensation claims of third parties for services performed for the injured parties;</p> <p>j) for damage/losses occurring in connection with professional activity (significant livelihood);</p> <p>k) for damage inflicted by insured persons upon each other or upon a person living with them in the same household;</p> <p>l) for events causally related to abuse of alcohol or medications, drug consumption or a speeding offence within the meaning of Article 90 (4) of the Road Traffic Act.</p>
A34.1	<p>Renters, lessees, public housing residents and condominium owners: The insurance covers claims in the absence of statutory liability for costs incurred when doors need to be broken open due to keys being missing or stuck in a lock, or when doors need to be opened by a locksmith (causing property damage), or when a lock cylinder or locking mechanism needs to be replaced due to a missing key.</p>	■ ■ ■		<p>Sum insured CHF 1'000</p> <p>Deductible as per the basic insurance cover under the policy</p>		

Statutory liability is insured and defence against unjustified claims as/in case of:		Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
		CH/FL EU/EFTA Other				
A34.2	Carers of children in childcare, foster children and children staying on holiday: The insurance covers claims for damage inflicted upon third parties and caused by children in childcare, foster children and children staying on holiday who are temporarily residing with the policyholder.	■ ■ ■	Sum insured CHF 200'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 200'000 Deductible as per the basic insurance cover under the policy		a) of the policyholder personally or claims of an insured person.
A34.3	Additional head of household: The insurance also covers the liability of another person serving as head of household (carer of children in childcare, foster children and children staying on holiday) for damage caused by under-age children or under-age cohabitants of the policyholder or the policyholder's spouse or common-law partner who are residing with the policyholder on a temporary and unpaid basis.	■ ■ ■	Sum insured CHF 200'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 200'000 Deductible as per the basic insurance cover under the policy		
A34.3.1	Claims of the temporary additional head of household and of the persons cohabiting in the same household are also covered.	■ ■ ■	Sum insured CHF 5'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 5'000 Deductible as per the basic insurance cover under the policy		
A34.4	Responsible person for children and cohabitants incapable of judgement and with no legal capacity: Claims for damage caused by children or cohabitants of the policyholder or the policyholder's spouse or common-law partner who are incapable of judgement or have no legal capacity are covered.	■ ■ ■	Sum insured CHF 200'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 200'000 Deductible as per the basic insurance cover under the policy		
A34.5	Athletes performing/participating in sports and sporting matches: Third-party claims without statutory liability for damage/losses occurring while performing/participating in sports are covered.	■ ■ ■	Sum insured CHF 1'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 1'000 Deductible as per the basic insurance cover under the policy		a) for damage to rented or loaned horses and to associated riding and driving equipment; subject to A35.5; b) for damage and loss arising from the practice of aerial sports and motor sports; c) from participation in hunting events; subject to A35.4; d) from participation in horse races and driving competitions; e) for damage and loss caused by professional athletes; f) for damage and loss arising from the use of go-karts.
A34.6	Damage caused by pets kept for others: Liability is covered for damage to a third party, even without statutory liability, caused by pets kept on behalf of other parties.	■ ■ ■	Sum insured CHF 5'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 5'000 Deductible as per the basic insurance cover under the policy		a) for damage arising from participation in hunting events; subject to A35.4; b) for damage resulting from non-compliance with laws and regulations governing the keeping of animals; c) if the animals are kept and cared for on a commercial basis; d) for damage incurred after a period of one month if the period of keeping/care exceeds one month.
A34.6.1	Claims of the third party and of the persons living with the third party in the same household are also covered if the pets are not kept/cared for on a commercial basis.	■ ■ ■	Sum insured CHF 1'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 1'000 Deductible as per the basic insurance cover under the policy		a) for damage resulting from non-compliance with laws and regulations governing the keeping of animals; b) if the animals are kept and cared for on a commercial basis; c) for damage incurred after a period of one month if the period of keeping/care exceeds one month.
A34.7	Aid: Damage to third parties or to the insured occurring while providing first aid.	■ ■ ■	Sum insured CHF 2'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 2'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 2'000 Deductible as per the basic insurance cover under the policy	
A34.8	Damage arising from performing favours: For the claims of third parties for the portion of damage for which there is no statutory liability.	■ ■ ■	Sum insured CHF 2'000 Deductible as per the basic insurance cover under the policy	Sum insured CHF 2'000 Deductible as per the basic insurance cover under the policy		

Statutory liability is insured and defence against unjustified claims as/in case of:	Where			Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
	CH/FL	EU/EFTA	Other				
A35 Supplementary insurance Statutory liability for actions falling within the sphere of the private life of the insured person as:							
A35.1 Extended cover for damage arising from the use of third-party motor vehicles: Liability is covered for accident-related damage claims arising through use of a registered third-party motor vehicle of up to 3.5 tonnes for private purposes asserted against an insured person to the extent to which the claim amount exceeds the cover under motor vehicle insurance to be concluded for the vehicle. The insurance also covers the deductible and the additional premium charged due to the holder's lost bonus from the holder's motor vehicle insurance. If the vehicle used is covered under an accidental damage insurance policy, the holder receives compensation only for the deductible and additional premium charged as a result of the damage (lost bonus). Towing costs to the nearest repair shop or salvage facility suitable for the work in question are also covered.							a) for damage to vehicles registered to the persons insured under this policy, their employers or the armed forces; b) arising from participation in races, rallies and similar driving competitions, in corresponding training runs and when driving on race tracks; c) for journeys prohibited by law or not approved by the holder; d) for journeys conducted by an insured person against payment or professionally; e) for claims arising from damage to towed or joined vehicles; f) for claims arising from damage to the vehicle used caused by normal use, breakage or wear, including in particular suspension spring breakage caused by vibrations of the vehicle on the road, damage caused by a lack of oil, damage caused by the lack, loss or freezing of cooling water; g) if the motor vehicle liability insurance policy required for the motor vehicle used was not concluded or lapsed during the usage; h) for reduced value.
A35.1.1 Drivers of third-party motor vehicles provided at no charge	■	■	■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy		
A35.1.2 Drivers of motor vehicles shared by members of shared housing or of a shared-interest community	■	■	■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy		
A35.1.3 Renters of motor vehicles provided by car-sharing or car hire providers or by garages	■	■	■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Sum insured for the utilised vehicle CHF 2'500 Deductible as per the policy		
A35.2 Teachers at public and private schools: Liability is covered in connection with exercising these professional functions in case of recourse action by the employer or an insurer.	■	■	■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy		a) for events causally related to abuse of alcohol or medications, drug consumption or a speeding offence within the meaning of Article 90 (4) of the Road Traffic Act; b) from working as a full-time ski or sport instructor or as mountain guide. A35.3 remains reserved.
A35.2.1 Search, rescue and recovery costs are covered for accompanying travellers and pupils on school trips, class camps/retreats and field days/outings.	■	■	■			Sum insured CHF 50'000 Deductible as per the policy	
A35.3 Ski and sports instructors, mountain guides: Statutory liability as a self-employed ski or sports instructor or mountain guide is covered if total annual turnover from such activity does not exceed CHF 40'000.	■	■	■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy		a) for events causally related to abuse of alcohol or medications, drug consumption or a speeding offence within the meaning of Article 90 (4) of the Road Traffic Act; b) for damages in connection with risk/thrill/extreme sports or adventure activities.
A35.3.1 Search, rescue and recovery costs are covered for participants and pupils during field days/outings.	■	■	■			Sum insured CHF 50'000 Deductible as per the policy	a) in connection with competitions.
A35.4 Hunters: The statutory liability of the person specified by name is covered (proof of insurance required) as hunter, gamekeeper, lessee of hunting grounds, claims resulting from the use of dogs during the hunt or from participation in hunting events (such as shooting practice or hunting dog tests).	■	■	■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy		a) for events causally related to abuse of alcohol or medications, drug consumption or a speeding offence within the meaning of Article 90 (4) of the Road Traffic Act; b) arising from hunting without a valid hunting licence and from the violation of statutory or official regulations on hunting and poaching; c) for game and crop loss; d) for damage to hunting implements and injury to dogs received for use.

Statutory liability is insured and defence against unjustified claims as/in case of:		Where	Personal liability	Property damage	Purely financial losses	The following claims are not insured unless specifically stated in the STI
		CH/FL EU/EFTA Other				
A35.5	Tenants, borrowers and riding students of/with horses not owned by them for accident-related damage and damage caused culpably by an insured person (death, reduced value, veterinarian costs) to horses that are rented, borrowed, temporarily held or used for account and to the associated rented or borrowed riding or driving equipment. If the horse owner demonstrably suffers lost income, loss of commercial income is also covered in case of temporary inability to use up to the amount of the agreed maximum per-diem compensation and sum insured per the policy. Insurance coverage is also provided for internal tests held by clubs or associations, courses and schools.	■ ■ ■		Sum insured as per the policy Deductible as per the policy		a) when participating in horse races, jumping competitions and driving competitions; b) for damage to animals kept for a period exceeding four months.
A35.6	Keepers and users of model aircraft and drones subject to registration but not requiring a permit for operation (hereinafter "aircraft"): The insurance covers the statutory liability of the persons named in the contract (proof of insurance is mandatory) in their capacity as the keepers and users of aircraft weighing more than 250 grams but not more than 25 kg.	■ ■ ■	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy	Sum insured as per the policy Deductible as per the policy	In supplement to items A40 and A33.14 b a) for events causally related to abuse of alcohol or medications, drug consumption; b) for damage caused by aircraft requiring a permit from the Federal Office of Civil Aviation; c) for aircraft weighing more than 30 kg; d) for damage caused during operation in controlled airspace (e.g. in the vicinity of airports); e) for damage caused when flying directly above crowds of people (e.g. spectators at events, etc.); f) for damage as a result of flight operations during rain or snowfall; g) for damage caused by deliberate or unintentional breaches of statutory regulations, rules or guidelines in Switzerland or abroad.
A35.7	Cyber: Damage caused by use of Internet technologies	■ ■ ■			Sum insured as per the policy Deductible as per the policy	a) for damage resulting from the use of pornographic content; b) for damage resulting from grossly negligent or intentional activities by the policyholder that violate domestic or foreign laws, regulations, orders, regulations in connection with the dispatch, transmission, communication or distribution of data; c) for damage arising out of domain name grabbing.

Term of liability cover

- S1** The insurance covers damage occurring during the contract term as long as it is reported to the company within 60 months of the date of end of the contract.
- S2** The time of occurrence of the damage is deemed to be the time when the damage is first discovered. In case of doubt, personal injury is deemed to have occurred at the time when the injured party first consults a physician due to symptoms of the health impediment in question, even if the causal relationship is not discovered until later.
The time of effect of loss/damage prevention costs is deemed to be the time at which it is first ascertained that a loss or damage could occur.
- S3** Liability for damages occurring prior to the contract start date is also insured if the insured can credibly demonstrate having had no knowledge of any acts or omissions creating grounds for liability at the time of contract conclusion.
To the extent to which damage is covered under previously concluded insurance, insurance cover under this policy is subsidiary (cover to the extent of differing provisions and limits).
- S4** If the scope of cover is changed during the contract term (including any change in the sum insured or deductible), item S3 point 1 applies mutatis mutandis.
- S5** In the event of the death of the policyholder, the insurance also covers statutory liability claims for damage which was caused before the end of the contract and became manifest after the end of the contract but before the statute of limitations (continuing cover) elapsed if reported to Helvetia in writing or any other text form within that period. Damage that becomes manifest during the period of continuing cover shall be deemed to have occurred on the day of ending of the contract. The insurance does not cover damage caused after end of the contract.
- S6** If insured persons leave the group of insured persons during the contract term, insurance coverage applies only to their liable actions and omissions committed prior to ending of the contract. In case of contract dissolution as per item S5, prior thereto, insurance cover applies for the duration of the corresponding continuing cover period.
- S7** Continuing cover per items S5 and S6 does not apply prior thereto if the liability is covered under a different liability insurance contract.

Explanation of terms

Contractual disputes often arise because both contracting parties use one and the same term, but make different associations with this term. We will therefore explain the most important expressions here in alphabetical order.

Bodily injury	Third-party liability claims for damages brought against insured persons on the basis of statutory liability provisions due to death, injury or other health impediments.
Building glazing	<p>Building glazing that is exclusively part of the premises used by the insured persons, as well as:</p> <ol style="list-style-type: none"> Provisional glazing; Damage to paintwork, text elements, film and paint coatings, etched and sand-blasted glass, provided that the damage is also linked to glass breakage; Wash basins, sinks, toilets, flushing tanks, urinals (including partition walls), bidets; Glass-ceramic stoves; Kitchen and washstand covers (worktops and associated wall covers); Glass panels from solar collectors and solar generators, including when these are located on the same land as the building, provided that they are not used for commercial purposes; Repair of bathtubs and shower bases; Glazing in the building environment. <p>Glass-like materials such as glass-ceramic, Plexiglas and other plastics used in place of glass are also considered to be glass.</p>
Building surroundings	<ol style="list-style-type: none"> Structural facilities of the insured persons which are outside of the location specified in the policy but located on the associated land, including garden sheds, garages, pergolas, chimneys, swimming pools (including covers), fountains, supporting walls and similar; The insured persons' private garden that is firmly embedded in the ground, including lawns, decorative shrubs, flowers, trees and similar.
Co-ownership	A form of ownership where the building or land belongs to several owners jointly. The collective property is broken down into parts (shares). Each owner owns a share that they can exercise ownership rights over. They may sell or encumber their share. The owner's creditors may pledge the owner's share.
Contaminated sites	Contaminants present in the soil or in water, known or unknown, at the time the contract was concluded.
Costs of restoring digital data and software	<p>Costs of restoring digital data and software on data media to their state immediately prior to the loss if such cost is incurred as a result of an insured cyber event.</p> <p>The following in particular qualify as restoration:</p> <ol style="list-style-type: none"> automated re-entry from back-up media; removal of malicious software (malware) present; rescue and recovery of digital data from the damaged or infected data master at the time when the damage occurred (as far as possible and appropriate); replacement and reinstallation of software; reinstalling individually produced software or software add-ons (e.g. configurations, function blocks) from records in the possession of the policyholder.
Cyber mobbing	Forms of defamation, harassment, intimidation, coercion, threats, blackmail, libel, insults and slander directed towards other people or companies by electronic means via the Internet, chat rooms, instant messaging services and/or mobile phones. This includes the theft of (virtual) identities in order to make libellous statements or execute transactions in another person's name.
Domain-Name-Grabbing	A person registers a domain name that is identical to a known trademark so as to prevent the true owner of the trademark from using the domain name for its web presence.
DDoS-Attacks	<p>In information technology, denial of service (DOS) refers to the non-availability of an Internet service that should really be available. Although there may be various reasons for the non-availability, the most frequent cause is due to overloading of the data network. This may be the result of unintentional overloading or may be a concerted attack on the servers or other components of the data network.</p> <p>A data blockage caused by a large number of enquiries is referred to as a distributed denial of service, DDoS.</p>
Earthquake	An earthquake is an earth tremor caused by tectonic movements in the earth's crust. Tremors caused by the collapse of man-made cavities are not regarded as an earthquake. In cases of doubt, the Swiss Earthquake Service will decide whether the event was tectonic in nature.
Environmental damage	The sustained impairment of the natural state of the air, bodies of water (including groundwater), soil, flora or fauna through pollution, provided that this pollution is able to have a damaging or other effect on human health, property values or ecosystems or has already done so. Environmental damage is also deemed to be any matter referred to as such by the legislative authority. The rusting through or development of leaks in facilities used to store substances that damage soil or water, including liquid fuels, acids, bases and other chemicals (but not sewage or other operating waste products) is equated to a single and suddenly occurring event in accordance with the above paragraph. Facilities in the aforementioned sense include tanks and tank-like containers (basins, tubs etc., but not mobile containers) as well as pipes, including the associated installations.

Equipment and installations	Equipment and installations belonging to the insured properties are deemed to include tanks and tank-like containers, personnel and freight elevators, parking lots and garages for motor vehicles, children's playgrounds with apparatus, private indoor and outdoor swimming pools not open to the public, creative and leisure workshops, secondary buildings (toolsheds, garage containers, greenhouses etc.), biotopes and ponds, provided that these are used exclusively for private purposes.
Financial loss	Losses quantifiable in financial terms, attributable to a claim against an insured person or to property damage.
Follow-up costs	Necessary follow-up costs that the policyholder incurs directly and in direct connection with the damage caused to objects insured under this contract or when premises are temporarily uninhabitable because of construction noise or smells or because a stairwell cannot be used or similar.
Freehold ownership	A special form of joint ownership. Here, each owner is entitled to the exclusive use and management of a precisely defined part of the building, usually a freehold apartment (see also joint ownership).
Glass parts of furniture	Glass elements of cabinets, mirror wardrobes, glass tables and similar, as well as of stone tables and decorative fountains.
Hacking	Unauthorized access to an IT system.
Household contents	<ol style="list-style-type: none"> Household contents encompass all movable property for private use, in particular that which is used for living, recuperating, private consumption, sports, creativity and mental stimulation, and is the property of the insured person. Household contents also includes <ol style="list-style-type: none"> Identity documents, leased or rented household contents, frozen goods, unregistered conveyances for the disabled; Professional clothing and tools (not including merchandise) that are the property of the insured persons; Building elements installed by tenants.
Identity fraud	Misappropriation and fraudulent use of personal data by criminal third parties with the intent to enrich themselves financially or deliberately harm the victim.
Insured location/insured premises	Locations or premises listed in the policy as being covered by the insurance.
Joint ownership	A form of ownership where the building or land belongs to several owners jointly. As a result, the owners may only utilise the property jointly as a whole, file legal complaints jointly in relation to the property as a whole, or have legal complaints filed against them jointly in relation to the property as a whole. Example: Inheritance groups.
Liability	The legal requirement to assume responsibility for damage afflicted to a third party.
Loss/damage prevention costs	The costs incurred by the policyholder in taking reasonable measures to avert an imminent insured loss as a result of an unforeseen event.
Lost Bonus	To calculate the lost bonus, the number of years required after the claim to reach the same premium level as prior to the accident is applied, assuming that the bonus is not influenced in this period by another claim and that there are no changes to the premium or bonus system. There is no bonus loss if Helvetia compensates the motor vehicle insurer for claim expenditures (less deductible) or if bonus protection insurance does not result in a higher premium.
Money assets	<p>Own and entrusted monetary values such as cash, digital monetary units with cryptographic key, such as Bitcoin, customer and credit cards, telephone tax cards and mobile phone prepaid cards, Check, credit card receipts, car vignettes, impersonal tickets, subscriptions and vouchers, securities</p> <ul style="list-style-type: none"> ■ as inventories, ingots or merchandise; ■ than gold, silver and platinum metals; ■ as unmounted gems and pearls, coins and medals.
Motor-assisted bicycles	<p>According to Art. 18, letter b of the Swiss Ordinance on the Technical Requirements of Road Vehicles, motor-assisted bicycles are deemed to be vehicles with an electric motor with a maximum output of 0.50 kW, a maximum speed of 20 km/h inherent to their construction, and any kind of assistive pedals that are effective up to a maximum of 25 km/h, and which also:</p> <ol style="list-style-type: none"> have one seat; are specially designed to carry a disabled person; consist of a special bicycle/disabled wheelchair combination, or are specifically designed to carry a maximum of two children on protected seats.
Natural Forces	Household contents (A5) as well as jewellery, wristwatches and pocket watches (A7) are subject to compulsory and natural forces insurance, which is governed by the Private Insurer Supervision Ordinance (Aufsichtsverordnung, AVO).
Occasional journeys	Insured journeys are deemed to be occasional and non-regular if conducted on no more than 6 days a year, regardless of whether the use of the vehicle is on isolated days or on sequential days.

Online-Banking/Card fraud	Abusive use of credit cards held in the name of the policyholder with payment function at financial institutions or card issuers in Switzerland, the Principality of Liechtenstein, as well as in neighbouring border areas (50 km as the crow flies): a) In the event of unlawful withdrawals from manipulated ATMs; b) In the event of unlawful payment transactions at manipulated payment terminal; c) for cashless payment transactions with mobile phones and tablets
Out-and-about	a) Within the context of the specific restrictions on benefits worldwide for household contents located temporarily (not longer than one year) at any other place around the world, and for costs. This rule also applies to damage caused by natural forces. However, household contents that are permanently located «out-and-about» (in holiday houses, second apartments, holiday apartments) do not fall under this external insurance. b) Hand knotted carpets, tapestries, art and collection objects, (Art and collection objects (e.g. paintings, graphics, photographs, sculptures), antiques and design objects (incl. furniture), porcelain (e.g. handmade figures) are only insured at the location specified in the policy.
Particular objects of value	<ul style="list-style-type: none"> ■ Watches and pocket watches of all types, jewellery made from precious metals (for gold as of 14 carats/585 assay), precious stones, pearls, coins and medals; ■ Antiques, paintings, stamps, art works, musical instruments, Oriental rugs, collector's items, sculptures and weapons; ■ Designer items: objects whose commercial value is determined not primarily by the value of the processed material and/or the particularly fine processing quality but by the luxury image of the brand itself; ■ Visual aids such as all types of spectacles with corrective lenses as well as contact lenses, binoculars and microscopes.
Persons insured	Depending on what is agreed in the policy, the insurance covers the policyholder (one-person household) or the policyholder and all persons cohabiting with the policyholder (multi-person household). The insurance also covers: <ul style="list-style-type: none"> ■ Damage caused to third parties by employees and temporary staff in the insured person's household in the performance of their work; ■ Under-age children who do not live in the household or who are registered at another location, for as long as they are in the care of the insured person. One-person household: The insurance covers the policyholder. If the policyholder enters into a relationship (marriage, cohabitation), the scope of the insurance cover shall increase to that of a multi-person household. This expanded insurance cover expires if Helvetia is not informed of the relationship in writing or any other text form within one year of the change. The policyholder must pay Helvetia the premium for multi-person household cover as of the next due date after the start of the relationship. Multi-person household: The insurance covers the policyholder and all persons sharing the household with him/her on a permanent basis. The deciding factor is that the persons are officially resident at this location (e.g. certificate of residence, registration).
Phishing	Obtaining sensitive data such as user names or passwords by using e-mails sent at random or bogus websites to trick the victims into providing the data themselves.
Precious items	Jewellery, raw precious metals, coins, medals, gemstones, unmounted pearls, objects made of gold, platinum or silver, stamps, hand-woven carpets, tapestries, artworks such as paintings, drawings, graphic art, sculptures and collages, antiques.
Property damage	Liability claims for damages from third parties brought against insured persons on the basis of statutory liability provisions due to destruction, damage or loss of property. The impairment of an object's function without its substance being degraded is not deemed to be property damage. Death, injury and other health impediments as well as the loss of animals are equivalent to property damage.
Protection of rights to individual assets	The protection of rights to individual assets covers the protection of individual assets that are marketable and to which ownership and possession can be acquired.
Purchase protection	Purchase protection is understood to mean all costs that may arise from a non-delivery or incorrect delivery of an online order. The insurance covers in particular: a) The value of the object at the time of ordering for a non-delivery; b) the costs of eliminating an incorrect delivery.
Skimming	Spying on bank, credit, post or customer card data.
Swiss Ordinance on the Technical Requirements of Road Vehicles	The Swiss ordinance governing road vehicle technical standards.

Terrorism	Terrorism is any use or threat of violence with the purpose of achieving a political, religious, ethnic, ideological or similar objective. The use or threat of violence is capable of spreading fear or terror among the population or certain population groups or influencing a government or government institution. Terrorism does not include civil unrest.
Underinsurance	If the replacement value (value of the insured items at the time of the insured event) is higher than the sum insured, the items are deemed underinsured. In this case, the compensation will be reduced in proportion to the ratio of the sum insured to the replacement value. Underinsurance affects both total and partial damage. Insured items are thus valued on the basis of their full value and not simply on the basis of potential damage.
Veterinarian surgeon	A veterinarian surgeon must be a therapist in possession of a relevant diploma and a member of the Society of Swiss Veterinarians or holder of a comparable diploma if emergency treatment abroad is required.

