

# Personal liability insurance: overview of benefits

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Insured benefit		Primary cover	Variant
<b>Sum insured</b>			
	<input checked="" type="checkbox"/>	CHF 3 million	
	<input type="checkbox"/>		CHF 5 million/10 million
<b>General</b>			
• Private individual	<input checked="" type="checkbox"/>		
• Head of family	<input checked="" type="checkbox"/>		
• In the multi-person policy: all persons who share a household with the policyholder	<input checked="" type="checkbox"/>		
• Children incapable of discernment (with or without breach of duty of care)	<input checked="" type="checkbox"/>	Up to CHF 200 000.–	
• Housewife/house husband	<input checked="" type="checkbox"/>		
• Private employer (for damages caused by domestic staff)	<input checked="" type="checkbox"/>		
• Tenant of buildings and premises	<input checked="" type="checkbox"/>		Premium reduction for building owner
• Damage to items entrusted or rented out to the insured party (care damages)	<input checked="" type="checkbox"/>		
• Loss of business premises keys entrusted to the insured party (outside of working hours)	<input type="checkbox"/>	Up to CHF 10 000.–	
• During non-professional military, civil defence and fire brigade service	<input checked="" type="checkbox"/>		
• Users of third-party vehicles – cars, lorries, motorcycles (as passenger)	<input checked="" type="checkbox"/>		
• Users of third-party vehicles – cars, lorries, motorcycles (as driver)	<input checked="" type="checkbox"/>	Damage to vehicle up to CHF 100 000.–	Exclusion option
• «Majorca cover» for car hire abroad within Europe, max. 1 month	<input checked="" type="checkbox"/>	Difference between potential local SI and statutory minimum cover in Switzerland	
• Self-employment, secondary occupation	<input checked="" type="checkbox"/>	Up to CHF 10 000.– in subsidiary income per year	
• Main occupation (teachers)	<input type="checkbox"/>		
• Waiver of recourse in the event of gross negligence	<input type="checkbox"/>		
• «Hole in one» cover for golfers	<input type="checkbox"/>	Up to CHF 3 000.–	
• Waiver of goodwill deduction	<input checked="" type="checkbox"/>	Up to CHF 5 000.–	
<b>Leisure</b>			
• Sports and other leisure activities	<input checked="" type="checkbox"/>		
• Owners and/or users of motorcycles and mopeds	<input checked="" type="checkbox"/>	Subsidiary cover to statutory insured amount	
• Property damage incurred during sporting and leisure activities (with or without statutory liability)	<input checked="" type="checkbox"/>	Up to CHF 2 000.–	
• Hunting	<input type="checkbox"/>	Switzerland	
	<input type="checkbox"/>	Worldwide	
• Owners of model aircraft (total weight: up to 30 kg)	<input type="checkbox"/>		
• Liability to livery/horse hire stables	<input type="checkbox"/>	Up to agreed SI or daily allowance	
• Owners and/or drivers of go-karts	<input type="checkbox"/>	Subsidiary cover to existing liability cover	
• Damage to recreational rowing boats in the insured party's care	<input checked="" type="checkbox"/>	Excluding participation in races	
• Damage to racing rowing boats in the insured party's care	<input type="checkbox"/>	Excluding participation in races	

Primary cover

Optional cover items

SI = sum insured

Insured benefit		Primary cover	Variant
<b>Animals</b>			
• Pet owners	<input checked="" type="checkbox"/> <input type="checkbox"/>	Common pets	Wild and poisonous animals
• Damage caused by pets (also without statutory liability)	<input checked="" type="checkbox"/>	Up to CHF 2000.–	
<b>Owners</b>			
• House and property ownership	<input checked="" type="checkbox"/>	Owner-occupied private house accommodating one, two or three families and/or mobile home in a fixed position	
• Vacant land	<input checked="" type="checkbox"/> <input type="checkbox"/>	Up to 10 000 m <sup>2</sup>	Over 10 000 m <sup>2</sup>
• Building owner	<input checked="" type="checkbox"/>	Provided the total construction sum does not exceed CHF 100 000.–	
• Environmental damage	<input checked="" type="checkbox"/>		
<b>Legal protection</b>			
• For tenants and owners (module 1)	<input type="checkbox"/>	CHF 250 000.–/CH and FL	
• Private legal protection (module 2)	<input type="checkbox"/>	CHF 250 000.–/CH and FL	
<b>Deductible variants</b>			
• Damage caused by tenants, care damages, property damage	<input checked="" type="checkbox"/> <input type="checkbox"/>	CHF 200.–	Reduction, exclusion, increase up to CHF 5000.–
• Damage to third-party vehicles used by the insured party – cars, lorries, motorcycles (as driver)	<input checked="" type="checkbox"/>	10%, min. CHF 500.– max. CHF 5000.–	
• Liability to livery/horse hire stables	<input checked="" type="checkbox"/>	10%, min. CHF 500.–	

Primary cover

Optional cover items

SI = sum insured