

# My Contents Insurance

Policy no. 98.536.824



## Policyholder

Mr.  
Filippo Campanelli  
Scheuchzerstrasse 123  
8006 Zürich

## Your contact

Zurich Insurance  
Company Ltd  
Sales & Customer Care  
P.O. Box  
8085 Zurich  
Telephone 0800 80 80 80  
Fax 0800 85 78 58  
service@zurich.ch

Date: 04.08.2024

## Contract details

Start date: 05.08.2024  
Expiration date: 04.08.2025

Payment method: Annual  
Premium due date: 05.08.

## Summary of premiums

Insurance benefits	Total net annual premium in CHF
Content at Residence	396.20
<b>Annual premium</b>	<b>396.20</b>
Statutory charges*	19.80
<b>Total annual premium</b> (incl. duties and charges)	<b>416.00</b>

\* Statutory charges:  
- 5% Fed. stamp duty on insurance benefits incl. proportional surcharge for installment payments

The basis of the insurance coverage are the General Conditions of Insurance (GCI) Household Insurance version 09.2022 and Special Conditions 0222, which you received together with the offer/the application or examined online.



**In the event of a loss:** Call us  
toll-free at **0800 80 80 80**  
(from outside Switzerland: **+41 44 628 98 98**).  
We are here for you 24 hours a day.

## Contents at residence: Details and benefits summary «CLASSIC»

Location of the items to be insured:		Scheuchzerstrasse 123, 8006 Zürich	
Canton:	ZH	Automatic adjustment of the sum insured and premium:	Basis year 2023
Country:	Switzerland	Index points:	206.00
Ownership status:	Tenant	Discount entitled alarm system:	None
Type of building:	Row-family home	Vault > 100 kg or wall safe:	No
Concerns:		Equipment:	Simple
Number of rooms:	6	Check underinsurance in the event of a claim:	No
Number of adults:	4		
Number of children under age 18:	0		
Calculated sum insured:	137'000		
Effective sum insured:	137'000		

Insurance benefits «CLASSIC»	Deductible in CHF	Sum insured in CHF	Gross annual premium in CHF	Discounts/surcharges %	Total net annual premium in CHF
Fire	200	137'000	44.00		44.00
Natural Hazards	500	137'000	28.80		28.80
Theft	200	137'000	123.40		123.40
Super Theft	200	2'000	96.70		96.70
Escape of Water	200	137'000	29.40		29.40
Glass Damage	0	2'000	21.40		21.40
- Breakage of furniture with glass (first risk)					
Accidental Damage Insurance	200	2'000	52.50		52.50
- Electronics accidental damage					

**Annual premium** **396.20**

The Special Conditions stated below also apply for this property: 0209

Please note: No additional insurances/benefits were requested.



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## Information about the policyholder

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Mr.  
Filippo Campanelli  
Scheuchzerstrasse 123  
8006 Zürich

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<b>Date of birth:</b>	17.06.2002	<b>Nationality:</b>	Switzerland
<b>Language:</b>	English	<b>Fax no.:</b>	
<b>Home phone number:</b>	078 829 11 35	<b>Work phone no.:</b>	
<b>Mobile number:</b>		<b>Email:</b>	fcampanelli02@gmail.com
<b>Account holder:</b>		<b>IBAN:</b>	

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## Insurance disclosures

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<b>Start date:</b>	05.08.2024
<b>Expiration date:</b>	04.08.2025
<b>Premium due date:</b>	05.08.
<b>Payment method:</b>	Annual
<b>Issued on:</b>	04.08.2024

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## Application questions

The following questions relate to the persons to be insured and concern the past 3 years:

Have you had any events of a loss in relation to the risks to be insured?

No

Has an insurer rejected the application for household insurance (household contents, private liability, building), terminated a contract or imposed tougher conditions?

No

Does a Zurich policy exist:

- Motor?  
No

- Life?  
No



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### Internal remarks

Supersedes policy no.:	98.536.824
Policy/quote:	160900206
PB:	99002
VST:	1
P-C:	

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## **Special Conditions (SC)**

### **SC 0209: Waiver of underinsurance right**

In an amendment to the General Conditions of Insurance, Zurich waives its right to assert underinsurance in the event of a claim. This waiver of setting off underinsurance shall not apply to damage caused by natural hazards that fall under the provisions of the Swiss Insurance Oversight Ordinance (AVO).

### **SC 0222: Determination of rates based on age**

The youth or newcomer discounts agreed on conclusion of the agreement (which have already been taken into account in the premium) shall lapse upon turning 26 (youth discount) or 31 years of age (newcomer discount) respectively. The premium shall be adjusted at the next main premium payment date.



## Final provisions

The application questions form an integral part of the policy.

If in the course of the insurance coverage, any important stated fact changes, and if such change results in a material increase in risk, you must notify Zurich immediately in writing of this change. The insurance shall then also extend to cover the increase in risk, unless Zurich terminates the contract within 14 days of receipt of the notice. If you fail to notify Zurich of the increase in risk, Zurich shall no longer be bound by the contract.

Zurich Insurance Company Ltd

