



**NovaSwiss**  
INSURANCE GROUP

# HOME INSURANCE POLICY

Policy Number: CH-HOME-2025-00789342

Insurer: NovaSwiss Insurance Group

Issue Date: 23 June 2025



## POLICYHOLDER DETAILS

Name:	Laura Steiner	Email:	laura.steiner@example.ch
Date of Birth:	1986-08-12	Ownership:	Owner-occupied
Address:	Weinbergstrasse 22, 8006 Zürich	No. of Previous Claims:	0
Phone:	+41 76 123 45 67	Previous Insurer:	AXA Winterthur

## PROPERTY DETAILS

Property Type:	Detached house	Floors:	2 + basement
Construction Year:	2011	Heating System:	Gas heating
Material:	Masonry, tile roof	Security:	Alarm system
Living Area:	145	Use:	Permanent residence



## COVERAGE OVERVIEW

Label	Contents Insurance		
Fire & Natural Hazards	✓	Insured Sum	CHF 75,000
Water Damage	✓	Theft	✓
Glass Breakage	Optional	Fire, water, storm	✓
Earthquake	Optional	Vandalism	✓
Insured Rebuild Value	CHF 950,000	Jewellery (declared)	CHF 10,000

## Personal Liability

Personal liability	CHF 5,000,000
Damage to rented property	Included
Pet owner liability	Included



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## EXCESS

Type of Claim	Excess (CHF)
Buildings / Contents	CHF 200.00
Water damage	CHF 500.00
Earthquake	CHF 2,500.00

## PREMIUM SUMMARY

Coverage Type	Annual Premium(CHF)
Buildings Insurance	CHF 290.00
Contents Insurance	CHF 180.00
Personal Liability Insurance	CHF 110.00
Optional Earthquake Cover	CHF 45.00
<b>Total Annual Premium</b>	<b>CHF 625.00</b>

## PAYMENT TERMS

Payment Frequency:	Annually
Payment Method:	SEPA Direct Debit (LSV+)
First Due Date:	23 June 2025

## SIGNATURES

Date: 23.06.2025.

Insurer's Representative	POLICYHOLDER
Name: Michael Bachmann	Name: Laura Steiner
Position: Senior Underwriter	

*Michael Bachmann*

*Laura Steiner*



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FREQUENTLY ASKED QUESTIONS (FAQ)	WHAT TO DO IN CASE OF DAMAGE OR LOSS
<b>Q1: Is buildings insurance mandatory in Switzerland?</b> <b>A:</b> Yes – in most cantons (e.g., Zurich, Bern), buildings insurance for fire and natural hazards is compulsory and often provided by a cantonal insurance office.	<b>1. Ensure Safety First</b> If it's an emergency (e.g. fire, flood), call 118 (fire brigade) or 117 (police) and evacuate if needed.
<b>Q2: What is included under "contents insurance"?</b> <b>A:</b> It covers movable personal items inside the home (e.g., furniture, electronics, clothes) against fire, theft, water damage, vandalism, and storm.	<b>2. Limit Further Damage</b> Turn off water or electricity sources where necessary. Secure the property from further exposure or theft.
<b>Q3: Does my policy cover theft outside the home?</b> <b>A:</b> Yes, if you've added personal effects or "worldwide cover", certain items like bicycles, laptops, or jewellery are insured while temporarily away from the home.	<b>3. Notify the Insurer Promptly</b> Contact your insurance provider as soon as possible – usually within 5 days for standard claims or 24 hours in case of theft.
<b>Q4: What is covered under personal liability?</b> <b>A:</b> Damage you or family members unintentionally cause to third parties – such as water leaks damaging a neighbour's property or a child breaking a shop window.	<b>4. Provide the Following Information:</b> <ul style="list-style-type: none"><li>• Policy number</li><li>• Description of the incident</li><li>• Photos/videos of the damage</li><li>• Police report (in case of theft or vandalism)</li><li>• List of affected items with approximate value</li></ul>
<b>Q5: Is earthquake cover included?</b> <b>A:</b> No, it is not standard. You must opt for an additional "Erdbebendeckung" with its own premium and higher deductible.	<b>5. Allow Inspection (if required)</b> The insurer may appoint a claims adjuster ("Schadenexperte") to assess the damage on-site.
	<b>6. Approval and Settlement</b> Once verified, the insurer will offer compensation, organise repairs, or reimburse you directly to your Swiss bank account.
	<b>7. Dispute Resolution</b> Unresolved claims can be referred to Ombudsman der Privatversicherung, or mediated via FINMA consumer services.