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My
Household insurance

Policy no. 500.001.305.218

Policyholder

Mrs.
Doris Muster
Bahnhaldenstrasse 1
8052 Zürich

Your contact

Lambey Schmuckle
Thurgauerstrasse 101
8152 Opfikon
Telephone 044 629 28 34
Fax 044 629 06 70
zurichzu@zurich.com

Date: 31.07.2023

Contract details

Start date: 31.07.2023
Expiration date: 30.06.2024

Payment method: Annual
Premium due date: 01.07.

Summary of premiums

Insurance benefits	Total net annual premium in CHF
Content at Residence	339.20
Personal Liability	126.40
Annual premium	465.60
Statutory charges*	23.40
Total annual premium (incl. duties and charges)	489.00

*Statutory charges:
- Fed. stamp duty (5% of the premium, incl. 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.

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Contents at residence: Details and benefits summary «CLASSIC»

Location of the items to be insured:		Bahnhaldenstrasse 1, 8052 Zürich	
Canton:	ZH	Automatic adjustment of the sum insured and premium:	Basis year 2022
Country:	Switzerland	Index points:	202.00
Ownership status:	Tenant	Discount entitled alarm system:	None
Type of building:	Multiple-family home	Vault > 100 kg or wall safe:	No
Concerns:		Equipment:	Normal
Number of rooms:	3.5	Check underinsurance in the event of a claim:	No
Number of adults:	2		
Number of children under age 18:	0		
Calculated sum insured:	91'200		
Effective sum insured:	91'200		

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	91'200	34.50		34.50
Natural Hazards	500	91'200	19.20		19.20
Theft	200	91'200	96.10		96.10
Escape of Water	200	91'200	23.40		23.40
Glass Damage	0	1'000	33.20		33.20
- All glasses (first risk)					
Simple Theft Outside	200	2'000	71.60		71.60
Accidental Damage Insurance	200	2'000	61.20		61.20
- Electronics accidental damage					

Annual premium 339.20

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

Personal liability: Details and benefits summary

Location:		Bahnhaldenstrasse 1, 8052 Zürich	
Canton:	ZH	Insured persons:	Family
Country:	Switzerland	Model planes up to 30 kg:	No
Ownership status:	Tenant	Number of dogs:	0
Sum insured:	5'000'000	Cover confirmation for dogs required:	No

Insurance benefits	Deductible in CHF	Sum insured in CHF	Gross annual premium in CHF	Discounts/surcharges %	Total net annual premium in CHF
Personal Liability	200	5'000'000	126.40		126.40
- With Gross negligence					

Annual premium 126.40



Please note: No additional insurances/benefits were requested.

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Information about the policyholder

Mrs.
Doris Muster
Bahnhaldenstrasse 1
8052 Zürich

Date of birth:	10.02.1996	Nationality:	Switzerland
Language:	German (CH)	Fax no.:	
Home phone number:		Work phone no.:	
Mobile number:		Email:	
Account holder:		IBAN:	

Insurance disclosures

Start date:	31.07.2023
Expiration date:	30.06.2024
Premium due date:	01.07.
Payment method:	Annual
Issued on:	31.07.2023



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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.: 500.001.305.218
Policy/quote: 094758406
PB: 13980
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.

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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

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