



die Mobiliar

Swiss Mobiliar Insurance
Company
Zurich General Agency
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GA Zurich, P.O. Box, 8021 Zurich

Mr.
STEFAN CIPRIAN STOICA
Bernerstrasse South 169
8048 Zurich

Offer/Application

Personal liability insurance Minima package Minima

Policyholder

STEFAN CIPRIAN STOICA, Bernerstrasse Süd 169, 8048 Zurich

Contract data

Start of contract: 07.03.2024
Contract expiry: 31.03.2027
Offer issued on: 07.03.2024 Offer valid
until: 06.06.2024

The scope of the insurance cover is based on the content of your offer/application and the corresponding provisions of the General Terms and Conditions "Household Contents and Personal Liability Insurance Minima", edition 10.2023.

Subject to tariff changes and the assessment of application questions.

The insurers are Schweizerische Mobiliar Versicherungsgesellschaft AG (hereinafter referred to as Mobiliar), Bundesgasse 35, 3001 Bern and Protekta Rechtsschutz-Versicherung AG (hereinafter referred to as Protekta), Monbijoustrasse 5, 3011 Bern.

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STEFAN CIPRIAN STOICA
07.03.2024/08:34:24/Online-Antrag
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Service package

In addition to the selected cover, the following services are included:

- **On-site advice and support**
Through your personal advisor
- **24 h HomeAssistance / Emergency call 00 800 16 16 16 16**
For immediate assistance in the event of a claim; around the clock, 365 days a year, door opening and card blocking included in an emergency
- **JurLine 0848 82 00 82 / Digital legal guide**
For initial legal information by telephone and access to the digital legal guide with helpful articles, information sheets, sample templates and checklists: mobiliar.ch/rechtsratgeber
- **Claims settlement on site**
Through the claims service of the general agency in your area: personal and uncomplicated

Personal liability insurance

Group of people: single person living with parents, relatives

Ownership of the residence: Tenant

Deductible: CHF 200

Personal liability basic cover	Premium CHF	41.75
Guaranteed amount	CHF	5 000 000

Personal liability insurance	Premium CHF	41.75
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Premium overview

Personal liability insurance	CHF	41.75
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Insurance premium	CHF	41.75
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Statutory levies (as at: 07.03.2024)

Stamp duty	CHF	2.09
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Annual premium	CHF	43.84
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The premium is payable annually.

Our success - your advantage

Mobiliar not only pays out in the event of a claim: thanks to its cooperative roots, it allows its customers to share in the success it has achieved. In recent years, customers with household and/or buildings insurance have received the following payouts from the surplus fund in the form of a premium reduction:

2023 = 20% of the annual premium

2021 = 20% of the annual premium

2019 = 20% of the annual

premium

Special conditions

951 Annual right of termination

In the event of a partial amendment to the General Terms and Conditions, the contract may be terminated by either party up to three months before the end of each insurance year at the latest in writing or in another form that permits proof by text.

Application

Application questions

Are or were the requested risks/perils and items or parts thereof already insured? x no

☐

Has an application for the requested insurance been rejected or has the acceptance/continuation of the contract been made subject to more difficult conditions?

Explanation

The applicant confirms that he/she had access to Mobiliar's privacy policy for insurance contracts (available at www.mobiliar.ch/ds-vertraege) when submitting this insurance application and that he/she has taken note of its contents. The data protection declaration for insurance contracts describes possible data processing and the rights of the data subjects in this regard.

By signing/submitting this document, the applicant agrees that Swiss Mobiliar Insurance Company Ltd may carry out the following data processing:

- obtain relevant information from the previous insurer or third parties (e.g. other private insurers) with regard to the conclusion of the contract or the settlement of claims, in particular to clarify risks, determine premiums and combat insurance fraud.

The applicant declares that he/she has answered the above questions completely and truthfully and that the answers he/she has not provided correspond exactly to his/her statements. He/she acknowledges that Mobiliar may terminate the contract, refuse or reclaim benefits in the event of incorrect information in accordance with the provisions of the VVG or VersVG.

The applicant declares his/her accession to the Swiss Mobiliar Cooperative and appoints any person designated in this application as his/her representative. Joining and membership are not associated with any financial or personal obligations. Membership expires upon termination of the insurance contract.

If the premiums, deductibles or the scope of cover for the **statutory natural hazard insurance** change due to an official order, the contract will be adjusted to the date specified by the authorities. In this case, there is **no right of termination**.

By submitting this application, the applicant confirms that he/she has received the General Terms and Conditions, any module descriptions and Special Terms and Conditions. Furthermore, he/she confirms that he/she has been informed of the identity of the insurer and of the essential content of the insurance contract (Art. 3 VVG and Art. 3 VersVG).

The applicant applies to take out the above-mentioned insurance policies with Mobiliar on the basis of the General Terms and Conditions, any module descriptions and Special Terms and Conditions provided.