



CHUBB®

Highlights

Main Features

Appraisal Service for all properties with a rebuild value over CHF 2'000'000 to confirm the rebuilding cost of the property, advise on the contents sum insured and offer risk management advice.

Unless specifically excluded in the policy, **worldwide “all risks” cover** for all possessions. Few restrictive conditions and no under-insurance penalties.

Deductible waiver for each individual covered loss of more than CHF 15'000.

No sub-limit for additional expenses after a loss.

In the event of a claim the client can choose for a cash settlement, with no penalty or, has the choice of suppliers/craftmen.

Family Protection Cover: cover for loss and emotional trauma from car jacking, stalking threat, aggravated burglary, aggravated assault, air rage, road rage, child abduction, hijacking and family assistance.

House Cover

Extended Replacement Cost Cover: This applies if the risk consultant’s recommendations for the buildings sum insured are accepted. It guarantees to rebuild the house after a total loss, even if the cost is more than the buildings sum insured.

Alternative accommodation: rehousing in a comparable accommodation without time limit.

Trees, shrubs, plants and lawns covered up to a total of 10% of the building sum insured.

Unlimited Trace and Access for oil, water or gas within the property and reinstate any damage caused up to the total buildings sum insured **without sub-limit**.

Unlimited loss of oil or metered water that escapes from the property’s heating or water system.

Disability Alterations: cover up to CHF 150'000 for permanent disability as a result of either injury or an illness.

Other permanent structures:
covered up to 20% of the buildings
sum insured.

No sub-limit for the **boundary wall**
or retaining wall.

Contents Cover

Alternative accommodation:
rehousing in a comparable
accommodation up to 3 years.

Worldwide « all risks » cover:
**no sub-limit for personal
belongings.**

**Extended Replacement Cost
Cover:** This applies if the risk
consultant's recommendations for
the contents sum insured are
accepted. In the event of a loss, it
guarantees up to 25% more than the
contents sum insured.

No sub-limit for accidental
damage, accidental loss, theft from
cellars or theft of outdoor furniture.

Newly acquired items covered up
to 25% of the contents sum insured
for up to 90 days.

Event cancellation up to
CHF 75'000 and marquees cover
up to CHF 50'000.

No sub-limit for the personal
belongings of guests.

Valuable Articles Cover

Agreed value for specified items
e.g. fine art or jewellery.

No deductible for valuable items
covered in agreed or declared
value.

Depreciation after a loss covered.

**Extended Replacement Cost
Cover** for specified fine art :
cover up to 200% or an additional
maximum of CHF 5'000'000
above the agreed value, if under-
insurance is discovered at the
time of the covered loss and a
professional valuation had been
carried out within 5 years of the
date of loss.

For all other specified valuables :
cover up to **the total sum insured**
for the relevant category, if under-
insurance is discovered at the
time of the covered loss and a
professional valuation had been
carried out within 2 years of the
date of loss.

Newly acquired items covered up
to 25% of the valuable articles sum
insured for up to 90 days.

Contacts

auf CISL anpassen

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Expert insurers of your most valued possessions.

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