Overview of benefits

Household contents and home insurance

Service that offers more

Insurances VISANA

Household contents insurance

Basic cover

	Insured risks	Ded. (CHF)	At-home cover	Off-premises cover
Fire / natural hazards	**Fire:** Fire, smoke, lightning strike, explosion, implosion, meteorites, crashing air- and spacecraft	0	Up to IS under basic cover	Up to IS under basic cover
	Scorching and damage caused by controlled fires	0	CHF 5000	CHF 5000
	Natural hazard events: High water, flooding, storms, hail, avalanches, snow pressure, rockslides, falling rocks and landslides	500	Up to IS under basic cover	Up to IS under basic cover
Theft	Theft by forcible entry or exit, and robbery	200, 500 or 1000	Up to IS under basic cover	Up to IS under basic cover
	Simple theft (monetary valuables not insured)	200, 500 or 1000	Up to IS under basic cover	Not insured
Water	Water from water-pipe systems, incl. from connected equipment and appliances	0	Up to IS under basic cover	Up to IS under basic cover
	Liquids from heating and tank systems, as well as from heat-exchanger and heat-pump circulation systems	0	Up to IS under basic cover	Up to IS under basic cover
	Rainwater, snow water and meltwater • Through the roof, from gutters and from external drainpipes • Through closed windows, doors and skylights	0	Up to IS under basic cover	Up to IS under basic cover
	Backwater from sewer	0	Up to IS under basic cover	Up to IS under basic cover
	Groundwater and slope water	0	Up to IS under basic cover	Up to IS under basic cover
	Water from water beds, aquariums, decorative fountains and humidifiers	0	Up to IS under basic cover	Up to IS under basic cover

Top-up insurance

	Insured risks	Ded. (CHF)	At-home cover	Off-premises cover
Building glazing	Breakage of glazing, Plexiglas or glass-like materials that are permanently attached to the insured building (incl. conservatories)	0, 200, 500 or 1000	Up to IS under basic cover	Not insured
	Hobs made of ceramic glass, kitchen hoods, bathroom hoods and fireplace hoods	0, 200, 500 or 1000	Up to IS under basic cover	Not insured
	Washbasins, sinks, toilets (with cisterns), urinals, bidets, bathtubs and shower trays	0, 200, 500 or 1000	Up to IS under basic cover	Not insured
	Domed rooflights	0, 200, 500 or 1000	Up to IS under basic cover	Not insured
	Consequential damage to the building and household contents as a result of insured glass damage	0, 200, 500 or 1000	Up to IS under basic cover	Not insured
Contents glazing	Glazing on movable objects (e.g. coffee table with glass top)	0	Up to IS under basic cover	Not insured
	Table tops in natural or artificial stone	0	Up to IS under basic cover	Not insured
Greenhouse	Breakage of glazing on greenhouses in private use	0	Up to IS under basic cover	Not insured
Off-premises simple theft	Off-premises simple theft (monetary valuables not insured)	200	Insured under basic cover for theft	Up to arranged IS
	Luggage, against loss and damage (incl. un-avoidable purchases upon delayed delivery)	200	Not insured	Up to arranged IS
Theft and malicious damage of mopeds and e-bikes	Theft of mopeds and e-bikes with yellow number plates, and any deliberate damage or destruction by third parties	200	Up to IS under basic cover	Up to arranged IS
Comprehensive household contents	Covers accidental damage of all kinds (e.g. spilling coffee on a laptop or breaking a ski)	200, 500 or 1000	Up to IS under basic cover	Up to arranged IS
	Damage caused by electrical current	200, 500 or 1000	Up to IS under basic cover	Up to arranged IS
Additional lock replacement costs	Lock replacement costs if keys are lost or stolen in a simple theft	200	CHF 5000	Only applies to lock replacement costs at the insured location

IS = insured sum   Ded. = deductible

	Insured risks	Ded. (CHF)	At-home cover	Off-premises cover
Additional monetary valuables per year	Increase of IS for monetary valuables upon: • Fire and natural hazard events • Theft by forcible entry Observe retention obligations!	 0 500	Up to arranged IS	Up to arranged IS
Garden installations	Garden installations, incl. lawns, ornamental shrubs, fountains or fences, against: • Fire and natural hazard events • Malicious damage by third parties	200	Up to arranged IS	Not insured
Additional risks	Vehicle impact	0	Up to arranged IS	Up to arranged IS
	Damage to insured household contents due to collapse of buildings or parts of buildings	0	Up to arranged IS	Up to arranged IS
	Damage caused by civil unrest (riots, tumult)	0	Up to arranged IS	Up to arranged IS

24-hour home assistance services – phone 0800 800 688

With our 24-hour home assistance services, we support all insured persons around the clock, incl. weekends, regardless of the scope of their chosen insurance cover.

We organise the necessary immediate measures and cover the costs incurred, up to CHF 1000, in the following cases:

- Immediate measures as a result of emergencies in the event of an insurable incident
- Locksmith service in the event of lost home keys, locked-in keys or defective locks
- Emergency locks
- Defective heating, air conditioning, ventilation, sanitary and electrical systems
- Pipe cleaning service upon blocked water pipes
- Pest control (cockroaches, rats, mice, moths, ants and silverfish)
- Removal of wasp, hornet and bee nests
- Data recovery

Insured costs	Limit
In the event of insured damage, the following costs are covered in addition to the insured sum: • Additional living expenses • Clearance and disposal costs • Emergency glazing, emergency doors, emergency locks • Lock replacement (if keys were stolen during a break-in or robbery) • Replacement of documents • Damage to buildings and household contents during a break-in or attempted break-in	20% of IS, minimum CHF 10,000
Damage to frozen goods upon unplanned outage of refrigeration equipment	Up to IS under basic cover

Benefit limits	Limit
Monetary values (IS can be increased with top-up insurance)	CHF 5000
Jewellery, against theft For securely stored jewellery (in wall safe, or in other safe weighing 100 kg), the benefit limit does not apply	CHF 30,000

Visana Allgemeine Versicherungen AG's contractually relevant terms and conditions apply

IS = insured sum
Ded. = deductible

Personal liability insurance

	Guaranteed sum
	Choice of either CHF 5 million or CHF 10 million for personal injury, property damage and animal injury
Waiver of right to reduce benefits due to gross negligence	If an event is caused by gross negligence on the part of an insured person, Visana waives its right to reduce benefits

	Insured persons
Individual	• Policyholder as individual
Multi-person household	• Policyholder and the following persons in the same household: – Spouse, registered partner or cohabiting partner – Minors – Children of full age (including foster children), provided they are not gainfully employed – Other persons specified in the policy by name
Persons also insured to an equal extent	• Minors temporarily staying with the policyholder • Private domestic staff • Other persons as temporary head of family in charge of minors • Other persons as temporary keepers of animals

Basic cover

Insured capacities	Ded. (CHF)	Limit
Private individual and head of family	0	
Person responsible for entrusted property (damage to property in care)	200	
Participants in amateur sports	0	
Equestrians, also as keepers and users of animals Additional insurance can be arranged for claims arising from damage to third-party horses and damage caused during participation in equestrian sports events	0	
Self-employed person in any of the following roles: Childminder, babysitter, actor, writer, musician, journalist, photographer, crystal seeker, hairdresser, beautician (excluding permanent make-up and laser treatments), operator of manicure and pedicure salon or nail studio, cleaner in private households	0	Up to a total of CHF 20,000 in annual turnover
Owners and users of bicycles and mopeds: • Damage caused by bicycles and e-bikes without number plate • Damage caused by mopeds and e-bikes with number plate, insurance for the portion exceeding the statutory insured sum	0	
Drivers of third-party motor vehicles up to 3.5 tonnes • Damage caused to a third party with a third-party motor vehicle Additional insurance can be arranged for damage to the driven third-party vehicle	0	
Owners and users of boats or ships of all kinds, pedal boats, windsurfers or bodyboards, for which liability insurance is not required by law	0	
Tenants or leaseholders The deductible can be reduced to CHF 0 with a higher premium	200	
Owners of owner-occupied buildings comprising between one and a maximum of three family homes Additional building liability insurance can be taken out for non-owner-occupied buildings comprising one to three-family homes	0	
Owners of undeveloped land (e.g. allotment garden or forest)	0	
Owners of mobile homes	0	
Project owner of conversions and extensions up to a total construction cost of CHF 100,000	0	
Weapon owners Additional insurance can be arranged for claims arising from damage caused as hunters	0	
Employers of private domestic staff	0	
Causers of environmental damage	0	
Personnel in armed forces, civil defence and military service (non-professional)	0	
Services without statutory liability	0	Compensation limited to CHF 2000 per event

Top-up insurance

Insured capacities	Ded. (CHF)	Limit
Inclusion of additionally insured adults		A maximum of 3 additional persons can be insured
Exclusion of deductible for tenant damage	0	
Drivers of third-party motor vehicles up to 3.5 tonnes • For damage to third-party motor vehicle used • Incl. motorcycles, scooters and trailers	500	Up to GS under basic cover
Damage to third-party horses	10%, min. 200	Up to arranged GS
Participation in equestrian sports events	200	Up to GS under basic cover
Owners and users of model aircraft and drones	200	Up to GS under basic cover
Additional professional activities • Mountain guide, snow-sport instructor, sport instructor, private teacher and caretaker	200	Up to GS under basic cover
Hunters in Switzerland	200	Up to GS under basic cover
Skydivers, hang-gliders, paragliders and kitesurfers	200	Up to GS under basic cover

Visana Allgemeine Versicherungen AG's contractually relevant terms and conditions apply

GS = guaranteed sum
Ded. = deductible

Home insurance

Basic cover

	Insured risks	Ded. (CHF)	At-home cover
Fire / natural hazards (only insurable in GE, UR, SZ, TI, AI, VS and OW)	**Fire:** Fire, smoke, lightning strike, explosion, implosion, meteorites, crashing air- and spacecraft	200, 500 or 1000	Up to IS under basic cover
	Scorching and damage caused by controlled fires	200, 500 or 1000	CHF 5000
	Natural hazard events: High water, flooding, storms, hail, avalanches, snow pressure, rockslides, falling rocks and landslides	10 %, min. 1000, max. 10,000	Up to IS under basic cover
Water	Access and exposure costs for pipes that carry liquid or gas (incl. pipe repair)	200, 500 or 1000	CHF 10,000
	Frost damage to water-pipe systems (costs of thawing and repair)	200, 500 or 1000	Up to IS under basic cover
	Water from water-pipe systems, incl. from connected equipment and appliances	200, 500 or 1000	Up to IS under basic cover
	Liquids from heating and tank systems, as well as from heat-exchanger and heat-pump circulation systems	200, 500 or 1000	Up to IS under basic cover
	Rainwater, snow water and meltwater • Through the roof, from gutters and from external drainpipes • Through closed windows, doors and skylights	200, 500 or 1000	Up to IS under basic cover
	Backwater from sewer	200, 500 or 1000	Up to IS under basic cover
	Groundwater and slope water	200, 500 or 1000	Up to IS under basic cover
	Water from water beds, aquariums, decorative fountains and humidifiers	200, 500 or 1000	Up to IS under basic cover
Conversions (builder's risk insurance)	The following events are insured for construction projects whose total construction costs do not exceed CHF 100,000. The prerequisite is that the building in question is covered by Visana home insurance (basic cover for water and/or basic cover for fire / natural hazards).		
	Construction accidents (damage to building or household contents)	0	Up to IS under basic cover
	Water entering through roof openings that are caused by the construction work	0	Up to IS under basic cover

Top-up insurance

	Insured risks	Ded. (CHF)	At-home cover
Building glazing	Breakage of glazing, Plexiglas or glass-like materials that are permanently attached to the insured building (incl. conservatories)	0, 200, 500 or 1000	Up to IS under basic cover
	Hobs made of ceramic glass, kitchen hoods, bathroom hoods and fireplace hoods	0, 200, 500 or 1000	Up to IS under basic cover
	Washbasins, sinks, toilets (with cisterns), urinals, bidets, bathtubs and shower trays	0, 200, 500 or 1000	Up to IS under basic cover
	Domed rooflights	0, 200, 500 or 1000	Up to IS under basic cover
	Consequential damage to the building and household contents as a result of insured glass damage	0, 200, 500 or 1000	Up to IS under basic cover
Access and exposure costs over CHF 10,000	Increased IS for access and exposure costs	As per basic cover for water	Up to arranged IS
Outdoor constructions	Outdoor constructions are buildings and mobile structures that cannot be insured as garden installations, e.g. carports, garden sheds, greenhouses or swimming pools and accessories.		
	Fire / natural hazards (coverage as per basic cover for fire / natural hazards)	200 or 500	Up to arranged IS
	Water (coverage as per basic cover for water)	200 or 500	Up to arranged IS
	Malicious damage by third parties and glass breakage	200 or 500	Up to arranged IS

IS = insured sum
Ded. = deductible

	Insured risks	Ded. (CHF)	At-home cover
Structural fixtures	Structural fixtures are components that are permanently attached to the building, inside or outside, but are not recognised as part of the building by the cantonal home insurance provider.		
	Fire / natural hazards (coverage as per basic cover for fire / natural hazards)	200, 500 or 1000	Up to arranged IS
	Water (coverage as per basic cover for water)	200, 500 or 1000	Up to arranged IS
	Theft by forcible entry, and robbery	200, 500 or 1000	Up to arranged IS
Rental income and fixed costs in the event of fire / natural hazards	If an insured building becomes uninhabitable as a result of a fire or natural hazard event, we reimburse: • Lost rental income • Fixed costs (mortgage interest, heating and ancillary costs, building insurance premium)		
	Fire / natural hazards (coverage as per basic cover for fire / natural hazards)	200, 500 or 1000	Up to arranged IS for max. 24 months)
Solar installations	All-risk cover for: • Solar thermal systems • Photovoltaic systems		
	The insurance covers unforeseen and sudden damage to (or destruction of) the installation, in particular as a result of: • Vandalism • Incorrect operation, ineptitude, negligence • Design faults, material defects or manufacturing faults • Animal bites • Short circuit, current surge or voltage surge • Failure of measuring, control or safety equipment • Theft of the installation or parts thereof	500	Up to arranged IS
Garden installations	Our understanding of the term 'garden installations' encompasses, for example: lawns, ornamental shrubs, bushes, flower beds, trees, enclosures, fences, hedges, walls, railings, entrance gates, steps, statues, fountains and biotopes (incl. their contents), flagpoles, lighting systems, outdoor alarm systems, paved and gravel paths, private access roads, and satellite dishes.		
	Fire / natural hazards (coverage as per basic cover for fire / natural hazards)	200, 500 or 1000	Up to arranged IS
	Malicious damage by third parties	200, 500 or 1000	Up to arranged IS
Equipment and materials	This cover is only suitable for insured buildings that are not occupied by the owner themselves. It insures the building owner's equipment and materials (incl. fuel) that are used for maintenance of the insured building and of its grounds, e.g. garden tools or lawnmowers.		
	Fire / natural hazards (coverage as per basic cover for fire / natural hazards)	200	Up to arranged IS
	Water (coverage as per basic cover for water)	200	Up to arranged IS
	Theft by forcible entry	200	Up to arranged IS
Additional risks	Vehicle impact	0	Up to arranged IS
	Damage or destruction of insured property due to collapse of buildings or parts of buildings	0	Up to arranged IS
	Damage caused by civil unrest (riots, tumult)	0	Up to arranged IS
	Bite damage caused by wild rodents and martens, as well as damage caused by insects	0	Up to arranged IS
	Malicious damage (vandalism)	0	Up to max. CHF 5000
Building liability	Building liability top-up insurance is only to be taken out for buildings that are not owner-occupied. For owner-occupied buildings comprising one to three-family homes, building liability is included in Visana's personal liability insurance.		
	Liability as owner of the building to be insured	200 or 500	CHF 5 million

IS = insured sum
Ded. = deductible

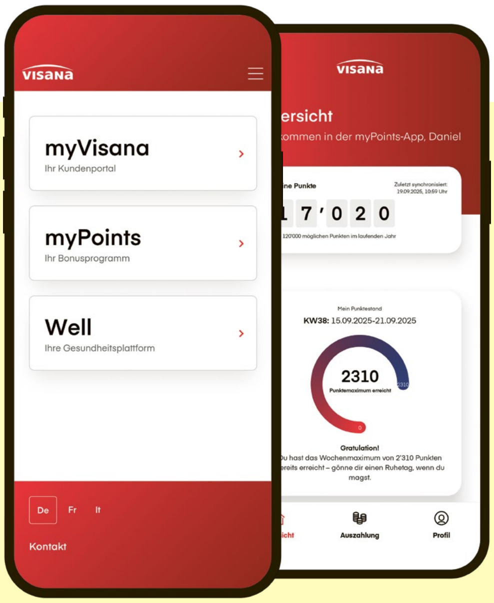
24-hour home assistance services – phone 0800 800 688	
With our 24-hour home assistance services, we support all insured persons around the clock, incl. weekends, regardless of the scope of their chosen insurance cover. We organise the necessary immediate measures and cover the costs incurred, up to CHF 1000, in the following cases:	• Immediate measures as a result of emergencies in the event of an insurable incident • Locksmith service in the event of lost home keys, locked-in keys or defective locks • Emergency locks • Defective heating, air conditioning, ventilation, sanitary and electrical systems • Pipe cleaning service upon blocked water pipes • Pest control (cockroaches, rats, mice, moths, ants and silverfish) • Removal of wasp, hornet and bee nests • Data recovery

Insured costs	Limit
In the event of insured damage, the following costs are covered in addition to the insured sum: • Clearance and disposal costs • Costs of demolishing building remains • Costs of emergency glazing, emergency doors and emergency locks • Lock replacement costs • Relocation and protection costs • Costs of decontamination of soil and firefighting water • Costs of post-incident price increases • Costs of construction site management in the event of building damage • Building damage upon theft by forcible entry or attempted theft by forcible entry (separate from an insured event)	20% of IS, minimum CHF 10,000
Lost rental income and fixed costs resulting from insured water damage	20% of IS, minimum CHF 10,000

Visana Allgemeine Versicherungen AG's contractually relevant terms and conditions apply

IS = insured sum
Ded. = deductible

Contact us and find out more



myPoints. Receive money by earning points for daily exercise and customer loyalty. Also applies when taking out household contents insurance.
visana.ch/myvisana

Download on the App Store
GET IT ON Google Play

V-400 – 10.2025