10 % discount for Visana customers

Household contents, personal liability and home insurance
Well insured all-round: a good feeling

Your television breaks down after a lightning strike; a tile comes loose and falls from your roof onto your neighbour's car; structural damage occurs during renovation of your bathroom: our household contents, personal liability and home insurance covers situations that can arise in life at home. Thanks to tailored benefits, you get the best cover at the best price.

Household contents insurance

Household contents insurance covers damage to what you treasure, caused by fire, natural hazards, theft and water. As is well known, many things can happen:

- ✓ A fire destroys your belongings
- ✓ A burst pipe causes water damage
- ✓ Jewellery and cash are missing after a burglary
- ✓ Your bicycle is stolen from in front of your home
- ✓ A heavy object falls on your glass table and breaks it
- ✓ You have to stay in a hotel after a flood
- ✓ You spill a cup of coffee on your laptop

Personal liability insurance

Personal liability insurance covers the costs of any third-party bodily injury or property damage that you cause. It covers liability claims worth up to ten million Swiss francs – in cases, for example, like these:

- ✓ You knock over an expensive vase when visiting friends
- ✓ You are a tenant and damage the glass ceramic stove while cooking
- ✓ You cause parked-vehicle damage with a colleague's car
- ✓ Your dog bites a jogger while being taken for a walk

Home insurance

Home insurance covers damage caused by water, fire and natural hazards, as well as glass breakage, in your house or flat. It also offers you useful additional cover, e.g. for solar installations, or for damage caused by martens, rodents or insects. Yes, buildings too are exposed to risks:

- ✓ A damaged water pipe has to be uncovered and repaired, the wall bricked up and plastered
- ✓ The waterbed leaks and damages the parquet flooring
- ✓ Your front door is damaged after a burglary or attempted break-in
- ✓ A football misses its target and smashes a window pane
- ✓ A water pipe freezes, bursts and causes water damage

Home assistance – 0800 800 688

House keys lost? Heating broken down? Water pipe blocked? No problem. Home assistance is included free of charge with home and household contents insurance. This helpful service is available to you around the clock, for arranging appropriate immediate measures when damage occurs.

Do you have any questions?
We will gladly advise you at our Visana agency or at your home.

Top features for you

Cover	Our top features
Household contents: advantageous terms on the deductible	No deductible for damage caused by fire or water, or for glass breakage
Household contents: insurance with modern scope	E-bikes and e-scooters are included in the insured household contents
Household contents: comprehensive cover for all types of damage	Drones, hearing aids, glasses and sunglasses are also insured
Household contents: 24/7 home assistance	Immediate aid in emergencies, e.g. covering the costs of a door-opening or pipe-cleaning service
Personal liability: gross negligence cover	Included automatically with no premium surcharge
Personal liability: personalised terms on the deductible	Tenant damage can be insured without a deductible
Personal liability: driving of third-party motor vehicles	Insured up to the guaranteed sum
Home: all-round cover for your home	Damage caused by martens, rodents or insects, as well as vandalism, is insurable
Home: solar installations	All-risk cover for optimal insurance
Home: glass insurance	Can be insured without a deductible, as part of the home insurance's insured sum
Home: 24/7 home assistance	Immediate measures in the event of defects in heating, ventilation, sanitary systems and more

V-100/200.80 – 02.2026

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