

# Household Contents Insurance

Inventory to determine the insured sum based on the value of the contents

OASP number

Policy number

## 1 Personal details

### 1.1 Policyholder

First name

Surname

Customer number

Street, house number

Postal code/Town

### 1.2 Address of the insured object (only give another address if not identical to the customer address)

Street, house number

Postal code/Town

## 2 What are the basic household contents?

Furniture and interior fittings, carpets, curtains, lamps, household machines and apparatus, dishes, linen and clothes, shoes, foodstuffs and emergency food supplies. Cash and personal effects up to CHF 5,000 are included in the insurance.

The basic household contents are determined on the basis of the number of rooms and family members and the defined standard. Each child under 14 is counted as a half.

The following table of values is based on average empirical values. The values are approximate and therefore not compulsory.

### 2.1 Table of values for basis household contents

Rooms

Normal standard of furnishings

	1	1,5	2	2,5	3	3,5	4	4,5	5	5,5	House
1	34,000	40,000	47,000	54,000	60,000	67,000	74,000	81,000	89,000	97,000	107,000
1,5	38,000	44,000	51,000	58,000	64,000	71,000	78,000	85,000	93,000	101,000	111,000
2	42,000	48,000	55,000	62,000	68,000	75,000	82,000	89,000	97,000	105,000	115,000
2,5	46,000	52,000	59,000	66,000	72,000	79,000	86,000	93,000	101,000	109,000	119,000
3	50,000	56,000	63,000	70,000	76,000	83,000	90,000	97,000	105,000	113,000	123,000
3,5				74,000	80,000	87,000	94,000	101,000	109,000	117,000	127,000
4					84,000	91,000	98,000	105,000	113,000	121,000	131,000
4,5						95,000	102,000	109,000	117,000	125,000	135,000
5							106,000	113,000	121,000	129,000	139,000
5,5							110,000	117,000	125,000	133,000	143,000
6							114,000	121,000	129,000	137,000	147,000

Rooms

High standard of furnishings

	1	1,5	2	2,5	3	3,5	4	4,5	5	5,5	House
1	44,000	52,000	61,000	70,000	78,000	94,000	104,000	113,000	125,000	136,000	150,000
1,5	49,000	57,000	66,000	75,000	83,000	99,000	109,000	119,000	130,000	141,000	155,000
2	55,000	62,000	72,000	81,000	89,000	105,000	115,000	125,000	136,000	147,000	161,000
2,5	60,000	68,000	77,000	86,000	94,000	111,000	120,000	130,000	141,000	153,000	167,000
3	65,000	73,000	82,000	91,000	99,000	116,000	126,000	136,000	147,000	158,000	172,000
3,5				96,000	104,000	122,000	132,000	141,000	153,000	164,000	178,000
4					109,000	127,000	137,000	147,000	158,000	169,000	183,000
4,5						133,000	143,000	153,000	164,000	175,000	189,000
5							148,000	158,000	169,000	181,000	195,000
5,5							154,000	164,000	175,000	186,000	200,000
6							160,000	169,000	181,000	192,000	206,000

Total basic household contents according to the table of values on page 1

CHF

### 3 Additional contents

To determine the following sums please give the replacement value (the price you would pay today to replace the object).

#### 3.1 Special equipment for hobbies or recreation

Musical instruments, uniforms

CHF

Workshop, garden furniture, garden equipment, aquariums

CHF

Expensive sports equipment (for riding, aquatic sports, mountain sports, etc.)

CHF

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CHF

#### 3.2 Collections and exclusive objects

Postage stamps, works of art, books

CHF

Antiques, silver plate, model railways

CHF

Paintings, furs

CHF

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CHF

#### 3.3 Jewellery (please note the limitation of benefits according to the applicable AVB)

Jewellery, wristwatches and pocket watches with a value of CHF 5,000 or more

CHF

**Total for additional household contents according to list**

CHF

Reserve for new purchases (10%)

CHF

**Insured sum at replacement value** (basic and additional contents with reserve)

CHF

### 4 Explanation of the term underinsurance

Underinsurance is deemed to exist if the insured sum is lower than the replacement value (as new value) of the entire household contents. If a partial loss occurs, the indemnity will be paid out in proportion to the ratio between the two amounts.

Current value as new of the entire household contents = CHF 100,000	Underinsurance CHF 40,000 = 40%	Example of a partial loss: CHF 40,000
	Insured sum CHF 60,000 = 60%	Reduction (40%) as a consequence of underinsurance = CHF 16,000
		Reimbursement CHF 24,000 = 60%

The purpose of the inventory form is solely to determine the insured sum corresponding to the value of the contents and is an integrated part of the insurance contract.

Place and date

Signature of policyholder