

Standard Terms of Insurance (STI)

Helvetia Buildings Insurance

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The original German wording governs the legal interpretation of your policy.

Building property insurance

The insurance covers	Fire	Natural forces	Theft	Liquids and gas
<p>Do you want to know what you are covered for? The coverage and sums insured of the insurance you required are listed in your policy.</p> <p>The explanation of terms must be used additionally to determine the insurance coverage.</p>	<p>Destruction, damage or loss as a result of:</p> <p>B1 Fire, smoke (sudden and accidental influence) and water used to extinguish fire;</p> <p>B2 Lightning and overvoltage;</p> <p>B3 Explosion, detonation and implosion;</p> <p>B4 Crash-landings or emergency landings of aircraft, spacecraft or parts thereof, meteorites and other celestial bodies;</p> <p>B5 Pressure waves emitted by aircraft flying at supersonic speeds;</p> <p>B6 Scorch and smoulder damage.</p>	<p>Destruction, damage or loss as a result of:</p> <p>C1 Flooding and inundation;</p> <p>C2 Storms (wind of 75 km/h or more that uproots trees or takes the roofs off buildings in the vicinity of the insured property);</p> <p>C3 Hail;</p> <p>C4 Avalanches;</p> <p>C5 Snow pressure;</p> <p>C6 Rockslides and rock impacts;</p> <p>C7 Landslides.</p>	<p>Damage conclusively proven by physical traces, witnesses or circumstances to have been caused by:</p> <p>D1 Theft or attempted theft.</p>	<p>Destruction, damage or loss as a result of:</p> <p>E1 Leakage of liquids and gas:</p> <p>a) from pipelines or connected installations or apparatus;</p> <p>b) from mobile installations such as decorative fountains, aquaria water-beds, pools;</p> <p>c) and the resultant loss of liquids or gas.</p> <p>E2 Water condensation from cooling equipment and devices;</p> <p>E3 Penetration of rain and melting snow into the building through the roof, from roof gutters or from outdoor drain pipes, through closed windows, doors and skylights;</p> <p>E4 Backpressure from sewage ducts as well as underground slope water, ground water, rock water and seepage water inside the building;</p> <p>E5 Pipelines frozen or damaged by frost, tanks and containers serving the insured company and/or the insured buildings as well as adjacent installations, apparatus and machinery. Costs for the thawing of frozen pipelines are covered;</p> <p>E6 Fungal or pest infestation of any kind if proven to have been caused by insured water damage, if reported to Helvetia immediately, and provided that the construction has not been modified or extended in any way in the meantime.</p>
<p>A1 Building</p>	<p>■ Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy money assets from coin-operated vending machines CHF 500</p>	<p>Sum insured according to policy</p>
<p>A2 Supplementary insurance coverage for cantonal buildings insurance</p>	<p>Insured if specified in the policy</p>	<p>Insured if specified in the policy</p>		
<p>A3 Parts of the building not insured by cantonal buildings insurance</p>	<p>■ Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>
<p>A4 Costs for locating, exposing and repairing pipes</p>				
<p>A4.1 Costs for locating, exposing and repairing pipes related to a pipe burst</p>				<p>Insured if specified in the policy</p>
<p>A4.2 Costs for location work not related to a pipe burst</p>				<p>CHF 2'000</p>
<p>A5 Follow-up costs and loss prevention costs</p>				
<p>A5.1 a) Necessary follow-up costs b) Standing costs c) Artistic or historic values d) Subsequent increase</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>
<p>A5.2 Costs for psychological support</p>	<p>CHF 2'000 per person, but no more than CHF 20'000 in total</p>	<p>CHF 2'000 per person, but no more than CHF 20'000 in total</p>	<p>CHF 2'000 per person, but no more than CHF 20'000 in total</p>	<p>CHF 2'000 per person, but no more than CHF 20'000 in total</p>
<p>A5.3 Costs for risk-reducing measures</p>	<p>CHF 5'000</p>	<p>CHF 5'000</p>	<p>CHF 5'000</p>	<p>CHF 5'000</p>
<p>A5.4 Costs due to regulatory reconstruction restrictions</p>	<p>CHF 5'000</p>	<p>CHF 5'000</p>	<p>CHF 5'000</p>	<p>CHF 5'000</p>
<p>A5.5 Costs for replacing locks</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy CHF 1'000 for theft without use of force</p>	<p>Sum insured according to policy</p>
<p>A5.6 Loss/damage prevention costs</p>	<p>CHF 2'000</p>	<p>CHF 2'000</p>	<p>CHF 2'000</p>	<p>CHF 2'000</p>
<p>A6 Building surroundings</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>		
<p>A7 Equipment and materials</p>	<p>■ Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>
<p>A8 Loss of rental income, loss of earnings, additional costs</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>	<p>Sum insured according to policy</p>

The insurance does not cover

- A9** Items and costs that are insured or must be insured separately;
- A10** Damage to machinery and equipment related directly to tests and experiments conducted on same;
- A11** Registered vehicles and trailers including accessories;
- A12** Additional costs due to reconstruction restrictions required for the maintenance of operations within a presumed scope during the period of disruption;
- A13** Pit excavation, water retention, levelling, backfilling and environmental work, and other special construction-related precautionary measures aimed at reinforcing the subsoil;
- A14** Costs related to contaminated sites;
- A15** Damage caused by deficient maintenance or failure to implement preventive measures;
- A16** Damage caused by deficient construction techniques, execution and planning errors, and defective materials;
- A17** Damage caused by atomic structure changes irrespective of the cause;
- A18** Damage caused by water from reservoirs or other man-made water installations irrespective of the cause;
- A19** Damage from tremors caused by the collapse of man-made cavities;
- A20** Damage caused by war events or warlike events, neutrality violations, revolution, rebellion or riots, unless the policyholder can provide evidence that the damage is not related to these events;
- A21** Damage caused by terrorist activities and counterterrorism measures, unless the policyholder provides evidence that the damage is not related to these events. This exclusion does not apply to:
 - a) Buildings with a sum insured of up to CHF 10 million per building;
 - b) Loss of rental income, loss of earnings, additional costs with a sum insured of up to CHF 10 million per building.

Fire

- B7** Damage caused by the purpose-related or gradual effects of heat or smoke;
- B8** Damage caused to electrical safety mechanisms such as fuses in the performance of their normal function;
- B9** Overvoltage damage caused by a defect inside a device, a machine or an installation (so-called operating damage);
- B10** Damage caused by water hammer, centrifugal and other mechanical forces;
- B11** Damage caused by earthquake or volcanic eruption, and by civil unrest.

Natural forces

- C8** Damage caused by subsidence of soil or bad subsoil;
- C9** Damage caused by artificial earth movements, groundwater, rising and overflow of bodies of water which experience has shown are likely to recur sooner or later;
- C10** Snow falling from roofs;
- C11** Damage caused by backwater from the sewage system, irrespective of the cause;
- C12** Business and operating damage which experience has shown are likely to occur, such as damage during building and road construction, tunnelling, quarrying of stone, gravel, sand or clay;
- C13** Damage from storms, hail or snow pressure on fruit crops, ground crops or flowers;
- C14** Snow pressure damage and the consequences thereof, provided that the pressure applied by the snow only affects bricks or other roofing materials, chimneys, gutters or drainpipes;
- C15** Damage caused by earthquake and volcanic eruption.

Theft

- D2** Damage caused by loss or misplacement;
- D3** Damage caused by persons who live in the same household as the policyholder or who work for the policyholder;
- D4** Damage caused by vandalism, i.e. exclusively malicious and intentional damage to the insured items;
- D5** Damage caused by fire, natural forces, civil unrest, earthquake and volcanic eruption.

Liquids and gas

- E7** Damage that a third party is required to cover by law or contract. This exclusion does not apply to advance payments;
- E8** Damage caused when filling, emptying or inspecting heating, tank, heat recovery and cooling equipment;
- E9** Damage caused by rain or melting snow through open windows, doors, skylights or openings in the roof, or related directly with new constructions, modifications or other work;
- E10** Damage caused by rain and melting snow to the house façade (exterior walls and insulation including windows, doors, etc.) and to the roof (support structure, roof covering and insulation);
- E11** Costs for locating, uncovering, repairing or replacing burst earth tubes, geothermal probes, underground heat storage systems, etc. and for walling up or covering same;
- E12** Replacing damaged pipelines and replacing, repairing and rectifying connected apparatus, installations, heating equipment, tank equipment, heat recovery equipment and cooling equipment causing damage;
- E13** Costs for the defrosting and repair of gutters and drainpipes;
- E14** Damage to cooling equipment caused by artificially generated frost;
- E15** Direct damage to heat exchangers and/or heat pump circulation systems as a result of the mixture of water with other liquids or gases within these systems;
- E16** Damage to pipe systems, tanks and containers through wear and tear, regular use, rust and corrosion;
- E17** Predictable and purpose-related leakage of liquids and gas;
- E18** Damage to leaking molten or vaporous discharges and the costs for eliminating the cause of the damage;
- E19** Raw materials, semi-finished products and finished products as well as secondary materials for processing;
- E20** Damage caused by sustained and excessive heat extraction, potentially causing the probe system to freeze (e.g. as a result of the heat pump being incorrectly set or it being used for construction drying);
- E21** Damage caused by fire, natural forces, civil unrest, earthquake and volcanic eruption.

Period of validity (duration of liability)

- F1** The obligation to pay benefits for loss of rental income, loss of earnings and/or additional costs commences upon the occurrence of the insured event and lasts for a maximum period of 24 months.
- F2** The obligation to pay benefits for standing costs and and/or subsequent increase commences upon the occurrence of the insured event and lasts for a maximum period of 24 months.

Building property insurance

The insurance covers

Do you want to know what you are covered for? The coverage and sums insured of the insurance you required are listed in your policy.

The explanation of terms must be used additionally to determine the insurance coverage.

A22 Glazing of buildings and building surroundings, as well as sanitary facilities

Underinsurance

■ Insured if specified in the policy

A23 Glazing of buildings and building surroundings, as well as sanitary facilities of shared-use premises

■ Insured if specified in the policy

Glass breakage

G1 Breakage damage and the resultant follow-up costs and damage to:

- buildings and parts thereof;
- building surroundings;
- equipment and materials.

The insurance does not cover

A24 Registered vehicles and trailers including accessories;

A25 Damage caused by deficient construction techniques, execution and planning errors, and defective materials;

A26 Damage caused by atomic structure changes irrespective of the cause;

A27 Damage caused by water from reservoirs or other man-made water installations irrespective of the cause;

A28 Damage from tremors caused by the collapse of man-made cavities;

A29 Damage caused by war events or warlike events, neutrality violations, revolution, rebellion or riots, unless the policyholder can provide evidence that the damage is not related to these events;

A30 Damage caused by terrorist activities and counterterrorism measures, unless the policyholder provides evidence that the damage is not related to these events. This exclusion does not apply to:

- Buildings with a sum insured of up to CHF 10 million per building;
- Loss of rental income, loss of earnings, additional costs with a sum insured of up to CHF 10 million per building.

Glass breakage

G2 Damage to glass containers, all types of illuminants and light bulbs;

G3 Damage caused by scratches or welding spatter e.g. to the surface, the glaze or the paint coat;

G4 Damage caused during work on the insured property, when moving or installing glazing, including framing;

G5 Raw materials, semi-finished products and finished products as well as secondary materials for processing;

G6 Damage to electrical and mechanical equipment, e.g. glass ceramic stoves, company plaques, illuminated signs and automated lavatory installations;

G7 Damage caused by fire, natural forces, earthquake or volcanic eruption.

The insurance covers

Do you want to know what you are covered for? The coverage and sums insured of the insurance you required are listed in your policy.

The explanation of terms must be used additionally to determine the insurance coverage.

A31 Building

Underinsurance

■ Sum insured according to policy

A32 Parts of the building not insured by cantonal buildings insurance

■ Sum insured according to policy

A33 Follow-up costs, building surroundings, equipment and materials, as well as construction services

- A33.1**
- Necessary follow-up costs
 - Standing costs
 - Artistic or historic values
 - Subsequent increase
 - Building surroundings
 - Equipment and materials

Sum insured according to policy

A33.2 Costs for psychological support

CHF 2'000 per person, but no more than CHF 20'000 in total

A33.3 Costs for risk-reducing measures

CHF 5'000

A33.4 Costs due to regulatory reconstruction restrictions

CHF 5'000

A33.5 Construction services up to a construction amount of CHF 200'000

CHF 200'000

A34 Loss of rental income, loss of earnings, additional costs

Sum insured according to policy

The insurance does not cover

A35 Items and costs that are insured or must be insured separately;

A36 Registered vehicles and trailers including accessories;

A37 Additional costs due to reconstruction restrictions required for the maintenance of operations within a presumed scope during the period of disruption;

A38 Pit excavation, water retention, levelling, backfilling and environmental work, and other special construction-related precautionary measures aimed at reinforcing the subsoil;

A39 Costs related to contaminated sites;

A40 Damage caused by deficient construction techniques, execution and planning errors, and defective materials;

A41 Damage caused by atomic structure changes irrespective of the cause;

A42 Damage caused by water from reservoirs or other man-made water installations irrespective of the cause;

A43 Damage caused by war events or warlike events, neutrality violations, revolution, rebellion or riots, unless the policyholder can provide evidence that the damage is not related to these events.

Earthquake and volcanic eruption

H3 Tremors caused by the collapse of man-made cavities. In cases of doubt, the decision of the Swiss Earthquake Service applies;

H4 Damage caused by artificially caused earthquakes. This exclusion does not apply to advance payments.

Period of validity (duration of liability)

I1 The obligation to pay benefits for loss of rental income, loss of earnings and/or additional costs commences upon the occurrence of the insured event and lasts for a maximum period of 24 months.

I2 The obligation to pay benefits for standing costs and and/or subsequent increase commences upon the occurrence of the insured event and lasts for a maximum period of 24 months.

Building property insurance

The insurance covers		all risks Destruction, damage or loss caused by a sudden and unforeseen event during the term of this contract		contract		
Do you want to know what you are covered for? The coverage and sums insured of the insurance you required are listed in your policy.		Collision	Operations	Construction accident	Extended coverage	Unspecified risks
<div style="border: 1px solid black; padding: 5px;"> The explanation of terms must be used additionally to determine the insurance coverage. </div>		J1 Collision damage: Breakage, cracks or deformation caused by an external force, in particular by: <ul style="list-style-type: none"> a) Impact, head-on collision, collapse, falling or subsidence; b) Accidental external impact of goods involved in the work process or of parts of the insured object itself. 	K1 Operating damage: Breakage, cracks or deformation caused by an internal force; K2 Damage caused by improper usage.	L1 Sudden and unforeseen construction accidents during the construction period; L2 Damage caused by graffiti or vandals to those buildings and parts on which construction is being performed, unless such damage is covered by work planned for later (e.g. plastering, panelling etc.). Damage caused by civil unrest is also insured. Damage that is charged pursuant to SIA standards to the building owner, the architects, engineers and construction manager as well as the companies involved in the construction work and their subcontractors is insured, provided that their services are included in the sum insured.	M1 Civil unrest: Violence against persons and property committed in the course of riots or turmoil. Damage caused by looting during civil unrest is also insured; M2 Malicious damage: Intentional damage or destruction. Malicious damage caused during strikes and lockouts is also insured; M3 Leakage of automated fire extinguisher systems: Liquids and gases that are unexpectedly, suddenly and inappropriately discharged from a recognised fire extinguisher system; M4 Vehicular collision: Collision by motor vehicles, trailers or track-bound transport systems; M5 Building collapse: Collapse of buildings and parts of buildings; M6 Radioactive contamination: Unusability due to unforeseen and sudden contamination by radioactive substances in the operating area; M7 Damage caused by martens, rodents, insects and wild animals (mammals and birds).	N1 Unspecified risks.
		Underinsurance	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy
A44 Building	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy
A45 Parts of the building not insured by cantonal buildings insurance	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy	■ Sum insured according to policy
A46 Follow-up costs, building surroundings, equipment and materials, as well as construction services						
A46.1 a) Necessary follow-up costs b) Standing costs c) Artistic or historic values d) Subsequent increase e) Building surroundings f) Equipment and materials	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy
A46.2 Costs for psychological support	CHF 2'000 per person, but no more than CHF 20'000 in total	CHF 2'000 per person, but no more than CHF 20'000 in total	CHF 2'000 per person, but no more than CHF 20'000 in total	CHF 2'000 per person, but no more than CHF 20'000 in total	CHF 2'000 per person, but no more than CHF 20'000 in total	CHF 2'000 per person, but no more than CHF 20'000 in total
A46.3 Costs for risk-reducing measures	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000
A46.4 Costs due to regulatory reconstruction restrictions	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000	CHF 5'000
A46.5 Construction services up to a construction amount of CHF 200'000			CHF 200'000			
A47 Loss of rental income, loss of earnings, additional costs	Sum insured according to policy	Sum insured according to policy		Sum insured according to policy	Sum insured according to policy	Sum insured according to policy

The insurance does not cover	Collision	Operations	Construction accident	Extended coverage	Unspecified risks
<p>A48 Items and costs that are insured or must be insured separately;</p> <p>A49 Damage to machinery and equipment related directly to tests and experiments conducted on the same;</p> <p>A50 Damage caused by subsidence, cracking, shrinkage and expansion of buildings and parts of buildings;</p> <p>A51 Registered vehicles and trailers including accessories;</p> <p>A52 Additional costs due to reconstruction restrictions required for the maintenance of operations within a presumed scope during the period of disruption;</p> <p>A53 Damage to goods during the loading and unloading of vehicles as well as in transit;</p> <p>A54 Pit excavation, water retention, levelling, backfilling and environmental work, and other special construction-related precautionary measures aimed at reinforcing the subsoil;</p> <p>A55 Costs related to contaminated sites;</p> <p>A56 Damage caused by deficient maintenance or failure to implement preventive measures;</p> <p>A57 Damage caused by atomic structure changes irrespective of the cause;</p> <p>A58 Damage caused by water from reservoirs or other man-made water installations irrespective of the cause;</p> <p>A59 Damage from tremors caused by the collapse of man-made cavities;</p> <p>A60 Damage caused by war events or warlike events, neutrality violations, revolution, rebellion or riots, unless the policyholder can provide evidence that the damage is not related to these events;</p> <p>A61 Damage caused by terrorist activities and counterterrorism measures, unless the policyholder provides evidence that the damage is not related to these events. This exclusion does not apply to:</p> <ol style="list-style-type: none"> Buildings with a sum insured of up to CHF 10 million per building; Loss of rental income, loss of earnings, additional costs with an sum insured of up to CHF 10 million per building. 	<p>J2 Property and costs that can be insured pursuant to B–H and K–N under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover";</p> <p>J3 Damage arising:</p> <ol style="list-style-type: none"> without the influence of external forces (internal operating damage, e.g. lack of water, oil, fuel or another operational resource, frost, excessive strain, short-circuiting, introduction of foreign objects); from the necessary influence of appropriate usage of an insured object (e.g. wear & tear). <p>However, should such events result in unexpected and suddenly occurring damage or destruction as a result of externally applied force, such consequential damage is insured;</p> <p>J4 Damage caused by deficient construction techniques, execution and planning errors, and defective materials;</p> <p>J5 Damage for which the manufacturer, seller, the repair company or maintenance company is liable for in accordance with the law or contract.</p>	<p>K3 Property and costs that can be insured pursuant to B–J and L–N under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover"; This exclusion does not apply to overvoltage damage caused by a defect inside a device, a machine or an installation (so-called operating damage);</p> <p>K4 Damage for which the manufacturer, seller, the repair company or maintenance company is liable for in accordance with the law or contract;</p> <p>K5 Expenses to rectify faults (faulty workmanship or planning);</p> <p>K6 Properties currently under construction or in the process of conversion or assembly prior to acceptance;</p> <p>K7 Damage caused by deficient construction techniques, execution and planning errors, and defective materials;</p> <p>K8 Damage caused by sustained and excessive heat extraction, potentially causing the probe system to freeze (e.g. as a result of the heat pump being incorrectly set or it being used for construction drying);</p> <p>K9 Follow-up costs and additional costs for geothermal probes or earth tubes underground panels no longer accessible</p>	<p>L3 Property and costs that can be insured pursuant to B–K, M and N under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover"; This exclusion does not apply to construction services where damage is caused by the risks specified under D–F;</p> <p>L4 Damage from construction projects with planned construction performance exceeding CHF 200'000;</p> <p>L5 Damage caused by normal weather conditions that must be expected given the time of year and local conditions, regardless of other contributory factors such as execution or design errors, coordination errors, inadequate protective or safety measures). However, insurance coverage is provided if the damage caused by weather conditions is itself the result of an insured construction accident of if the insured parties can provide evidence that it is attributable to the actions of a party not involved in the construction;</p> <p>L6 Any type of incidental costs not included in the insured construction costs, but which have become necessary before or following a construction accident (e.g. incidental costs for additional reinforcement, supporting elements, additional backfills, emergency roofing, end wall reinforcement, flooding protection measures, sewage redirection etc.);</p> <p>L7 Earthwork: Excluded from this are the following:</p> <ol style="list-style-type: none"> Excavations required for siding renovation; Excavation work related to pipes and cables for supply and disposal (water, wastewater, gas, electricity, telecommunications). <p>This list is conclusive;</p> <p>L8 Expenses to rectify faults (faulty workmanship or planning). However, if a fault is the cause of an unforeseen construction accident, Helvetia provides compensation less the costs that would have been incurred to rectify the fault even without a construction accident;</p> <p>L9 Expenses to rectify aesthetic flaws, even if these are the consequence of an event for which there is a liability to pay compensation;</p> <p>L10 Damage that must be covered by the liability insurance provider of a party involved in the construction of the structure, even if said party is also insured by this policy. This exclusion does not apply to advance payments;</p>	<p>M8 Property and costs that can be insured pursuant to B–L and N under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover";</p> <p>M9 Properties that are under construction or in the process of conversion or assembly, unless the policyholder can provide evidence that the damage is not related to these activities;</p> <p>M10 Damage caused by deficient construction techniques, execution and planning errors, and defective materials;</p> <p>In the case of malicious damage:</p> <p>M11 Damage caused by the company's own employees or external personnel, provided that the damage does not occur in relation to a strike or lockout;</p> <p>M12 Lost movable property;</p> <p>In the case of leakages of automated fire extinguisher systems:</p> <p>M13 Damage to the fire extinguisher system itself;</p> <p>M14 Damage caused during pressure tests, inspections, testing and maintenance work on the fire extinguisher system;</p> <p>M15 Damage caused during construction and repair work on the fire extinguisher system;</p> <p>In the case of vehicular collision:</p> <p>M16 Damage that is covered by an obligatory liability insurance policy. This exclusion does not apply to advance payments;</p> <p>M17 Damage to vehicles (including their freight) that are involved in the insured event;</p> <p>In the case of building collapse:</p> <p>M18 Damage caused by subsidence of soil or bad subsoil;</p> <p>In the case of radioactive contamination:</p> <p>M19 Damage caused by nuclear reactors, nuclear fuel or other nuclear materials;</p> <p>M20 Damage for which compensation can be claimed under federal nuclear liability legislation;</p> <p>M21 Costs for eliminating the cause of the radioactive contamination;</p> <p>In the case of damage caused by martens, rodents, insects and wild animals (mammals and birds):</p> <p>M22 Damage caused by wood pests. This exclusion does not apply to the European house borer, woodworm or the deathwatch beetle;</p> <p>M23 Damage caused by root predation, as well as crop failures in respect of fruit of any kind.</p>	<p>N2 Property and costs that can be insured pursuant to B–M under the heading "The insurance covers" or are excluded under the heading "The insurance does not cover";</p> <p>N3 Properties that are under construction or in the process of conversion or assembly, unless the policyholder can provide evidence that the damage is not related to these activities;</p> <p>N4 Business and operating damage which experience has shown are likely to occur, such as damage during building and road construction, tunnelling, quarrying of stone, gravel, sand or clay;</p> <p>N5 Damage caused by deficient construction techniques, execution and planning errors, and defective materials;</p> <p>N6 Foundations, roads, paths, tunnels, bridges, dams, docks, harbour basins, quay walls, silos, pipelines, wells, basins, ducts, cables and pipes, unless they exclusively serve that building.</p>

The insurance does not cover	Collision	Operations	Construction accident	Extended coverage	Unspecified risks
			<p>L11 Damage caused by</p> <ul style="list-style-type: none"> a) simple leaks in or water permeability of concrete or sealants; b) any leaks in ducts or pipelines as well as deviations from the intended route (horizontal or vertical), unless the cause is related to an unforeseen and sudden earth movement; c) Formation of cracks of any kind, even where leak tightness is impaired. However, cracks that make renovation of a part of a building unavoidable for structural reasons are insured; <p>L12 Damage to conduits, pipes and cables where mandatory testing and probing to determine the situation has not been performed, and any resultant consequential damage.</p>		

Period of validity (duration of liability)

- O1** The obligation to pay benefits for loss of rental income, loss of earnings and /or additional costs commences upon the occurrence of the insured event and lasts for a maximum period of 24 months.
- O2** The obligation to pay benefits for standing costs and and/or subsequent increase commences upon the occurrence of the insured event and lasts for a maximum period of 24 months.

Owner's liability insurance

The insurance covers	Bodily injury	Property damage	Purely financial loss
<p>Do you want to know what you are covered for? The coverage and sums insured of the insurance you required are listed in your policy.</p> <p>The explanation of terms must be used additionally to determine the insurance coverage.</p>	<p>P1 Third-party liability claims for damages brought against insured persons on the basis of statutory liability provisions due to death, injury or other health impairment;</p> <p>P2 Costs for fending off unjustified claims;</p> <p>P3 Coverage includes financial losses where attributable to insured bodily injury.</p>	<p>Q1 Liability claims for damages from third parties brought against insured persons on the basis of statutory liability provisions due to destruction, damage or loss of property;</p> <p>Q2 Costs for fending off unjustified claims;</p> <p>Q3 Coverage includes financial loss where attributable to insured property damage inflicted upon the injured party.</p> <p>Death, injury and other health impairment as well as the loss of animals are equivalent to property damage.</p>	<p>R1 Third-party liability claims for damages that are brought against insured persons on the basis of statutory liability provisions due to financial loss (losses quantifiable in financial terms) and which can be attributed neither to insured bodily injury claims nor to insured property damage claims inflicted upon one of the injured parties;</p> <p>R2 Costs for fending off unjustified claims</p>
A62 Liability from the basic insurance			
A62.1 Liability arising from the state or maintenance of the insured properties	Sum insured according to policy	Sum insured according to policy	
A62.2 Liability arising from exercising property rights related to the insured properties	Sum insured according to policy	Sum insured according to policy	
A62.3 Liability arising from ownership of the machinery and installations belonging to the insured properties	Sum insured according to policy	Sum insured according to policy	
A62.4 Liability for loss prevention costs			Coverage includes the loss prevention costs charged to the policyholder (within the scope of the sum insured set for bodily injury and property damage)
A62.5 Liability arising from environmental damage in relation to the insured properties insofar as it is the result of a single, suddenly occurring and unforeseen event that also requires immediate action to be taken	Sum insured according to policy	Sum insured according to policy	Sum insured according to policy
A62.6 Building owner's liability for construction services performed on the insured properties up to a construction total of CHF 200'000	Sum insured according to policy	Sum insured according to policy	
A62.7 Liability arising from registered holdership and usage of such motor vehicles as well as trailers and other vehicles towed by these vehicles as serve the maintenance of the insured objects and the associated land unless Swiss road traffic legislation prescribes mandatory insurance	Sum insured according to policy	Sum insured according to policy	
A62.8 Coverage includes legal protection in criminal proceedings, i.e. expenses (e.g. lawyers' fees, court costs, compensation payable to private plaintiffs) resulting from the initiation of proceedings by a prosecutor's office or administrative authorities on the basis of an event covered by the building liability insurance (including charged procedural costs), unless other insurance coverage is provided for this purpose	Sum insured CHF 250'000	Sum insured CHF 250'000	Sum insured CHF 250'000
Special provisions for co-ownership, freehold ownership and joint ownership			
A62.9 Liability as owners of insured properties held in co-ownership or joint ownership	Sum insured according to policy	Sum insured according to policy	
A62.10 Liability as individual freehold owners towards the owner community for damage to jointly used parts of buildings and land		Sum insured according to policy	
A62.11 Liability as the owner community towards individual freehold owners for damage caused as a result of factors originating in jointly used parts of the building and land	Sum insured according to policy	Sum insured according to policy	
A62.12 Liability as a single freehold owner towards another freehold owner for damage caused as a result of factors originating in the parts of the building vested as separate property entitlements	Sum insured according to policy	Sum insured according to policy	

The insurance does not cover

- A63** Liability for damage:
- to the policyholder;
 - pertaining to the policyholder personally (e.g. primary earner);
 - to persons living in a joint household with the liable insured person;
- A64** Liability for recourse and compensation claims made by third parties against employees and assistants;
- A65** The liability of self-employed businesspeople and tradespeople whose services the policyholder utilises;
- A66** Claims due to liability assumed beyond the scope of statutory liability or due to the non-fulfilment of statutory or contractual insurance obligations;
- A67** Liability for damage where occurrence of the event should have been expected with a high degree of probability. The same applies to damage that has been accepted in relation to the selection of a certain work method for the purpose of reducing costs, speeding up work or preventing financial losses;
- A68** Building owner's liability:
- for construction services performed on the insured properties with a construction amount exceeding CHF 200'000;
 - for recourse and compensation claims made by third parties for the indemnity performed by the building owner for the injured parties;
 - for damage caused as a result of modifications made to the structure of the first-party building, provided that the first-party building is constructed directly adjacently to a third-party building;
 - For damage resulting from earthworks. Excluded from this are the following:
 - Necessary excavations for building restoration;
 - Excavation works connected with feeder and disposal pipeline (water, sewage, gas, electricity and telecommunications pipelines).This list is conclusive.
 - For claims related to contaminated sites (e.g. contaminated excavated material);
- A69** Liability for environmental damage:
- if only several events whose effects are similar in nature (such as occasional dripping of contaminants into the soil, repeated tipping of liquids from mobile containers) collectively trigger damage prevention, damage limitation or damage repair measures that would not have been necessary for individual events of this nature in isolation;
 - for the actual environmental damage, i.e. damage to items that are not assets protected by individual rights;
 - in connection with contaminated sites;
 - from waste facilities operated under the ownership of, by or on behalf of the policyholder. This exclusion does not apply to facilities used for the composting or short-term temporary storage of waste or other waste products or for the treatment or pre-treatment of sewage;
 - attributable to a culpable failure to observe statutory or official regulations;
- A70** Liability for damage caused by substances introduced to waste facilities. This exclusion does not apply to damage caused to facilities used for the treatment and pre-treatment of sewage;
- A71** Liability for damage resulting from the effects of ionising radiation;
- A72** Liability for damage resulting from the effects of laser beams from devices and installations not in the laser categories I–III B;
- A73** Liability of the perpetrator of intentional crimes or offences for damage resulting from these crimes or offences;
- A74** Liability as the registered holder of land, water and airborne vehicles as well as bicycles, or liability arising from the use of such vehicles that are registered, illegally used or officially unapproved;
- A75** Liability for nuclear damage within the meaning of Swiss nuclear energy liability legislation and the associated costs;
- A76** Liability for damage directly or indirectly attributable to or related to asbestos or materials containing asbestos, chlorinated hydrocarbons (CHCs), chlorofluorocarbon (CFCs) or urea-formaldehyde;
- A77** Liability arising from the use of genetically modified organisms or products of a comparable nature due to changes in genetic material;
- A78** Claims for damage to joint owners. Persons living with them in the same household are handled in the same way;
- A79** Claims of co-ownership/freehold ownership community towards a single co-owner / freehold owner and vice versa for that part of the damages attributable to the share of ownership of the co-owner/freehold owner in question. Persons living with them in the same household are handled in the same way.

Period of validity of the owner's liability insurance

- S1** The insurance covers damage that arises during the contract term and is reported to Helvetia within 60 months of the end of the policy. The time of occurrence of the damage is deemed to be the time at which the damage is first discovered. The time of effect of loss/damage prevention costs is deemed to be the time at which it is first ascertained that a loss or damage may occur in the future.
- S2** In case of doubt, bodily injury is deemed to have occurred at the time at which the injured party first consults a physician due to symptoms of the health impairment in question, even if the causal relationship is not discovered until later. Damage caused prior to the start of contract is only insured if the insured party can provide evidence that they were unaware or should have been aware under the circumstances of the action or inaction that could establish the insured party's liability. If a change arises to the scope of coverage during the contract term (including changes to the sum insured and/or excess), this provision applies accordingly.

In the case of property damage:

- Q4** Liability for damage to the insured building or land itself; Excluded from this are the following:
- Liability as individual freehold owners towards the owner community for damage to jointly used parts of buildings and land;
 - Liability as owner community towards individual freehold owners for damage caused as a result of factors originating in jointly used parts of the building and land.
- Q5** Liability from damage to objects received, rented or leased for use, processing, storage, transport or other purposes (e.g. sale-or-return, display);
- Q6** Liability for damage to objects or parts of these objects that are used for or are the subject of an activity that was or should have been performed by an insured party;
- Q7** Liability for damage to objects caused by gradual influences (e.g. weather conditions, temperature, humidity, build-up of fungus and mould, smoke, soot, dust, gases, vapours or vibrations);
- Q8** Claims relating to reduced yields or exhaustion of sources;
- Q9** The function of an object being impaired without its substance being damaged is not deemed to be property damage;

In the case of purely financial losses:

- R3** Liability for expenses incurred in detecting leaks, malfunctions and causes of damage, the emptying and refilling of equipment, tanks and pipes, and costs for repairs and modifications (e.g. renovation costs);
- R4** Obligations that are punitive in nature (e.g. fines);
- R5** Loss prevention costs resulting from snowfall and icing.

Building legal protection insurance

The insurance covers	Where	Waiting Period	Period of coverage	Building legal protection insurance	
<p>Do you want to know what you are covered for? The coverage and sums insured of the insurance you required are listed in your policy.</p> <p>The explanation of terms must be used additionally to determine the insurance coverage.</p>	Switzerland and Principality of Liechtenstein		The event that triggered the legal case is authoritative, namely:	<p>In the case of legal consultation:</p> <p>T1 Legal consultation provided by the insurer related to the insured property;</p> <p>T2 Payment of lawyers' fees for legal consulting.</p>	<p>In the case of legal disputes:</p> <p>T3 Recognition of the legal interests by the insurer;</p> <p>T4 Payment of:</p> <p>a) lawyers' fees;</p> <p>b) expert witnesses' fees;</p> <p>c) charged to the procedural and court costs payable by the insured party;</p> <p>d) compensation to be paid to the other party for court costs.</p>
A80 Legal disputes related to the insured property					
A80.1 Consulting in all legal fields	■	None		Sum insured CHF 500	
A80.2 Non-contractual legal disputes					
a) Claims for non-contractual compensation against the party responsible or against their liability insurer	■	None	Time that the loss or damage was caused	Sum insured CHF 500	Sum insured CHF 250'000 Minimum value in dispute CHF 500
b) Civil-law disputes with directly adjacent neighbours related to pollution and border disputes	■	3 months	Time of the event triggering the dispute	Sum insured CHF 500	Sum insured CHF 50'000 Minimum value in dispute CHF 500
c) Civil-law disputes related to property, restriction of rights in rem, or possession	■	3 months	Time of the event triggering the dispute	Sum insured CHF 500	Sum insured CHF 50'000 Minimum value in dispute CHF 500
d) Public construction and planning law in relation to the insured property or with directly adjacent land or properties	■	3 months	Time of building application	Sum insured CHF 500	Sum insured CHF 5'000 Minimum value in dispute CHF 500
A80.3 Legal disputes related to contract law					
a) Legal disputes with an insurance company	■	3 months	Time of the event triggering the insurance claim, otherwise the time of the notification triggering the dispute	Sum insured CHF 500	Sum insured CHF 250'000 Minimum value in dispute CHF 500
b) Legal disputes from rental agreement (as lessor)	■	3 months	Time of the event triggering the dispute	Sum insured CHF 500	Sum insured CHF 50'000 Minimum value in dispute CHF 500
c) Legal disputes from order / service contract	■	3 months	Time of the event triggering the dispute	Sum insured CHF 500	Sum insured CHF 50'000 Minimum value in dispute CHF 500
The insurance does not cover					
<p>A81 Coverage of fines; compensation; costs that a liable third party is required to cover; costs related to public certification and registration;</p> <p>A82 Events that have occurred prior to the insurance contract or within the waiting period;</p> <p>A83 Cases among persons insured in the same contract or against Coop Rechtsschutz AG and its governing bodies;</p> <p>A84 Cases related to the intentional perpetration of a criminal offence and intentionally caused legal cases;</p> <p>A85 Cases related to war events or unrest;</p> <p>A86 Cases against a lawyer acting in an insured legal protection claim.</p>	<p>In the case of legal consultation:</p> <p>T5 Representation of the insured party before courts or in negotiations.</p> <p>In the case of legal disputes:</p> <p>T6 Fending off compensation claims;</p> <p>T7 Assertion of purely financial losses (without the related bodily injury or property damage) in connection with the assertion of non-contractual compensation against the party responsible or their liability insurer;</p> <p>T8 Cases related exclusively to the collection of receivables and in cases related to assigned receivables.</p>				

Explanation of terms

Contractual disputes often arise because both contracting parties use one and the same term, but make different associations with term. We will therefore explain the most important expressions here in alphabetical order.

Advance payment	Payment made in advance for benefits provided by the liability insurer of a third party bound by statutory or contractual liability, but not exceeding the insurance benefits granted by this contract. The entitled party shall relinquish part of their compensation entitlement, to the amount of the granted advance payment. If the benefit that the liability insurance has to pay does not equal the benefit specified by this insurance, the difference in benefit will be covered.
Aesthetic flaws	A state that is unappealing to the eye, but does not impair the function of the structure or component, such as honeycombing in exposed concrete, colour differences and/or structural changes in materials and surfaces, scratches on glazing, bathtubs and shower trays, washbasins, kitchen fronts, covers, flooring, façades, and soiling caused by cement water, etc.
Building	<p>A building in insurance terminology refers to any non-movable product of construction work, including all of its components, that is roofed, provides usable space, and has been established as a permanent facility.</p> <p>The term "building" can also refer to facilities that – without being part of the building itself – would normally be associated with it, are owned by the building's owner, and are attached or modified in such a way that they could not be removed without significantly reducing their value or significantly damaging the building.</p> <p>"Buildings" also include the facilities that are locally considered to be a standard feature of the building and are owned by the building owner, even if these could be removed without significantly reducing the value or significantly damaging the building.</p> <p>In the case of buildings and facilities consisting of both structural and operational installations, the term "building" refers to the parts of the facilities that are exclusively or predominantly structural in nature. This includes facilities and equipment related to building services and infrastructure, as well as water pipelines, air ducts and energy-supply pipelines and cabling from the point of supply from the building inlet or the generator in the building to the consumer (including primary and secondary distributors). The sum insured by way of the buildings insurance does not include pit excavations, water drainage, levelling, backfilling and environmental work, work aimed at improving the construction ground, and secondary construction costs.</p> <p>In cantons with cantonal buildings insurance, the relevant cantonal provisions apply regarding categorisation.</p>
Building components	Components of buildings (or buildings) excluded from cantonal buildings insurance.
Building surroundings	<ol style="list-style-type: none"> Structural facilities outside of the insured building that are located on the associated land, including letter boxes, fountains, chimneys, swimming pools including covers, garden sheds, pergolas, fireplaces, gardens, playgrounds, garden tables attached to the ground, sculptures, paved and gravel paths, courtyards, bicycle storage facilities; Garden facilities in the insured building, including lawns, shrubberies, flowers, bushes, trees, fences, hedges, ponds and their content, watering and illumination equipment; Structurally-related infrastructure on the associated land, including parking spaces, driveways and walkways to and from the property, bridges, platforms, ramps, footpaths, tunnels, turntables, barriers, staircases, railings, supporting walls, boundary fencing, tracks (including their underlying constructions), supply and disposal lines and pipes as well as ducts and collecting basins; Special foundations on the associated land, i.e. bored, driven, concrete, wood and special piles, sheet walls, Berlin-type walls, slurry walls, pile walls, reinforcements, groundwater impoundments, anchoring and similar.
Civil unrest	Violence committed against persons or property in the course of riots or turmoil.
Construction budget	The construction budget lists all work performed during construction. Each individual service is allocated with a certain number in accordance with nationally applicable standards.

Construction services	<p>Services for buildings of any kind during the construction period i.e.</p> <ol style="list-style-type: none"> after unloading, the items on the building site required for construction work; until all construction services have been approved or deemed to be approved by way of the assumption for further use (e.g. residing); in the case of residential or construction units to be implemented in a segmented fashion (single family houses/multi-family dwellings/freehold apartments), at the time when all construction services for the unit in question have been approved or are deemed to be approved. <p>The construction amount for construction services, including all associated construction materials and parts, is equivalent to the total of items 1 to 4 on the construction budget (including fees and VAT) and encompasses:</p> <ol style="list-style-type: none"> Preparatory work; Buildings; Operating facilities; Surroundings. <p>The term construction services does not include costs for advance studies and tender procedures, property and allotment costs, costs of financing or fees.</p>
Contaminated sites	Known or unknown accumulation of pollutants in the soil or water existing prior to the insured event.
Co-ownership	A form of ownership where the building or land belongs to several owners jointly. The collective property is broken down into parts (shares). Each owner owns a share that they can exercise ownership rights over. They may sell or encumber their share. The owner's creditors may pledge the share.
Costs due to regulatory reconstruction restrictions	Costs that increase the effective property damage due to regulatory reconstruction restrictions in force at the time of the claim.
Costs for locating, exposing and repairing pipes	Costs for locating, exposing and repairing burst pipes and walling up and covering repaired pipes (for the purpose of transporting liquids or gas) in the insured buildings and on the associated land of the policyholder (including owned supply lines, starting from the main communal line, as well as owned line systems from the consumer to the public sewage ducts). If the pipe system has burst in several places, this is deemed to be a single claim.
Costs for psychological support	Costs for psychological support provided by a graduate physician or psychologist after an insured event.
Costs for replacing locks	Costs for changing or replacing locks on insured buildings and replacing associated keys and other locking systems (e.g. badge systems).
Costs for risk-reducing measures	Structural and/or technical measures enhancing the coverage value by way of the replacement or repair of the damaged item.
Environmental damage	<p>The sustained impairment of the natural state of the air, bodies of water (including groundwater), soil, flora or fauna through pollution, provided that this pollution is able to have a damaging or other effect on human health, property values or ecosystems or has already done so. Environmental damage is also deemed to be any matter referred to as such by the legislative.</p> <p>The rusting through or development of leaks in facilities used to store substances that damage soil or water, including liquid fuels, acids, bases and other chemicals (but not sewage or other operating waste products) is equated to a single and suddenly occurring event in accordance with the above paragraph. Facilities in the aforementioned sense include tanks and tank-like containers (basins, tubs etc., but not mobile containers) as well as pipes, including the associated installations.</p>
Equipment and materials	<p>Owned and unregistered working machinery (e.g. lawnmowers), garden tools, waste and Plant waste containers and similar used for the maintenance of the building and associated land.</p> <p>Materials (such as fuels, gritting salt) and construction materials that are owned by the building owner and are not yet an integral part of the insured building.</p>
Execution/performance of an activity	An activity is deemed to be planning, management, issuing of directives and orders, monitoring and inspections and similar work, as well as functional testing, regardless of who performs the tests.

Follow-up costs	<p>a) Necessary follow-up costs Necessary follow-up costs that the policyholder incurs directly and in direct relation to the damage caused to objects insured in this contract. The term follow-up costs as defined above does not include:</p> <ul style="list-style-type: none"> ■ Costs for locating, exposing and repairing; ■ Cost of damage verification; ■ Costs for obligation to co-operate such as travel expenses; ■ Costs for real estate management; ■ Costs related to bodily injury; ■ Loss of earnings or additional costs involved in maintaining operations; ■ Costs that would have been incurred without the property damage, regardless of whether and when this amount would have been spent without the damage; ■ Recovery costs for data, where such data has been lost as a result of programming, data entry, insertion or labelling errors, deletion or disposal, or as a result of programs or processes that result in the destruction or modification of programs or data (e.g. viruses); ■ Costs for services to be performed by public services (e.g. fire brigade, police) due to statutory provisions; ■ Environmental damage, except decontamination costs. The decontamination costs covered by the insurance include examination of soil (including flora and fauna) and extinguishing water on owned or leased property, the transport of contaminated soil or extinguishing water (if necessary) to the nearest suitable landfill for storage or destruction, and restoration of the owned or leased property to its condition prior to the claim. <p>b) Standing costs The standing costs of the building incurred despite the unusability of the insured premises (e.g. mortgage interest, heating and other ancillary costs, insurance premiums).</p> <p>c) Artistic and historic values The insurance covers the costs for the most faithful restoration or reconstruction possible of parts of the building that are of artistic or historic value.</p> <p>d) Subsequent increase Increase in cost of construction occurring between the date of damage and that of reconstruction. The increase is calculated in accordance with the applicable construction cost index.</p>
Freehold ownership	A special form of joint ownership. Here, each owner is entitled to the exclusive use and management of a precisely defined part of the building, usually a freehold apartment (see also joint ownership).
Glazing of buildings and building surroundings as well as sanitary facilities	<p>Glazing, glass and sanitary facilities of:</p> <ol style="list-style-type: none"> a) buildings and parts of buildings; b) building surroundings; c) equipment and materials. <p>Glass-like materials such as glass-ceramic, stone, Plexiglas and other plastics used in place of glass are also considered to be glass. Damage to painting, text elements, film and paint coatings, etched and sand-blasted glass.</p>
Immediate measures upon environmental damage	Reports to the competent authority, notification of the population, initiation of damage prevention or damage limitation measures.
Individual items protected by the right to individual assets	Assets and rights that are marketable and to which ownership and possession can be acquired.
Insured persons	<ol style="list-style-type: none"> a) The policyholder, also serving as the owner of the building, land or facilities; b) Employees and other assistants of the policyholder related to its operations in relation to the insured buildings, land, facilities and installations; c) This is the landowner if the policyholder is only the owner of the building, not of the land (building legislation). <p>If the policy, the Standard Terms of Insurance or any supplementary policyholder provisions refer to insured parties, this always refers to the persons specified under items a–c.</p> <p>If a partnership (ordinary company, collective partnership or limited partnership) or a co-ownership association (e.g. inheritance group) is the policyholder, or if the insurance policy has been concluded for the account of a third party, the partners, the members of the co-ownership association or the persons in whose name the insurance has been concluded has the same rights and obligations as the policyholder.</p>
Insurer	The insurer for the building legal protection insurance is Coop Rechtsschutz AG, Entfelderstrasse 2, CH-5001 Aarau (Tel. +41 62 836 00 57). Notifications can be sent to this address.
Joint ownership	A form of ownership where the building or land belongs to several owners jointly. As a result, the owners may only utilise the property jointly as a whole, file legal complaints jointly in relation to the property as a whole, or have legal complaints filed against them jointly in relation to the property as a whole.

Liability	The legal requirement to assume responsibility for damage suffered by a third party.
Loss/damage prevention costs	The costs incurred by the policyholder in taking reasonable measures to avert an immediate imminent insured loss as a result of an unforeseen event.
Loss of rental income, loss of earnings, additional costs	<ol style="list-style-type: none"> a) Rental income lost to the policyholder insured party due to the unusability of the rented buildings or of premises in buildings as a result of insured property damage; b) Loss of revenue, i.e. income from the sale of traded goods, manufactured products or services provided; c) Additional costs required for the maintenance of operations within a presumed scope during the period of disruption. Additional costs are deemed to be: <ul style="list-style-type: none"> ■ Reducing loss/damage prevention costs that enable the potential loss/damage to be reduced during the liability period; ■ Special expenses related to measures whose effect on reducing potential loss/damage during the liability period cannot be adequately proven or whose ability to reduce the potential loss/damage does not take effect until after the liability period ends.
Minimum value in dispute	We understand the minimum value in dispute to be the minimum amount that is the subject of a legal dispute (e.g. the order value in a contract dispute, compensation claims when claiming non-contractual compensation).
Money assets	Money assets held in ownership or in trust including cash, digital money units with cryptographic keys such as Bitcoins, customer cards, credit cards, telephone tax cards, mobile phone prepaid cards, cheques, credit card receipts, road toll stickers, non-bearer-specific tickets, subscriptions, vouchers, securities, gold, silver, platinum (as stocks, bars or commodities), coins and medals, precious stones and pearls not part of another item.
Natural forces	Buildings (A1) and equipment and materials (A7) are subject to compulsory and natural forces insurance, which is governed by the Private Insurer Supervision Ordinance (Aufsichtsverordnung, AVO).
Separate property entitlement	The right of a freehold property owner to the exclusive use of a certain part of a building or land.
Supplementary insurance coverage for cantonal buildings insurance	Differences in the conditions related to scope of liability and to the amount of the liability relative to insurance contracts in place with cantonal building insurers.
Systems and equipment related to building services and infrastructure	<p>Systems and equipment related to building services and infrastructure owned by the policyholder and connected permanently to the insured building or located on the land associated with it and whose purpose it is:</p> <ol style="list-style-type: none"> a) to provide heating, cooling, ventilation, screening or energy and/or pass on energy to external grids such as combined heat and power plants, solar thermal systems, fuel cells, heat pump systems, heating systems, solar power systems, wind power systems; b) to facilitate movement within the building such as lifts and escalators; c) to facilitate communication such as intercom systems, telecom systems, radio systems; d) to regulate access and monitoring of the building or its infrastructure such as alarm systems (burglary, fire), access control systems; e) to perform further functions for the building or infrastructure (kitchen, WC, lighting). <p>All components of the system or equipment needed for the application (incl. operating systems and firmware) are considered a unit.</p>
Terrorism	Terrorism is any use or threat of violence with the purpose of achieving a political, religious, ethnic, ideological or similar objective. The use or threat of violence is capable of spreading fear or terror among the population or certain population groups or influencing a government or government institution. Terrorism does not include civil unrest.
Underinsurance	If the replacement value (value of the insured items at the time of the insured event) is higher than the sum insured, the items are deemed underinsured. In this case, the compensation will be reduced in proportion to the ratio of the sum insured to the replacement value. Underinsurance affects both total and partial damage. Insured items are thus valued on the basis of their full value and not simply on the basis of potential damage.
Waiting period	If a waiting period is introduced in an insured area, legal disputes occurring within this period after the effective date of the insurance contract are not covered. This concerns legal disputes that arise during these first three months after the effective date of the insurance contract.
Waste facilities	Facilities used to store, treat or dispose of waste or other waste products.

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