

Household comprehensive insurance

Terms and Conditions

Edition 2019

Translation

In case of dispute, the original German or French text is decisive.

The English wording does not amend or extend the original German or French wording in either an affirmative or a negative sense.

Terms and Conditions

1. Purpose

The client can insure himself online as an insured person via the internet platform quitt.ch in a group insurance contract between Service Hunter AG, Birmensdorfstrasse 94, 8003 Zürich (policyholder) and Baloise Insurance Ltd, Aeschengraben 21, 4002 Basel (insurer) for damages to the household caused by his domestic help commissioned via quitt.ch within the scope of their work on the premises of the client.

2. Beginning and end

The insurance cover begins on the date stated in the insurance contract. The household comprehensive insurance is taken out for one year and is tacitly extended for a further year unless the client terminates the household comprehensive insurance in writing to ServiceHunter AG no later than 3 months before expiry.

3. Geographical scope

The insurance coverage applies in the policyholder's own home.

4. Insured persons

Clients who have commissioned a domestic help service via quitt.ch and have concluded the household comprehensive insurance.

5. Insured items

Home contents, i. e. all the movable property used for non-commercial purposes, including

- jewellery, wristwatches and pocket watches;
- bicycles and motor vehicles considered equivalent to bicycles and equipment similar to a vehicle;
- entrusted, leased and rented items;
- temporary structures (e. g. allotment sheds);
- privately purchased work tools and work clothes of non-self-employed persons;
- lockchange costs due to key loss.

6. Insured perils

Sudden and accidental damage due to external and/or internal influences, e. g. as a result of mechanical damage, improper operation, short circuit, voltage fluctuations, foreign bodies caused by the domestic help (cleaner, caregiver, nanny etc.) within the scope of the assignment (cleaning, washing, ironing, cooking etc.) in the premises of the client to his household items.

7. Insured benefits

Per loss event, the costs of the repair or the replacement value will be paid, up to but not exceeding CHF 3,000, and not more than the value as new.

8. Deductible

The deductible is CHF 50 per loss event.

9. Coverage excludes

Damages to the following household items are not insured:

- Mobile telephones
- Pets
- Valuables
- Consumables and wear materials (e. g. batteries, light bulbs, fluorescent and neon tubes)
- Building components (such as washbasin, windows, doors, floors, etc.)

In addition, there is no insurance cover for:

- Damage as a result of wear and tear, and due to exposure to light, chemical or climatic influences
- Damage caused by vermin or fungus
- Losses covered by contractual or statutory guarantees
- Losses caused by construction work
- Damage that occurs whilst the insured property is placed in the care of a third party for transport purposes or when moving house, and losses resulting from the destruction or damaging of the insured property when it is being reconstructed or renovated by a third party
- Damage that is insured or which could be insured under the fire, natural hazard, earthquake, theft, water or glass insurance

10. Premium

Premium will be collected by ServiceHunter AG and amounts to CHF 19 basic premium per insurance year plus 0.90% of the gross remuneration paid to the domestic help.

11. Notification in the event of a claim

quitt.ch must be notified immediately on +41 43 505 18 02 or via the following email address: support@quitt.ch. The claims notification must include the account details for the indemnity payment

12. Burden of proof

In order to substantiate a claim for indemnity, the necessary documentation must be submitted (e. g. invoices, receipts, estimates). The sum insured does not constitute proof of the existence or value of the insured item at the time the loss or damage occurs.

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CH-4002 Basel
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customerservice@baloise.ch

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