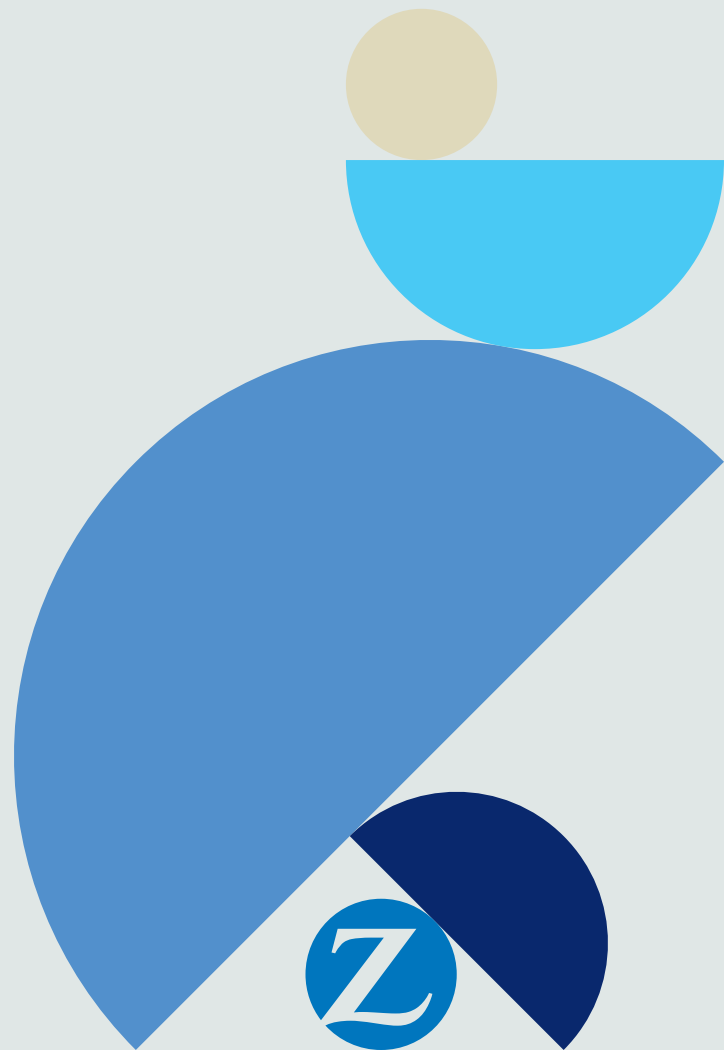


# General Conditions of Insurance (GCI)

for the collective insurance contract  
“Household Contents Accidental Damage Insurance”  
between Zurich Insurance Company Ltd and ServiceHunter AG



## General Conditions of Insurance (GCI) Edition 01/2025

for the collective insurance contract “Household Contents Accidental Damage Insurance” between Zurich Insurance Company Ltd, Hagenholzstrasse 60, 8050 Zurich, (Zurich) and ServiceHunter AG, Birmensdorferstrasse 94, 8003 Zurich, (policyholder).

### Art. 1 Insured persons

The insurance covers customers of the policyholder who have hired domestic help via the quitt.ch Internet platform and have selected insurance coverage under this collective contract.

### Art. 2 Start and end

The insurance coverage begins on the date stated in the confirmation of insurance. It is valid for one year and is automatically renewed for a further insurance year unless the insured person or the policyholder terminates the insurance coverage in text form with three months' notice to the end of the insurance year.

The insurance coverage ends at the latest upon termination of the collective insurance contract.

### Art. 3 Geographic scope

The insurance applies to the insured persons' premises located in Switzerland.

### Art. 4 Insured items and costs

The insurance covers household contents, meaning all movables for private use that are the property of the insured persons.

Also insured are

- professional tools and work clothing owned by the insured persons and used by the insured persons in their capacity as employees,
- movable rented and leased items for private use,
- guests' personal effects (excluding cash assets and jewelry) and movable entrusted property of third parties intended for private use,
- costs of changing locks in the event of the loss of keys.

### Art. 5 Non-insured items

The following are excluded from the insurance coverage:

- cash assets,
- consumables and materials subject to wear (e.g. batteries, light bulbs, fluorescent and neon lamps),
- motor vehicles (excluding motorcycles for which liability insurance is not legally required), trailers, caravans, mobile homes, along with all their accessories,
- ships for which liability insurance is legally required and motorized nautical vessels of any kind, including accessories for such,
- aircraft that must be entered in the Swiss Aircraft Register,
- movable structures.

### Art. 6 Insured risks

The insurance covers unforeseen and sudden damage or destruction caused by violent external effects, for example as a result of mechanical damage, improper operation, voltage fluctuations, foreign bodies, which is caused by the domestic help employed via quitt.ch to the insured persons' insured property in the course of their work (cleaning, washing, ironing, cooking, etc.) on the insured persons' premises.

### Art. 7 No insurance coverage

Excluded from the insurance are claims or losses

- due to wear and tear, exposure to light, chemical or climatic influences,
- caused by vermin and fungal infestation,
- which are covered by contractual or statutory guarantees,
- which occur while the insured property is handed over to a third party for transportation or during a change of residence, as well as losses resulting from the destruction of or damage to a restoration or replacement of the insured property carried out by a third party,
- which are or can be insured via fire or natural hazards insurance.

**Art. 8**  
**Insured benefits**

The claim shall be calculated on the basis of the amount required for replacement at new replacement value at the time of the event of loss (= replacement value), less the value of the remains. In the event of partial loss, the claim shall be calculated on the basis of the repair costs, but this shall not exceed the replacement value.

The benefit is limited to CHF 3,000 per occurrence of loss.

**Art. 9**  
**Deductible**

The deductible is CHF 50 per occurrence of loss.

**Art. 10**  
**Procedure in the event of a loss**

The policyholder must be notified immediately via [quitt.ch](mailto:quitt.ch), on +41 43 505 18 02 or at [support@quitt.ch](mailto:support@quitt.ch). The necessary supporting documents (e.g. invoices, receipts, estimates) must be submitted to substantiate the claim for compensation. In addition, the insured persons must refrain from making any changes to the damaged property that could make establishing the cause of the damage or the amount of the loss difficult or impossible.

**Art. 11**  
**Place of jurisdiction**

The insured person and the policyholder may choose as the place of jurisdiction for disputes arising from this contract:

- Zurich as the head office of Zurich,
- the Swiss – but not any other foreign – place of residence or registered office of the insured person.

**Art. 12**  
**Economic, trade and financial sanctions**


Zurich does not provide coverage and is not obliged to make payments or provide benefits or services insofar and as long as applicable economic, trade and financial sanctions would be violated.

**Art. 13**  
**Data processing by Zurich**

Zurich processes data relating to natural persons (personal data) in connection with the conclusion and execution of the contract and for other purposes (marketing purposes etc.). You can find more detailed information on this processing in the privacy policy for insurance products at Zurich. This privacy policy can be accessed at [www.zurich.ch/datenschutz](http://www.zurich.ch/datenschutz) or obtained by contacting Zurich Insurance Company Ltd, Data Privacy, PO box, 8085 Zurich, [datenschutz@zurich.ch](mailto:datenschutz@zurich.ch). Zurich reserves the right to share personal data in this connection, as well as in the other cases mentioned in the privacy policy, with third parties.

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