

Personal liability and household contents for the under 25s

Secure. Carefree. Independent.



Flat-share or a place of your own? Time to stand on your own two feet.

Moving out of your parents' house is the first step towards independence. But it also means taking responsibility for yourself and your possessions and making sure they are well insured both at home and away. Because theft, water damage in the apartment or a claim for damages from your landlord can quickly eat away your new household budget. That's why CSS offers affordable insurance solutions that are tailored to young adults.

Cool advantages:

- Affordable premium
- 24h customer service and emergency assistance
- Free legal advice by phone
- Your insurance documents are always with you thanks to the myCSS app

Trendy supplementary cover:

- Damage to your household contents such as mobile phone, tablets, laptop etc.
- Misuse and blocking service for credit, SIM, bank, post and customer cards

Save on premiums and benefit:

- Introductory gift:
 - 10% no-claims discount
- 10% discount for young people
- 10% client discount

Useful additional cover

Protect yourself against the financial consequences of legal disputes with our Private and Traffic Legal Expenses Insurance. We will be happy to advise you.

Personalised for you:
Get advice on 0844 277 888
www.css.ch/household

Information and benefits at a glance.

"Single" insurance package			"Flat-share or cohabitation" insurance package		
Personal liability insurance (Single person, sum insured: CHF 3 million, tenant)			Personal liability insurance (More than one person, sum insured: CHF 3 million, tenants)		
	CHF	92.40		CHF	115.50
10% CSS client discount	CHF	9.20	10% CSS client discount	CHF	11.50
10% discount for young people	CHF	8.40	10% discount for young people	CHF	10.40
5% long-term contract discount	CHF	<u>3.70</u>	5% long-term contract discount	CHF	<u>4.70</u>
		CHF 71.10			CHF 88.90
Household contents insurance (Sum insured CHF 20,000*, simple theft away from home CHF 2,000)			Household contents insurance (Sum insured CHF 40,000*, simple theft away from home CHF 2,000)		
	CHF	101.20		CHF	144.40
10% CSS client discount**	CHF	9.70	10% CSS client discount**	CHF	13.60
10% discount for young people**	CHF	8.70	10% discount for young people**	CHF	12.20
5% long-term contract discount**	CHF	4.00	5% long-term contract discount**	CHF	5.50
10% no-claims discount (direct entry up to age 25/level 3/10%)**	CHF	<u>7.40</u>	10% no-claims discount (direct entry up to age 25/level 3/10%)**	CHF	<u>10.50</u>
		CHF 71.40			CHF 102.60
Total annual premium (excl. stamp duty)		<u>CHF 142.50</u>	Total annual premium (excl. stamp duty)		<u>CHF 191.50</u>

* The sum insured for household contents can be adapted to your personal needs.

** The discount deductions do not apply to the portion of the premium relating to statutory natural hazards insurance.

Why do you need personal liability insurance?

It covers everyone living in the same household for the costs involved in compensating property damage, personal injury and monetary losses. For instance, if the landlord discovers damage to the apartment when you move out. Or if you cause injury to someone else during sports activities.

→ **Clearly a case for personal liability insurance.**

Why do you need household contents insurance?

It protects your personal possessions against loss or damage at home and away from home. Like when things go missing after the flat gets broken into. Or you experience water, storm or fire damage.

→ **Clearly a case for household contents insurance.**