

Risk and coverage

When concluding the rental agreement, the lessee can decide to take out insurance cover for the stored items up to an amount of CHF 4,000.00 on the basis of the insurance contract between SELFSTORAGE and HELVETIA Versicherung. It is possible to take out insurance cover for a higher amount, but only up to a maximum of the value of the goods declared in the rental agreement.

If the lessee decides to take out such insurance cover, the stored items will be insured against the potential risks and losses listed below.

‣ **Fire insurance**

The insurance covers damage caused by fire, lightning, explosion, the unavoidable consequences of such detrimental events, as well as damage caused by crashes of and impact by manned aircraft.

‣ **Theft**

The insurance covers losses and damage (including those attributable to vandalism) resulting from completed or attempted burglaries.

‣ **Water**

The insurance covers damage caused by water escaping from the inlet and outlet pipes of the water supply, hot water supply or central heating systems.

‣ **Storm**

The insurance covers damage caused by storms, hail, excessive pressure caused by snowfall, rock slides, falling rocks and landslides.

‣ **Cover in the event of natural disasters**

In addition to the contractually agreed storm coverage, also insured is damage caused by high water, flooding, water backup, rises in the groundwater level, mudslides, earthquakes, avalanches and avalanche air pressure as well as by rain, snow and meltwater entering the building (assuming the water enters the insured building through the roof, from gutters or external drainpipes).

‣ **Not insured**

Cash, stamps, gold, silver and jewellery, works of art that are individually valued at more than **CHF 10,000.00**.

Scope of insurance

- General Conditions of Insurance of Helvetia Business Insurance, September 2019
- General Terms and Conditions of Self-storage of Dein Lagerraum Schweiz AG
- The rental contract with Dein Lagerraum Schweiz AG concerning self-storage

Helvetia is one of the most traditional, yet most future-oriented insurance companies in Switzerland.

Helvetia was founded in St. Gallen in 1858. More than 150 years of experience, expertise and reliability have made Helvetia one of the top ten insurance companies in Switzerland, with over 2,200 employees and more than 750,000 customers in Switzerland, Austria, Germany, Italy, Spain and France.