

SWISS PRIVATE  
CLIENT BY HISCOX

GIVE YOUR CHALET THE  
**PROTECTION**  
IT DESERVES.



  
HISCOX

A burst pipe due to a cold snaps, a chimney fire that turns into a blaze, a roof that caves in under the weight of the snow – there are many dangers that could ruin a relaxing holiday in your chalet: just like your main residence, your chalet should be adequately protected.

### Hiscox, a specialist insurer

Hiscox, insurer of choice for high net worth individuals, can boast more than 40 years of unique experience and knowledge of the issues associated with the assets of individuals, including their chalets.

Hiscox offers **customised cover** tailored to your lifestyle and needs. Your chalet may not be where you spend most of your time, yet you still try to make it as comfortable and cosy as your main home. Our job is to provide you with the best insurance cover to protect it.

### Our added value at your service

As specialists, we know the value of quality service and a flexible, fast approach. That is why when you take out insurance with Hiscox, we also offer the following benefits:

- **a strong service culture**, for your peace of mind
- **in-depth knowledge** of your risks and your expectations to enable us to offer you a personalised policy
- **a network of experts** in high-value households who can be called on at a moment's notice if an incident occurs.

### Claims settlement philosophy

We pay particular attention to the claims management process to ensure it is as flexible as possible. We start from the principle that your claim is fair and we do not try to interpret the policy to your disadvantage. If the claim is payable, we pay it. That's our philosophy, and our profession.

## Hiscox protects you

Swiss Private Client Insurance by Hiscox meets your requirements: it protects your movable assets (contents, artworks, valuables, etc.) as well as your real estate assets (main residence and chalet), in Switzerland and abroad.

We offer an '**all risks cover**' policy with complete cover specially designed to meet your needs. In particular, it offers the following benefits:

- **restoration of your chalet to its original state** (refurbishment, decorator's fees, etc.) and payment of compensation amounting to the equivalent new value of its contents, whatever their age
- compensation in the event of **acts of nature** (avalanches, etc.)
- compensation for **water damage** or damage caused by **fire, ice** and the **weight of snow**
- cover for your **main building, garages, parking spaces** and any kind of outbuildings
- cover for your **artworks, wine cellar**, etc.
- compensation in the event of **damage to or theft of your skis**, including while on the slopes, and compensation for items located in your ski equipment storage area.

## Hiscox offers you a risk assessment visit

Because we are familiar with the dangers that can threaten your chalet, we arrange an **on-site risk assessment** conducted by an independent professional. This enables us to assess the value of the assets that need to be insured and to determine what security measures are needed without substantially altering the premises.

## Examples of claims

- When an open fire got out of control and resulted in a blaze, the chalet of one of our customers was partially destroyed. Hiscox covered the cost of repairs amounting to CHF 590,000. The indoor pool, gym and steam room were therefore restored to their original condition.
- After purchasing a very good pair of skis worth CHF 7,400, one of our customers had a bad fall and snapped them in half. Hiscox compensated him within 48-hours, meaning that he was able to continue his ski trip with new skis from the same brand.

## Next step?

This brochure provides a general overview of the Swiss Private Client Insurance that Hiscox offers. For more information and to obtain a quote, please contact your insurance adviser.

### We also cover:

- upmarket residences
- artworks and collections
- art professionals
- museums and exhibitions.



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Claims are studied on a case-by-case basis and are subject to certain conditions as per the insurance policy, which is attached.

