



AXA Household Contents Campaign

Questions	Answers
What does the extended coverage "loss and damage" for luggage, sports and leisure equipment comprise?	This coverage insures you against sudden unforeseen loss and damage (falling, collision, etc.) from external causes.
How can I include extended coverage in my policy?	Please contact your insurance advisor or our Customer Service at 0800 809 809.
What is insured?	<ul style="list-style-type: none">• Bicycles and e-bikes• Mobile phones, tablets, laptops• Cameras• Skis/snowboards• Musical instruments• Drones• Luggage• Hearing aids• Etc.
What risks are not insured?	Damage/loss due to: <ul style="list-style-type: none">• Wear and tear, usage• The gradual effects of temperature and the weather• Leaving behind, losing or misplacing things• Scratching, chipping or paint damage• Pearls and precious stones falling out of their settings
What items are not insured?	<ul style="list-style-type: none">• Monetary assets• Stamps• Art objects• Removal goods when moving home• Eyeglasses, contact lenses• Work-related equipment (business laptop)• Motor vehicles• Military weapons

How high is the deductible?	The policyholder him/herself bears the deductible chosen in the policy for each event. A reduced deductible of CHF 50 can be chosen for mobile phones, tablets and laptops. The deductible will be subtracted from the damage calculation.
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What benefits does AXA provide?	<p>In general, the repair is covered. If the repair costs exceed the new-for-old value of the damaged item, the replacement value of an item of equal value is paid.</p> <p>The benefits are limited to the agreed amount of insurance.</p>
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Where is the insurance valid?	Coverage applies at home and elsewhere (worldwide).
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Am I entitled to a new mobile phone if the display is damaged?	<p>For a damaged display, the repair costs are paid. If the specialist store confirms a total loss, the cost of an item of equal value is paid.</p> <p>The benefits are limited to the agreed amount of insurance and the agreed deductible is subtracted from the payment.</p>
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