



Underinsurance: do the check

Protect yourself against this risk, and find out whether your sum insured is still suitable. We're happy to help you. Use our instructions to do the check now:

- 1 Go from room to room**, and estimate the total value of all the items in each room, from the closet to the laptop, from the socks to the coffee cup to the crime novel. But note: it is not the current value that counts but the replacement value for new items. This is the amount you would have to spend today to buy an equivalent item.
- 2 Record the total amount per room**, whether on paper or on your tablet. Also write down briefly what the items are, e.g. "15 pairs of pants". This will help you to keep track of any changes in the future.
- 3 Tip: Don't forget curtains or carpets** – these are often worth several thousand francs. You should also consider books, electrical items and medical devices such as hearing aids, wheelchairs or glasses.
- 4** Once you have assessed your home inventory, you should **inspect the other rooms**, for example, there are often items in the attic, garage and cellar. The bicycle on the front doorstep and the outdoor furniture on the balcony also count as household goods.
- 5 Please note: Jewelry** (which also includes wristwatches worth more than CHF 5,000), when stored normally, is covered up to a limit of 20% of the sum insured, up to a maximum of CHF 30,000. If the value of your jewelry exceeds one of these amounts, you will need additional insurance of valuables.