

**As a SwissCaution customer with a rental guarantee for a residential lease, we offer you the SwissCaution HomeAssistance service (service provided by Mobi24 SA, a Swiss Mobiliar cooperative company, for SC, SwissCaution SA customers). This service is offered on a voluntary basis and may be subject to change or withdrawal without notice.**

## **I. Persons concerned**

We use SwissCaution HomeAssistance services to support all persons concerned, 24 hours a day, 7 days a week, 365 days a year.

By "Person(s) concerned", we mean any SwissCaution customer with a valid rental guarantee insurance contract for a residential lease.

## **II. Services**

Services are granted on condition that they are provided by SwissCaution HomeAssistance and that you have a valid SwissCaution rental guarantee insurance contract a residential lease.

Services are only provided at the address of the residential lease mentioned in the rental guarantee insurance contract (hereinafter referred to as the "Apartment").

In particular, the costs of contractual or regulatory services provided by the public fire brigade and defense services, the police and other bodies obliged to provide assistance, damage covered by your liability insurance, damage covered by your household insurance or by your landlord's liability/building insurance are not covered.

### **a. Emergency measures**

We organize the immediate implementation of emergency measures (e.g. water leaks, flooding, etc.) and cover the organizational costs, without deductible, up to a maximum of CHF 1,000.

This SwissCaution HomeAssistance service does not cover any measures related to eliminating the damage or its cause.

### **b. Housing access and/or emergency locks**

In the event of loss of keys, malfunction of the locking device or if it no longer offers sufficient protection, if you forget your keys inside the Apartment, or if a person living in the same household as you is locked in, we will arrange for a craftsman to help you gain access to the Apartment, if there is no other reasonable solution.

The following are not considered keys to the Apartment or locking devices: badge, fingerprint, PIN or intelligent locking systems, for example.

We will cover the costs of emergency measures to open the door and/or fit a temporary lock (labor, materials and travel expenses), up to CHF 1,000, without deductible.

### **c. Faulty heating, air-conditioning, ventilation, sanitary and electrical installations**

In the event of technical faults in the heating, air-conditioning, ventilation, sanitary and electrical systems of the Apartment, we will cover the costs of undertaking the required emergency measures, up to a maximum of CHF 1,000 per event, without deductible, provided that you are responsible for the operation of such systems in the Apartment and that they are used solely by you.

The SwissCaution HomeAssistance service does not include:

- a. the cost of maintenance, final repair or replacement of such installations;
- b. costs included in warranty, service and maintenance contracts;
- c. final elimination of damage.

### **d. Clogged pipes**

We will organize a pipe cleaning service if a water pipe is unexpectedly clogged and serves the Apartment occupied by the persons concerned.

We cover the costs of emergency measures up to a maximum of CHF 1,000 per event, with no deductible.

Damage resulting from inadequate maintenance of water pipes, installations or appliances is not insured.

**e. Loss of travelers' cheques, cash, bank cards, postal account cards, credit cards and customer cards**

In the event of loss of travelers' cheques, bank cards, postal account cards, credit cards and customer cards issued in Switzerland, as well as in the event of loss of cash, we will put you in touch by phone with the hotline of the bank or card issuer. Card blocking is not included in SwissCaution HomeAssistance coverage.

Coverage for card blocking and replacement costs, as well as abusive cash withdrawals, will be determined by your household and valuables insurance, if you have subscribed to it.

**f. Pests control**

We will refer you to a specialist company if the Apartment occupied by the Persons concerned is infested by pests and the infestation can only be combated by a specialist. Examples of pests include cockroaches, rats, mice, moths, ants and silverfish.

We cover the costs of parasite control up to a maximum of CHF 1,000 per event, with no deductible.

We will not pay if it was already possible for you to detect that the Apartment was or could be infested before the rental guarantee contract was concluded.

**g. Wasp, hornet and bee nest removal**

We will refer you to a competent service for the removal or relocation of wasp, hornet and bee nests in your Apartment. We cover the costs of removing wasp, hornet and bee nests up to a maximum of CHF 1,000 per event, with no deductible. We will not pay if legal provisions, such as those relating to the protection of species, prohibit the removal or relocation of a wasp, hornet or bee nest.

### **III. Temporal validity and modification**

We provide the SwissCaution HomeAssistance service until the date of your departure from the Apartment, whether this is announced by your real estate agency or yourself.

This service is offered on a voluntary basis and may be modified or withdrawn without prior notice.

### **IV. Territorial validity**

We provide SwissCaution HomeAssistance services for emergency measures occurring in Switzerland, at the address of the Apartment.