

General Conditions of Insurance (GCI)

for the group insurance contract between
Zurich Insurance Company Ltd (Zurich)
and Sunrise GmbH (Sunrise)

Sunrise Home Assistance (October 2024)

Art. 1 Insured persons

Sunrise customers residing in Switzerland who have a Sunrise Home Security Premium subscription and all persons who live with them in a shared household or regularly return to their household as weekly or weekend residents are insured and entitled to claim.

Art. 2 Geographic scope of application

The insurance covers claims or events of loss that occur in premises that are occupied by the insured person and that are located at the insured person's address registered with Sunrise (insurance location).

Art. 3 Temporal scope of application

The insurance covers claims or events of loss that occur during the term of the Home Security Premium subscription and before the end of the group insurance contract between Zurich and Sunrise.

If an insured person moves their place of residence to a location outside of Switzerland, their insurance coverage ends (at the latest on the date of deregistration with the competent authority).

Art. 4 Scope of Insurance

The following are covered on a first-risk basis:

4.1 Emergency Situations

In case of an emergency situation, Zurich arranges for the deployment of personnel necessary to take immediate action.

An emergency situation is defined as a suddenly occurring event that will result in damage or greater damage unless immediate action is taken.

The insurance covers one-time technician deployment and labor costs up to CHF 1'000 per occurrence. Any replacement parts that are needed are not covered by the insurance.

4.2 Key assistance/locksmith service

Zurich arranges necessary technical assistance in the event insured persons are unable to open doors or gates at the insured premises (due to lost or broken key, forgotten access code, defective lock, etc.).

The insurance covers costs for technician/locksmith deployment for opening and installation of an emergency lock as necessary.

If access to the insured person's private residence remains blocked (i.e. because the owner has not granted consent for the door to be opened), the cost of overnight accommodation for the people affected shall be covered.

The insurance shall cover costs of up to CHF 1'000 per occurrence. No other costs are insured, such as for final lock repair or replacement.

4.3 Assistance for building and condominium owners in case of malfunctioning heating, air conditioning, ventilation or elevator systems, sanitary facilities and/or fuse boxes

Zurich will arrange the deployment of technicians as necessary in case of malfunctioning of the following systems:

- Heating, air-conditioning and ventilation systems,
- elevator systems,
- Sanitary facilities,
- Fuse boxes.

The insurance covers one-time technician deployment and labor costs up to CHF 1'000 per occurrence.

Costs for malfunctions due to insufficient operating materials or lubricants or for necessary replacement parts are not covered.

4.4 Pipe cleaning service

Zurich arranges for technicians to clear pipe blockage in case a water pipe blockage exists which cannot be resolved without professional assistance.

The insurance covers one-time technician deployment and labor costs up to CHF 1'000 per occurrence.

4.5 Psychological support

After a burglary or robbery (theft by forcible entry into a building or by breaking open a locked container inside) or after a robbery (theft with the threat or use of force) at the insured location, Zurich will cover the resulting costs for psychological treatment of the insured person by a qualified physician or qualified psychologist in Switzerland for up to a maximum of CHF 1,000.

Burglary refers to the theft of property by perpetrators who forcibly enter a building, a room in a building, or locked containers in a room.

Robbery refers to the theft of property by using or threatening to use violence against the insured persons, as well as theft committed when there is an inability to resist as a result of injury, unconsciousness, or death. A police report must be submitted for both cases.

The costs are covered if both the burglary and the psychological treatment take place within the period of validity.

Art. 5 Obligations in the event of a loss

The insured person must do the following upon the occurrence of an insured event:

- notify Zurich immediately using the corresponding telephone number in the Sunrise app; provide information about the cause, amount, and circumstances of the damage; and allow the necessary investigations;
- assert damage claims accruing against third parties and assist Zurich in asserting such as necessary;
- refrain from making changes to the damaged property that could make it difficult or impossible to determine the cause of the damage or the amount of the damage, unless they serve to minimize the damage.

Art. 6 Breach of obligations

If statutory or contractual obligations are breached, the insurance benefits may be refused or reduced. This disadvantage shall not apply if, under consideration of the circumstances, no culpable breach is discernible or the breach did not influence the occurrence and scope of the damage or loss.

Art. 7 Sanctions

Zurich will not provide any insurance benefits if any applicable trade, financial, or economic sanctions would be violated thereby.

Art. 8 Amendments to the GCI

These General Conditions of Insurance (GCI) are subject to change. Sunrise shall notify the insured persons of such changes in advance.

Art. 9 Place of jurisdiction and applicable law

The policyholder or the insured person may choose the place of jurisdiction for disputes arising from this contract as follows:

- Zurich as the head office of Zurich,
- the Swiss – but not any other foreign – place of residence or registered office of the insured person.

Swiss law applies.

Art. 10 Data processing by Zurich

Zurich processes data relating to natural persons (personal data) in connection with the conclusion and execution of the contract and for other purposes (marketing purposes etc.). You can find more detailed information on this processing in the privacy policy for insurance products at Zurich. This privacy policy can also be viewed at www.zurich.ch/en/data-protection or ordered by contacting Zurich Insurance Company Ltd, Datenschutz, PO Box, CH-8085 Zurich, datenschutz@zurich.ch. Zurich reserves the right to share personal data in connection with this, as well as in the other cases mentioned in the privacy policy, with third parties.