

NatCat Chart — Property Insurance

Private and Commercial lines

Country: Switzerland

Perils covered	Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. ¹
	Windstorm	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Hailstorm	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Lightning — direct hit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Lightning — surge	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	River flooding	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Overflow of stagnant waters	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Torrential rain	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Storm surge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Earthquake	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10 %
	Snow pressure	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Avalanche	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Frost	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	25 %
	Landslide	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %
	Subsidence	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5 %
	Collapsing sinkhole	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5 %
	Volcanic eruption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Meteor strike	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Tsunami	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Other (Rockfall)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	99 %

Private Lines Building Content

Commercial Lines Building Content

Tariffs, deductibles and the importance of risk prevention

Natural hazards insurance has its statutory basis in article 33 of the Swiss Insurance Supervision Act (ISA): All companies that offer fire insurance in Switzerland must also at the same time include natural hazards in the corresponding insurance policy. The scope of coverage, premium tariff and rules governing deductibles are regulated by statute. Insurance covers destruction, damage or loss of the insured objects caused by the included natural hazards. Further benefits concerning objects, risks or insured amounts can be individually insured with private insurers.

Addendum to the checked boxes which relate to building insurance only: Content insurance covers the same perils and is mostly optional. The insurance penetration is >80%. The same legal rules as for buildings are in place for content.

Sale, underwriting and claims process Cover forms part of fire insurance policies.

State intervention Natural hazard insurance is regulated by law, see above.

Coastal surge, volcanic eruption and coastal tsunami does not exist in Switzerland. Lake tsunami is covered within river flooding and stagnant waters.

For more information: <http://www.svv.ch/en/publications/natural-perils-insurance-without-equal>

¹ Please specify how the market penetration was calculated: Cover is mandatory in most cases. 99% penetration is an estimation.