Personal Liability Insurance

Every adult should have a personal liability insurance. This form of insurance covers costs that arise when one has inadvertently caused damage to someone else.

Personal Liability

Persons who have injured another person or an object belonging to another person are financially responsible for the damage caused. This is the case even when the damage was caused inadvertently. Costs may be very high. If, for example, one injures a person in a skiing accident the damage may add up to hundreds of thousands of Swiss Francs.

Personal Liability Insurance

One must have personal liabiltiy insurance (Privathaftpflichtversicherung) to prevent financial difficulites in the event of damage to another person. This form of insurance is offered by most private insurance companies. Often, a private liability insurance contract can be settled for an entire household. This form of insurance is not compulsory, yet strongly recommended.

Insurance Benefits

Personal liabiltiy insurance covers property damage and damage to persons which the insured party has caused another party to suffer. This includes the cost of repairs, medical treatment, loss of wages, or compensation for pain and suffering. Personal liability insurance also covers damages caused by certain pets. It does not cover damages to persons living in the same household or damages as a result of intent or gross negligence.

Additional information (links, addresses, information sheets, brochures)

www.hallo-baselland.ch/en/good-to-know/personal-liability-insurance

hallo-baselland.ch
Information for a good start at the new place of residence
Good to Know / Personal Liability Insurance