Personal Liability Insurance and Household Insurance

Students are liable for any bodily injury caused to third parties and for any damage to or loss of equipment borrowed from Zurich University of the Arts (ZHdK). To cover these risks, students are strongly advised to take out appropriate insurance policies in Switzerland.

Personal Liability Insurance
Personal liability insurance (also known as **third-party liability insurance**) covers costs arising from:

- bodily injury caused by the insured person to third parties,
- damage caused by the insured person to **ZHdK property** or to the property of other members of ZHdK,
- damage caused by the insured person to **rented property**.

Students are **strongly recommended** to take out personal liability insurance to protect themselves against financial claims resulting from such incidents.

Household Insurance

Students are also advised to take out **household insurance**, ideally including **theft coverage**.
Household insurance covers damage to the contents of the insured household caused by:

- fire,
- water,
- theft.

Students who own **valuable items** (e.g. musical instruments, works of art, electronic equipment) are particularly encouraged to take out household insurance.

Insurance Providers

Numerous insurance companies in Switzerland offer personal liability and household insurance policies.
A comparison of available policies can be found at:
http://www.comparis.ch/hausrat-versicherung/default.aspx

Costs

Depending on the place of residence and the chosen **deductible (franchise)**:

- annual personal liability insurance premiums typically start at **around CHF 70**;
- annual household insurance premiums typically start at **around CHF 80**.

Many insurers offer **combined policies** for personal liability and household insurance. Students are advised to contact insurance providers directly for detailed offers and conditions.