



General Insurance Conditions (GIC)

Mila

Installation protection insurance

Version 01.2022

Contents

Key points at a glance	3	Part B	
		Miscellaneous provisions	
Part A		B1	Right to claims arising from group contracts 5
Scope of the contract		B2	Contract term 5
A1	Insured person 4	B3	Premium 5
A2	Insured property 4	B4	Applicable law and place of jurisdiction 5
A3	Insured risks 4		
A4	Territorial validity 4	Part C	
A5	Insured benefits 4	Loss events	
A6	Deductible 4	C1	Benefits 6
A7	Exclusions 4	C2	Due diligence and other obligations 6
		C3	Reduced compensation 6

Key points at a glance

There is a group contract between AXA Insurance Ltd and Mila AG. The following terms will be used in these GIC:

- **Mila Friend:** Executes the order booked by the insured person via the Mila platform or via the Mila business partner
- **Insured person:** Private individual who books the order via the Mila platform or the Mila business partner
- **Order:** Service offered on the Mila platform, booked by the insured person and provided by a Mila Friend.

Who is the insurance carrier?

The insurance carrier is AXA Insurance Ltd, General Guisan-Strasse 40, 8401 Winterthur (hereinafter referred to as "AXA"), a stock corporation domiciled in Winterthur and a subsidiary of the AXA Group.

Who is the policyholder?

The policyholder is Mila AG, Gutenbergstr. 1, 8002 Zurich (hereinafter referred to as "Mila").

What data does AXA use, and how?

AXA uses data in compliance with the applicable statutory provisions. More information may be found at [AXA.ch/data-protection](https://www.axa.ch/data-protection).

Mila and the insured person also agree that AXA may contact the insured person for the purpose of optimizing claims settlement and alerting the insured person to AXA's special offers.

General Insurance Conditions (GIC)

Part A

Scope of the contract

A1 Insured person

The insurance covers private individuals living in Switzerland who place orders with Mila via its service platform.

A2 Insured property

The insurance covers the item processed by a Mila Friend. The insurance also covers the house or apartment of the insured person, as well as his or her household contents during assembly/repairs by the Mila Friend.

A3 Insured risks

The insurance covers unforeseen and sudden damage to the insured property caused by external factors during assembly/repairs by the Mila Friend, for example as a result of

- Operating errors
- Unskillful handling
- Accidents
- Improper transportation within the house/apartment
- Use of unsuitable tools

A4 Territorial validity

The insurance provides cover in the apartment or house of the insured person. The house or apartment must be located in Switzerland or the Principality of Liechtenstein.

A5 Insured benefits

The insurance covers the repair of the insured items, including any clean-up costs, up to a maximum of CHF 2000 per loss event. If a repair is no longer possible, the replacement value of the insured items will be indemnified up to a maximum of CHF 2000 (including any clean-up costs).

A6 Deductible

No deductible is applied.

A7 Exclusions

The insurance does not cover:

- Damage caused by Mila professionals
- Damage occurring during transportation of the insured item outside the house/apartment of the insured person
- Damage arising through gradual effects
- Theft of monetary assets
- Damage resulting from wear and tear
- Damage resulting from armed conflict, violations of neutrality, revolution, rebellion, uprising, internal unrest (acts of violence against persons or objects as a result of riots, commotion or mob activity), as well as any measures taken to counter such events
- Damage caused by earthquakes, volcanic eruptions or changes to the nuclear structure of atoms, unless the policyholder can prove that such events are unrelated to the damage
- Damage caused by cyber events and computer viruses
- The obligation to indemnify shall lapse insofar and as long as applicable legal economic, trade or financial sanctions prevent indemnification under this contract.

Part B

Miscellaneous provisions

B1 Right to claims arising from group contracts

In the event of a loss, the insured person has a direct right of claim against AXA.

B2 Contract term

The insurance begins with the arrival of the Mila Friend at the insured person's premises and ends with the completion of the order, or at the latest with the final departure of the Mila Friend from the insured person's apartment/house. AXA subsequently grants further cover for a maximum of 3 days for damage caused during the term of the contract.

B3 Premium

The premium is included in the order fee.

B4 Applicable law and place of jurisdiction

B4.1 Applicable law

This contract is subject to Swiss law. For contracts that are subject to Liechtenstein law, the binding provisions of Liechtenstein law take precedence if they differ from these General Insurance Conditions (GIC).

B4.2 Place of jurisdiction

The ordinary courts of Switzerland shall have exclusive jurisdiction over any disputes arising out of or in connection with this insurance contract; in the case of policyholders resident or having their registered office in the Principality of Liechtenstein, the ordinary courts of Liechtenstein shall have exclusive jurisdiction over any such disputes.

Part C

Loss events

C1 Benefits

The policy covers the repair of the damaged insured items up to a maximum of CHF 2000 per loss event. This CHF 2000 includes possible clean-up costs. If the repair costs exceed the replacement value for a similar item at the time of the loss event, the replacement value will be indemnified, again subject to a maximum of CHF 2000 per loss event including any clean-up costs.

C2 Due diligence and other obligations

C2.1 In the event of a loss event, the insured person must contact Mila without delay:

Mila AG
Gutenbergstr. 1
8002 Zurich
Phone number: +41 43 508 01 92
Email: claim@mila.com

C2.2 In the event of a loss event, the insured person must submit the documents requested by Mila without delay.

C2.3 During the execution of the order, the insured person must comply with the instructions of the Mila Friend.

C3 Reduced compensation

In the event of any culpable breach of obligations pursuant to C2, the indemnity payments will be reduced to the extent to which such breach affected the occurrence, scale or identification of the damage. Compensation will not be reduced if it can be proven that the behavior had no influence on the loss/damage.



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