

Personal liability insurance

Every adult should have personal liability insurance. This insurance covers the costs if you damage someone or something by accident.

Individual liability

If you unintentionally injure someone or damage their property, you are financially liable. For example, if you injure someone while playing sports, the costs can be very high. And if you don't have insurance, you are the one who has to pay.

Personal liability insurance

In case of damage, it is important to have personal liability insurance. That way, it is the insurance company that pays a large part of the costs. Most private insurance companies offer this insurance. It is valid for everyone living under the same roof. Although it is not mandatory, it is highly advisable to have personal liability insurance.

What does the insurance cover?

This insurance pays for property damage (to things) and bodily injury caused to other people.

It pays for repair costs, medical expenses, lost wages or liquidated damages. It can also cover damage caused by some pets. However, it does not pay if the damage affects people living under the same roof. Damage caused intentionally or through gross negligence is not covered

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

www.bonjour-jura.ch/en/good-to-know/personal-liability-insurance