

Natural hazards insurance and the natural perils pool – a flyer for crisis units

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Context | 06 November 2017

The Swiss natural perils pool is a joint enterprise of the private insurance companies in Switzerland that implements the statutory natural hazards insurance. Premiums, deductibles and the extent of coverage are regulated by law and apply to all private insurers.

Switzerland benefits from a nationwide natural hazards insurance scheme covering chattels (household contents, business inventory) and buildings.

In the cantons of Geneva, Uri, Schwyz, Ticino, Appenzell Inner Rhodes, Valais and Obwalden (GUSTAVO cantons), private insurers cover buildings against fire and natural hazards. In all other cantons, buildings damaged by natural hazards are insured by the cantonal buildings insurance entities. With the exception of the cantons of Vaud and Nidwalden, chattels are covered by private insurers all over Switzerland.

Intended to optimise risk diversification and risk exposure, the Swiss natural perils pool is a joint enterprise by the 11 private insurers that cover 98% of the natural perils market.

Crisis units can find further information in the flyer below.

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[Significance](#)

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CHF 600 billion benefiting people, environmental and sustainability issues

Insurers are major institutional investors with a long-term investment horizon and a preference for safety.

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Affordable natural perils insurance thanks to the ES pool

The Swiss natural perils pool is a joint enterprise by private insurers. The pool is based on twofold solidarity.

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Private insurers annually contribute CHF 2.8 billion in taxes

Swiss private insurers are major taxpayers and, as such, make a significant contribution to the country's public sector.

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