



Interhome Insurance Overview

Comprehensive protection for owners and holiday guests – included with every Interhome rental. This insurance package is automatically part of your cooperation with Interhome. It protects your holiday property, your guests, and you.

Cancellation protection for holiday guests

Guests are protected before arrival if they are unable to travel due to illness or other insured reasons.

- Provider: ERV – a branch of Helvetia Swiss Insurance Company Ltd
- What's covered: Non-refundable cancellation fees
- Excess: CHF 100 per case
- Valid: Worldwide
- Note: Guests must cancel for medical or serious reasons and provide proof such as a doctor's certificate.

Insolvency protection for holiday guests and owners

Protects payments if Interhome were ever unable to deliver booked services due to insolvency.

- Provider: AXA Insurance AG, Winterthur
- Coverage: Up to CHF 45 million total, shared among all affected parties
- Valid: Worldwide

Organiser liability insurance for holiday guests towards owners

If a guest causes injury or damage during their stay, this insurance protects all involved.

- Provider: Allianz Risk Transfer AG, Zurich
- Coverage:
 - Covers up to CHF 10,000 per claim (e.g. broken items or minor guest incidents)
 - Maximum CHF 10 million per incident (e.g. personal injury, major property damage)
 - Annual cap: CHF 20 million total across all Interhome-related claims
- Valid: Worldwide

Public liability insurance for employees towards owners

Covers accidental damage caused by Interhome employees while working in your property.

- Provider: Allianz Risk Transfer AG, Zurich
- Coverage:
 - Covers up to CHF 10,000 per claim (e.g. broken items or minor guest incidents)
 - Maximum CHF 10 million per incident (e.g. personal injury, major property damage)
 - Annual cap: CHF 20 million total across all Interhome-related claims
- Valid: Worldwide

Insurance against damage to property by holiday guests

Covers accidental damage to interiors, furniture, locks, etc. caused by guests or their pets.

- Provider: ERV – Helvetia Swiss Insurance Company Ltd
- Coverage: CHF 3,000 per booking / CHF 20,000 per property per year
- Excess: None
- Valid: Worldwide