

# 3 missions

ECA (Établissement Cantonal d'Assurance) is the cantonal buildings insurance in the canton of Vaud.

No-one wants to have to live through a fire, or see their home and possessions ruined by hail or a storm or flooding. However, these risks are real. It is now certain that disasters linked to natural hazards will increase in frequency and severity. Increasing numbers of factors giving rise to risks of fire also call for enhanced vigilance.

In response to these risks of fire and from natural forces, the Vaud public authorities have asked ECA to accept three complementary safety responsibilities in order to provide the best possible protection for residents and businesses in the canton of Vaud and to keep insurance premiums competitive over the long term:

- Prevention:** prevention of damages, so contributing to better protection for people and property;
- Rescue:** organisation equipment and training for fire and rescue services, helping to save lives and reduce the size of claims;
- Insurance:** compulsory insurance based on the solidarity principle protecting individuals and businesses from major financial impacts in the event of damages and guaranteeing extensive cover for buildings and contents, with competitive premiums.

Through these three complementary and closely linked areas of activity - prevention, rescue and insurance - we offer effective solutions to guarantee that you are protected.

Prevention



Rescue



Insurance



## Serving the community



Compulsory insurance based on the principle of solidarity was naturally chosen as the fairest way to remedy destruction caused by fire and natural hazards.

ECA insures all buildings and contents in the canton of Vaud against fire and natural hazards for individuals, businesses and local authorities, whatever the level of exposure to risks, for greater solidarity.

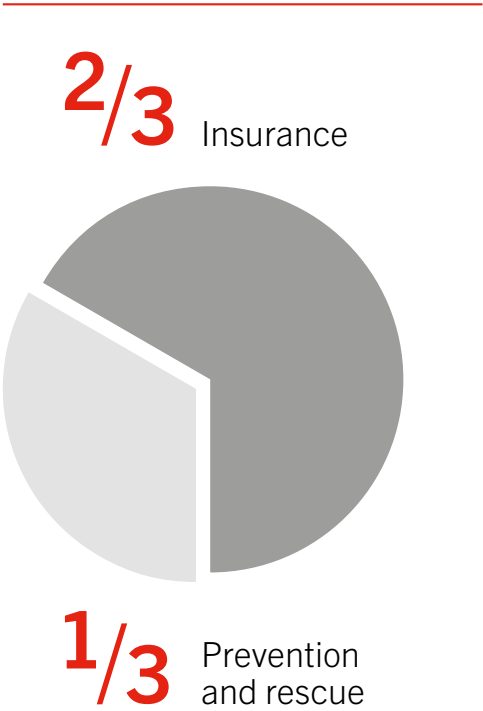
This unique system of compulsory insurance with our company is one of the best performing in Europe. Based on solidarity and mutuality, it has endured for over 200 years. 18 other cantons in Switzerland offer a similar system, limited to real estate.

ECA is a non-profit organisation and has no shareholders requiring dividend payments. It is a public service which redistributes available resources for the benefit of the whole community:

- 1/3 in active prevention to reduce damages, and organisation of fire and rescue services to limit harm;
- 2/3 in local advice and compensation to policy holders in the event of claims.

Every resident and business in the canton of Vaud benefits from the clear financial and security advantages of this virtuous system as ECA is simultaneously responsible for preventing accidents, organising, equipping and training the fire and rescue services which fight fires and for compensating those who are the unfortunate victims:

- their security is stronger;
- the rescue services are effective;
- risks are managed and accident rates remain low;
- insurance premiums continue to be competitive.





# Prevention

## Identifying risks and taking appropriate measures to avoid them.

Prevention means identifying risk factors and encouraging appropriate actions to prevent them becoming a reality. This work of anticipation is central to ECA's business. Our company does everything in its power to give you the best possible protection. As a result, Switzerland is one of the countries at the very top of world rankings for the lowest number of victims of fire per 100,000 inhabitants.

Our work begins as soon as there are plans for the construction or conversion of your building. Our prevention experts provide advisory services to owners, architects and builders, based on the fire safety rules and standards which are legal requirement in Switzerland. We contribute to the safety of buildings by providing financial support for construction and technical measures for building protection. ECA raises public awareness of the risks of fire and the right measures to take in the event of an accident, through training for employees, the general public and schoolchildren.



Did you know the ways that ECA uses your insurance premium, for prevention:

- ECA makes a financial contribution to the voluntary or compulsory installation of fire detection and fire extinguishing devices and lighting conductors and provision of emergency equipment. It finances et encourages measures to protect against natural hazards through a fund to promote prevention;
- ECA provides assistance, advice and training on prevention to architects, engineers, those with responsibilities at local level and tradespeople who may be faced with the dangers of fire and of natural hazards;
- It contributes financially to the modernisation and extension of water supply networks at local and intercommunal level, thus guaranteeing that the supply is sufficient to extinguish fires.

# 3 missions



# Rescue

## Saving lives and reducing the size of claims also means thinking ahead.



Rescue means saving lives and limiting the extent of damage. In spite of all the preventive measures taken by ECA, fires can break out or natural forces strike, sometimes with violence. it is therefore important that you can count on well-organised, equipped and trained fire and rescue services, ready to take effective action to help you This is a key responsibility for ECA.

ECA works in partnership with local authorities at the commune level to plan, organise, mobilise and finance fire and rescue services modernising and rationalising their training, organisation, equipment and operational methods with a view to continuous improvement in the safety of the public and businesses in the canton of Vaud.

Did you know the ways that ECA uses your insurance premium, for firefighting and rescue:

- ECA manages and funds the 118 emergency call centre available 24/7;
- ECA trains and provides vehicles, materials and equipment for some 5,000 firefighters in the canton;
- ECA contributes financially to the modernisation of fire service premises (fire stations) in the canton.

# Insurance

## Guaranteeing full compensation in the event of damage.

If in spite of taking every precaution, you still suffer damage, ECA will cover you! This is our fundamental role. The insurance premium which you pay allows you to benefit from appropriate cover with advantageous terms and conditions.

ECA insures all buildings and contents against fire and natural hazards. All residents, businesses and local authorities in the canton of Vaud must take out this insurance with us. No-one is excluded from this system, which is based on solidarity and mutuality. Everyone who owns a building or contents is therefore insured and benefits from comprehensive protection against the financial consequences of an accident.

Did you know that in terms of insurance:

- ECA also offers optional additional cover for outdoor/cleaning costs "Courtyard or Garden" and supplementary cover for historic buildings;
- ECA is, with its 11 branches located in every region, its call center on 0800 721 721 and its website, able to support you in an advisory capacity;
- ECA and its 150 expert valuers assess the insurance value of nearly 20,000 building every year.

Find all our services on [www.eca-vaud.ch](http://www.eca-vaud.ch)

