

Natural Catastrophes Insurance Cover

Individual System Summary Updates

As of **October 2026**

1	The name of the Cover	Earthquake Damage Organisation (EDO; German: Schadenorganisation Erdbeben SOE) – Switzerland and the Principality of Liechtenstein. The EDO is the joint damage assessment organisation of the cantons and the building insurers for earthquake events. After an earthquake it estimates damage to all buildings in the affected area, irrespective of insurance coverage. Insurance cover itself remains with the cantonal building insurers and the private insurers.
2	Cover Purchase / Distribution Channels	The Earthquake damage organization (EDO) is tasked with supporting damage assessment and reconstruction operations following a major earthquake. In the planning phase, the EDO takes care of earthquake preparedness. This encompasses recruiting groups of building evaluation and damage assessment experts. In the incident response phase, the EDO ensures the operation of the TERMOT platform and is able to scale the organisation according to requirements at all times. We are funded by the 26 cantons, the Principality of Liechtenstein, cantonal building insurers and private insurers. We are supported by our partners: the Association of Cantonal Building Insurers (VKG), the Swiss Insurance Association (SIA/ASA), the Intergovernmental Conference on Issues relating to Military, Civil Protection and Fire Services (RK MZF), the Federal Office for Civil Protection (FOCP), the Federal Office for the Environment (FOEN), the Swiss Seismological Service (SED), ETH Zurich, TCS, the Swiss Society of Engineers and Architects (SIA) and other important bodies. What is TERMOT? The TERMOT platform offers both the EDO as well as the cantons the ability to coordinate and conduct damage assessments and building evaluations efficiently. This digital solution enables all parties involved to work together when dealing with a major earthquake event and to cooperate in ensuring the swift reconstruction of Switzerland. Office and Operation centre The Secretariat of the Earthquake damage organization (EDO) is responsible for the operational management of earthquake preparedness and coordinates the EDO response on behalf of the cantons, public building insurers and public-sector insurers following an earthquake. In the event of a catastrophe, the Secretariat and the operation centre provides the cantons with building data, IT infrastructure and expert groups for evaluating buildings, and manages damage assessment operations.

3	Coverage (incl. perils, sum insured & premium etc.)	<i>We record the volume of damage for the whole of Switzerland and Liechtenstein and estimate the damage to all buildings in the affected area after an earthquake. We provide the cantons with the technical infrastructure, the operations center, and the necessary personnel.</i> <i>The damage estimates form the basis for</i> <i>the cantons' applications for financial assistance from the federal government</i> <i>the payment of aid money to owners</i> <i>the calculation and payment of insurance benefits.</i>
4	Claim Criteria / Loss Trigger	<i>For an earthquake of magnitude 4.8 or higher, the EDO is alerted; it then assesses whether a deployment needs to be triggered. A first situation assessment already takes place from magnitude 4.6 – it establishes whether the insurance industry may already need damage estimates. From magnitude 5.0 (Richter), the EDO's board is alerted automatically and directly.</i>
5	Current Risk Assuming and Transferring structure (see following diagram)	<i>No information</i>
6	Recent Loss events	<i>May/June 2025 – landslide of Blatten (Canton of Valais)</i> <i>After the collapse of the Birch glacier on 28 May 2025, the Swiss Natural Disaster Pool commissioned the EDO on 16 June 2025 to document the buildings still standing in Weissenried, Eisten and Blatten. Drone flights started 48 hours after the assignment, on 18 and 19 June, with a follow-up flight on 16 July 2025. The EDO documented 121 buildings with 30 to 50 images each, coordinated with the regional command staff and air traffic, and gave the insurers access to the imagery on the TERMOT platform. The deployment showed that the EDO can act as single point of contact between the insurance industry and the command staffs.</i> <i>August to December 2026 – hailstorm over the Canton of Solothurn</i> <i>A severe hailstorm on 28 August 2026 caused more than 10,000 damage reports and a loss of at least CHF 20 million. On 31 August the cantonal building insurer of Solothurn (SGV) commissioned the EDO for a pilot deployment, the first real-life test of the organisation outside an earthquake. Between 2 and 11 September 2026 the drone teams documented around 290 buildings in Balsthal in seven flight days (unique count by federal building identifier EGID; the final figure follows with data consolidation). Every image is assigned automatically to the correct building, so the insurer's estimators assess the damage directly from their desks. Flights in rain and wind and thermal imaging of damaged photovoltaic modules were proven in the field.</i> <i>In a second phase starting in mid-November 2026, the EDO compares its damage calculation for around 50 buildings with the insurer's conventional estimates. The final report is due in early December 2026.</i> <i>One-page executive summaries of both deployments are available as separate documents.</i>

7	Latest take-up rate (Penetration rate)	<i>No information</i>
8	Current Accumulate reserves (fund)	<i>No information</i>
9	Website/ annual report Linkage	www.soe-ods.ch (German / French / Italian / English) SOE Academy (learning platform): https://academy.soe-ods.ch
10	Others	SOE Academy <i>The SOE Academy is the EDO's online learning platform. It prepares building evaluation experts, damage assessment experts and operations centre staff for an earthquake deployment, with e-learning lessons, screencasts of the TERMOT platform, handbooks and instructions. More than 600 people have completed training on the platform so far. In an emergency, the same content serves as immediate training on the first day of deployment.</i> <u><i>WFCP members are welcome to look at the platform. Access is personal; please send a short e-mail to thomas.kuehni@soe-ods.ch and you will receive your login. The content is currently in German and French.</i></u> International cooperation – Building Damage Assessment in Albania <i>Since 2025 the EDO has supported the Building Damage Assessment project of the Albanian Government, funded by the Swiss Agency for Development and Cooperation (SDC) and implemented by the Construction Institute in Tirana together with the Swiss Humanitarian Aid (project period June 2024 to May 2027). The project equips Albania's disaster risk management institutions to assess and coordinate building damage and usability after an earthquake.</i> <i>During a field mission to Tirana in autumn 2025 and through remote support, the EDO shared its experience with standard operating procedures, database management and the digital coordination of large assessment campaigns. The EDO makes its IT tools available to the project free of licence fees, for adaptation to the Albanian context and operation by the Construction Institute.</i> <i>In October 2026 a delegation of the Construction Institute and the SDC attended the Swiss field exercise TERRAMOTO 26 in Payerne. Both sides intend to continue the cooperation and to develop it into a long-term partnership in earthquake preparedness and response.</i>

Current Risk Assuming and Transferring structure (diagram)

No information