

getsafe

Insurance to go

Benefits overview: Household contents

Your contents insurance protects your belongings against hazards such as fire, storm & hail, water, burglary and robbery.

This document is for illustrative purposes only and is not legally binding. The "Allgemeine Bedingungen für das Basismodul Hausrat", "Spezialbedingungen für das Upgrade Glas" and „Allgemeine Versicherungsbedingungen für den Getsafe Versicherungsvertrag Hausrat“ apply to the insurance cover.

General Information

Overall information	Comfort	Premium
Deductible With a deductible, you cover part of the cost of each damage yourself. The amount you choose determines how much you pay per claim. Example: With a deductible of 150€ and a damage of 500€ you pay 150€. Your insurance covers 350€. The higher the excess, the lower the price of your insurance.	0 € 150 € 300 € 500 €	0 € 150 € 300 € 500 €
Minimum term	daily cancellation possible	daily cancellation possible
External insurance Your household contents are also insured outside your home, for example during travels in a hotel room.	up to 6 months	up to 12 months

Insured persons	Comfort	Premium
Policyholder	✓	✓

The policyholder is the person who concludes the contract with the insurance company. The selected insurance cover always applies to this person.		
Persons who live with you in domestic community	✓	✓

Insured dangers

Fire	Comfort	Premium
Explosion, Implosion, dud bombs, supersonic pressure waves	✓	✓
Impact or crash of aircraft, unmanned aerial vehicles and rail, water and road vehicles	✓	✓
Useful heat damages These are fire damages caused by the insured items being exposed to a useful fire or heat for processing.	✓	✓
Overvoltage damage due to lightning Overvoltage or short-circuit damage can occur as a result of a lightning bolt passing onto insured items.	✓	✓
Singeing and scorching damage These are localized damages caused by heat, but without fire or fire. Damage caused by cigarettes is not covered.	✓	✓
Damage caused by smoke, soot and deflagration Damage caused by the gradual exposure to smoke and soot is not covered.	✓	✓

Theft / Burglary	Comfort	Premium
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Vandalism	✓	✓
Extortion	✓	✓
Internal unrest Internal riots have occurred when a significant number of the people start to move in a manner which disturbs public order and tranquillity and commit violent acts against persons and property.		✓
Trick theft within the place of insurance	up to 2.500€	up to 10.000€
Theft of baby carriages, walking aids and non-motorised walking carriages/wheelchairs	✓	✓
Theft of laundry on a leash, garden furniture and utensils	up to 2.000€	✓
Theft of children's toys and sports equipment	up to 1% of the sum insured	up to 4% of the sum insured
Theft of washing machines and tumble dryers in common areas	up to 2.500€	✓
Theft of insured property in hospital / during a stay at a health resort or during short-term care	up to 4% of the sum insured, cash up to 100€, no valuables	✓ cash up to 100€
Theft at work	up to 1% of the sum insured	up to 3% of the sum insured
Theft from motor vehicles Valid within Germany, but does not cover valuables, cash and electrical equipment.	up to 2.000€	✓
Theft of small livestock, feed and litter supplies	up to 1% of the sum insured	✓
Damages caused by Phishing	up to 1.000€	up to 3.000€

Cheque and credit card misuse after a burglary	up to 2.000€	up to 5.000€

Mains water	Comfort	Premium
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Breakage damage to installations Main water also includes operating fluids from heating or air conditioning systems as well as steam.	✓	✓
Damage caused by internal rainwater downpipes	✓	✓
Water and gas loss Costs for water and gas resulting from pipe burst are insured.	up to 2.500€	up to 6.000€
Damage caused by heavy rainfall Deductible in the amount of 10% of the damage amount, min. 250€, max. 1.500€ per claim. A separate waiting period of one month applies here.		✓

Storm and hail	Comfort	Premium
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Storm and hail damage on the insured property	up to 2.000€	up to 3.000€
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Insured property

General	Comfort	Premium
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Refrigerated and frozen goods	✓	✓
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Damage caused by an unforeseeable interruption in the power supply (power failure).		
Merchandise, sample collections	up to 2.000€	up to 5.000€
Content of domestic workrooms (professional/commercial use) Your household contents in workrooms for professional and commercial use are also insured, as long as these rooms can only be entered via the insured flat/living space.	✓	✓
Car accessories in case of theft Winter or summer tyres, child seats and roof boxes not mounted on the vehicle are also insured against theft.	up to 2.500€	up to 5.000€
Valuables Applies to valuables stored in a safe according to VdS loss prevention standards.	up to 30% of the sum insured	up to 40% of the sum insured

Valuables outside approved safes	Comfort	Premium
Jewellery, precious stones, coins, stamps	up to 5.000€	up to 30.000€
Certificates, savings books, securities	up to 3.000€	up to 15.000€
Cash	up to 1.500€	up to 3.000€

Insured costs

Costs arising from an insured risk	Comfort	Premium
Costs of loss prevention and mitigation All costs incurred by you on our instructions in order to keep the extent of the damage as low as possible.	✓	✓

Cleaning, moving and protection costs This includes, for example, expenses for transporting damaged items or for moving, changing or protecting other items.	✓	✓
Repair costs for building damage after burglary	✓	✓
Hotel expenses	up to 150€ per day, max. 100 days	up to 200€ per day, max. 365 days
Security costs Costs of guarding insured property if the home has become uninhabitable and locking devices and other security devices do not provide adequate protection.	up to 72 hours	up to 72 hours
Return travel costs If presence at the place of damage is necessary, the additional travel expenses arising from the return journey to the place of damage will be reimbursed.	up to 2.000€ for damages over 10.000€	up to 5.000€ for damages over 10.000€
Relocation expenses Costs for moving to a comparable apartment in max distance of 50km and for moving back if the inhabited apartment has become unusable as a result of an insured event.	up to 2.000€	✓
Expert costs	up to 1% of the sum insured for damages above 30.000€	up to 2% of the sum insured for damages above 30.000€
Costs for assessing and determining the damage	✓	✓
Data recovery costs	up to 2.500€	✓
Lock replacement after burglary	✓	✓

Insurance Locations

Places outside the insured living area	Comfort	Premium
Garages at the insured location and within a radius of 5km from the insured location	✓	✓
Household contents in garages outside the insured property If the garage is within the same or a directly adjacent municipality.	up to 4.000€, no valuables	up to 6.000€, no valuables
Common rooms for washing machines and tumble dryers	up to 4.000€	✓
Bank and customer lockers	up to 40% of the sum insured	up to 50% of the sum insured

Other

Precautionary insurance	Comfort	Premium
General provision amount	up to 10% of the sum insured	up to 10% of the sum insured
Insurance cover in case of relocation in both apartments up to 90 days	✓	✓

Performance Improvements & Guarantees	Comfort	Premium
Underinsurance waiver	✓	✓

For correct indication of living space		
Waiver of plea of gross negligence	✓	✓
No increase in risk during absence	up to 90 days	up to 120 days

For more information, please refer to the “Allgemeine Bedingungen für das Basismodul Hausrat Comfort und das Upgrade Premium”.