



## Benefit overview: Contents insurance

The contents insurance will cover you if your property is damaged, for example by storm, water or fire.

This document serves only to illustrate the benefits and has no legal effect. For more information, please refer to the General Insurance Conditions for Household Contents Insurance (AVB HR) - Getsafe Comfort.

## Main benefits

Basic protection (criteria according to Stiftung Warentest)

General information	
Insured sum	€250.000
Insured costs in excess of insured sum	✓ up to €25.000
Deductible  With a deductible, you cover part of the cost of any damage yourself. The amount you choose determines how much you pay per damage.  Example: With a deductible of €250 and a damage of €500 you pay €250. Your insurance will cover €250. The higher the deductible, the cheaper your insurance premium will be.	€0 €250 €500
Waiver of credit for underinsurance (if the living space is stated correctly)	✓
Claims assessment in case of change of insurer	✓
Minimum term	none

✓ covered up to 100%  
of the sum insured

Period of notice	daily
Gross negligence	✓ €650 / sqm living space

## Insured property

Furnishings, clothing, household appliances Your entire household contents, i.e. everything you have for use or consumption in your flat / house, is insured - at replacement value.	✓
Sum of valuables	✓ €200 / sqm living space max. €30.000
Cash (outside of safe)	✓ 5% of the sum of valuables
Jewellery, gemstones, watches, etc. (outside of safe)	✓ 15% of the sum of valuables
Certificates & Securities (outside of safe)	✓ 60% of the sum of valuables

## Insured risks

### Damage caused by fire

Overvoltage damage to electrical appliances caused by lightning Overvoltage or short-circuit damage can occur as a result of lightning striking insured objects.	✓
Singeing and braising damage These are localised damages caused by heat but without fire or burning.	✓ deductible €100
Damage due to cigar or cigarette embers	✓
Damage caused by smoke, soot and deflagration	✓ up to €10.000
Fire, lightning, explosion, implosion, aircraft	✓

✓ covered up to 100%  
of the sum insured

Damage by friendly fire exposure  These are fire damages caused by the fact that insured objects are exposed to a friendly fire or heat for processing.	✓
Explosion damage caused by explosive ordnance from completed wars	✓
Sonic boom	✓
Vehicle impact  Insured are objects that are destroyed, damaged or lost as a result of an impact of a rail, road or water vehicle.	✓
Damage due to power fluctuations	✓ €1.000

### **Damage caused by burglary / robbery / vandalism**

Burglary / vandalism after a break-in, robbery	✓
Theft of contents from motor vehicles (no valuables, money, electrical appliances)	✓
24-hour protection against theft from motor vehicles	✓ up to €2.500
Theft from motor vehicles (also outside Germany)	✓ up to €2.500
Theft of garden furniture and equipment, ride-on lawnmowers and lawnmowing robots, children's play and sports equipment on the insured property	✓ up to €2.500
Cheque and credit card fraud after burglary	✓ up to €1.000
Theft of prams, invalid carriages, wheelchairs, rollators, walking aids and support devices	✓ up to €2.500
Theft by trickery	✓ €1.000 from the age of 60
Burglary from ship cabins/sleeping car compartments	✓ up to €1.000

✓ covered up to 100%  
of the sum insured

Theft during a hospital/rehabilitation/cure stay	✓ up to €1.000
Pickpocketing	✓ €500 from the age of 60j
Theft of small livestock, feed or scattering stocks	✓ up to €500
Extortion (release of insured items at another location)	✓
Theft at work	✓ up to €500

### Damage caused by tap water

Tap water damage	✓
Damage caused by water leaking from aquariums, waterbeds and heat-bearing liquids	✓
Breakage damage	✓
Indoor fountains, water columns	✓
Downspouts inside the building	✓

### Damage caused by natural hazards

Storm and hail	✓
Storm and hail damage outside the building	✓ up to €10.000

## Where are your household goods insured?

✓ covered up to 100%  
of the sum insured

## At home

In garages on the insured property	✓
In garages within the postal code area	✓
Theft of washing machines and dryers from common areas	✓
Theft of laundry and clothing outside rooms on the property on which the insured apartment/family home is located	✓ up to €800

## On the way (External insurance)

Limit of indemnity of external insurance	✓ up to €50.000
In locked rooms outside the insured property	✓
Maximum duration of the external insurance	✓ max. 12 months
Sports equipment	✓ up to €1.500
Valuables in bank custody	✓ up to €40.000
Household formation for children	✓ up to 6 months

## Insured costs after damage claim

Repair costs for damage to buildings	✓
Repair costs for wettening damage	✓
Repair costs for provisional measures	✓

✓ covered up to 100%  
of the sum insured

<p>Clearance and safety costs</p> <p>This includes, for example, expenses to transport or destroy damaged items or to protect other items.</p>	✓
<p>Transport and storage costs</p> <p>These are costs for the transport and storage of household contents if the otherwise permanently occupied apartment became uninhabitable as a result of an insured event.</p>	✓ up to 200 days
<p>Hotel costs</p>	✓ 365 days; €150 / day
<p>Data rescue costs</p>	✓ up to €1.000
<p>Telephone misuse after a burglary</p>	✓ up to 500 days
<p>Additional costs due to price increase</p>	✓
<p>Lock exchange costs</p>	✓
<p>Lock exchange costs for common doors</p>	✓
<p>Fire extinguishing costs</p>	✓
<p>Water and gas loss</p> <p>Insured are costs for water and gas due to burst pipes.</p>	✓ up to €500
<p>Costs for pet care</p>	✓ up to €500
<p>Return travel costs from vacations or business travels in case of substantial insured event</p> <p>Costs that occur if you prematurely interrupt your holiday/business trip due to a significant insured event and travel to the location of loss.</p>	✓ up to €2.000, from €5.000 damage
<p>Relocation costs in case of permanent uninhabitability</p> <p>These are costs for moving to another apartment if the otherwise permanently occupied apartment became uninhabitable as a result of an insured event.</p>	✓ up to €1.000
<p>Security costs</p>	✓ 48 hours

✓ covered up to 100%  
of the sum insured

## Obligation / Increase of risk

No objection of increased risk in case of absence	✓ up to 60 days
No obligation to notify when erecting scaffolding	✓

## General terms

Right of partial termination	✓
Innovation guarantee	✓

## Other terms

Performance guarantee against GDV sample conditions	✓
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✓ covered up to 100%  
of the sum insured

## Upgrade Glass

### Damage caused by glass breakage

Building and furniture glazing of the insured apartment/single-family house  Building and furniture glazing includes all panes, plates and mirrors, glass furniture and washbasins, shower cabins or the glass panes of aquariums, terrariums and conservatories.	√*
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\*if agreed

## Upgrade Natural disaster

Other natural hazards, without ZÜRS 3 and 4  Other natural hazards (elementary hazards) are flooding, backwater, earthquakes, subsidence, landslides, snow pressure, avalanches and volcanic eruptions.	√* 10% of the damage as deductible; min. €500, max. €5.000
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\*if agreed

## Upgrade Bike

24-hour protection against theft of bicycles, bicycle trailers, e-bikes and pedelecs	√*
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\*if agreed

√ covered up to 100% of the sum insured