



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 Premium 2020.

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 reinstatement value.	✓
Sum of valuables	✓ €260 / sqm living space max. €40.000
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
Business premises	✓ up to €20.000
Co-insurance of the secondary residence for professional reasons	✓ up to €25.000
Merchandise and sample collections	✓ up to €11.000
Vehicle parts and supplies	✓ up to €2.500

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	✓ deductible €100

✓ covered up to 100%
of the sum insured

These are localised damages caused by heat but without fire or burning.	
Damage due to cigar and cigarette embers	✓
Damage caused by smoke, soot and deflagration	✓ up to €10.000
Fire, lightning, explosion, implosion, aircraft	✓
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)	✓ worldwide 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

✓ covered up to 100%
of the sum insured

Theft of prams, invalid carriages, wheelchairs, rollators, walking aids and support devices	✓ up to €2.500
Theft by trickery	✓ up to €3.000
Burglary even if the perpetrator breaks in via rooms not covered by insurance	✓
Burglary from ship cabins / sleeping car compartments	✓ up to €2.500
Theft during a hospital / rehabilitation / cure stay	✓ up to €2.500
Vandalism after sneaking in	✓
Pickpocketing	✓ €500 from the age of 60
Theft of small livestock, feed or scattering stocks	✓
Extortion (release of insured items at another location)	✓
Theft at work	✓ up to €2.500

Damage caused by tap water

Tap water damage	✓
Damage caused by water leaking from aquariums, waterbeds and heat-bearing liquids	✓
Breakage damage Damage to pipes and installations that belong to the household goods.	✓
Indoor fountains, water columns	✓
Downspouts inside the building	✓
Other breakage damage to fittings	✓ up to €500

✓ covered up to 100%
of the sum insured

Damage caused by natural hazards

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

Damage caused by other dangers

Damage caused by radioactive isotopes	✓
Frozen and chilled goods	✓ up to €500
Civil unrest, strike, lockout	✓
Data from the Internet (legal downloads)	✓ up to €2.500
Financial losses due to phishing	✓ up to €2.500

Where are your household goods insured?

At home

In garages on the insured property	✓
In garages within the postal code area	✓ incl. border communities
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 €2.500

✓ covered up to 100%
of the sum insured

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 €2.000
Valuables in bank custody	✓ up to €40.000
Household formation for children	✓ up to 12 months

Insured costs after damage claim

Repair costs for damage to buildings	✓
Repair costs for wettening damage	✓
Repair costs for provisional measures	✓
Clearance and safety costs <small>This includes, for example, expenses to transport or destroy damaged items or to protect other items.</small>	✓
Transport and storage costs <small>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.</small>	✓ up to 200 days
Hotel costs	✓ 365 days; €150 / day
Data rescue costs	✓ up to €1.000
Telephone misuse after a burglary	✓ up to 500 days

✓ covered up to 100%
of the sum insured

Additional costs due to price increase	✓
Lock exchange costs	✓
Lock exchange costs for common doors	✓
Fire extinguishing costs	✓
Water and gas loss Insured are costs for water and gas due to burst pipes.	✓ up to €500
Costs for pet care	✓ up to €500
Return travel costs from vacations or business travels in case of substantial insured event Costs that occur if you prematurely interrupt your holiday / business trip due to a significant insured event and travel to the location of loss.	✓ up to €2.000, from €5.000 damage
Relocation costs in case of permanent uninhabitability These are costs for moving to another apartment if the otherwise permanently occupied apartment became uninhabitable as a result of an insured event.	✓ up to €1.000
Security costs These are costs for guarding insured objects if the apartment has become uninhabitable and locking devices and other safeguards do not provide sufficient protection.	✓ 48 hours

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	✓

✓ covered up to 100%
of the sum insured

Other terms

Performance guarantee against GDV sample conditions	✓
Guarantee of compliance with the minimum standards of the working group on advisory processes	✓

Upgrade Glass

Damage caused by glass breakage

<p>Building and furniture glazing of the insured apartment / single-family house</p> <p>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.</p>	✓*
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*if agreed

Upgrade Natural disaster

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