

getsafe

Insurance to go

Benefits overview: Dog Liability Insurance

Dog owner liability covers you if your dog causes damage to a person or their property and claims are made against you.

This document is for illustrative purposes only and is not legally binding. The “Allgemeine Versicherungsbedingungen für die Private Hundehalterhaftpflichtversicherung” apply to the insurance cover.

General Information

Overall Information	Comfort	Premium
<p>Insured sum for personal and property damage</p> <p>Personal damage When your dog either injures or kills a person this is considered personal damage.</p> <p>Property damage When your dog either damages or destroys an object this is considered property damage.</p>	15 million €	20 million €
<p>Maximum amount paid out per person</p> <p>This is the maximum amount that a single person could receive from their insurance company as compensation in case a person was injured or affected.</p>	15 million €	15 million €
<p>General deductible amount</p> <p>With a deductible, you'll be covering a part of the costs of each claim yourself. The amount you choose as a deductible determines how much you pay per claim.</p> <p>Example: With a deductible amount of €150 and a claim of</p>	none	none

<p>€500, you would pay €150 and your insurance would cover €350. The higher the deductible, the lower the price of your monthly insurance premium.</p>		
<p>Damage to rented property in buildings</p> <p>Damage to rented property in buildings includes all damages caused to the rented rooms - for example, if your dog scratches the door of your rented holiday home.</p>	15 million €	20 million €
<p>Damage to rented property related to furnishings</p> <p>Damage to rented property related to furnishings includes all damages caused to furniture in rented rooms - for example, if your dog damages the sofa in your hotel room.</p>	15 million €	20 million €
<p>Insured sum for financial losses</p> <p>A financial loss occurs if your dog causes financial loss to another person without having them suffering personal injury or property damage beforehand.</p> <p>Example: Your dog accidentally prevents your neighbour from partaking in an important business meeting, thus depriving your neighbour of their earnings.</p>	15 million €	20 million €
<p>Preventive insurance</p> <p>When living conditions change, new risks can arise. You should inform us promptly so that your protection and coverage can be adapted properly. Many new risks are covered by the precautionary insurance until the insurer asks you to report new risks.</p>	15 million €	20 million €
Minimum Term	Daily cancellation is possible	Daily cancellation is possible
<p>Best performance guarantee</p> <p>If another insurance company offers better benefits at the time of the damage, these will automatically apply to you up to the maximum sum insured.</p>		✓

Insured persons	Comfort	Premium
<p>Dog owner and their family members</p> <p>The co-insured persons are the dog owner's (policy holder's) family members.</p>	✓	✓
<p>Third party guarding (non-commercially)</p> <p>Even if a friend or an acquaintance is looking after your dog, we can cover the damages caused by your dog.</p>	✓	✓
<p>Claims made by the dog guardian</p> <p>The insurance cover also exists if the dog guardian (who is not living in the same household as you and is guarding your dog) is injured by your dog (for example, bitten).</p>	✓	✓

Insured activities	Comfort	Premium
<p>Walking without a leash</p> <p>We can also cover damages caused by your dog while the dog wasn't on a leash.</p>	✓	✓
<p>Attending dog school</p> <p>Damages which your dog causes while attending dog school and participating in a course there could be covered in our rate.</p>	✓	✓
<p>Use as therapy dog</p> <p>The private use of your dog as a therapy dog is covered.</p>	✓ (as long as this activity is neither commercially nor operational)	✓ (as long as this activity is neither commercially nor operational)
<p>Performances and tournaments (Agility/Obedience)</p>	✓	✓

The private participation in show performances and tournaments, as well as in their preparation (training runs) are covered in our rate.		
Dog racing and dog sledding If a liability damage occurs while you are participating in a dog race or a dog-sled ride, this could be covered by our rate.	✓	✓

Cover abroad	Comfort	Premium
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Within Europe When travelling through Europe or staying in another European country, your cover will be valid for a specified duration. Our rate doesn't have a time limit.	unlimited duration	unlimited duration
Worldwide If you are travelling or staying outside Europe, you will continue to be insured for a certain period of time.	5 Years	5 Years
Security deposits in foreign countries If a deposit has to be paid for damages in other European countries, we will advance this deposit.		up to 100.000 €
Stay at the dog kennel In most cases the dog kennel taking care of your dog can be liable for damages which your dog has caused. If your dog causes damage that the dog kennel isn't liable for your dog liability insurance would cover the damage.	✓	✓

Further Services	Comfort	Premium
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Mating damages (wanted and unwanted) In case of unwanted mating the insurance would	✓	✓
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cover the costs for the veterinarian and breeding of the puppies or for an abortion if desired.		
Free co-insurance for puppies The period of time for which the puppies of your dog, while still in your care, would be co-insured free of cost.	12 Months	12 Months
Failure coverage If another dog owner damages you and they cannot pay for it your insurance will cover the costs.	✓	✓
Intentional conduct of the injuring party Bad-debt protection applies if you yourself are the injured party and the third-party pet owner cannot pay for the damage, even though they have acted intentionally.		✓

For more information, please refer to the “Allgemeine Versicherungsbedingungen für die Private Hundehalterhaftpflichtversicherung”.