

OVERVIEW OF SERVICES

Please note: This is only a brief overview. The legally binding scope of the insurance cover is exclusively set out in the agreed insurance conditions.

| Tariff | Comfort | Premium |
|--|------------------------------|--------------------------------|
| General | | |
| Underinsurance waiver | ✓ (from 650 €/sqm) | ✓ (from 650 €/sqm) |
| Underinsurance waiver for small claims | €2,500 | €5,000 |
| Daily right of termination | ✓ | ✓ |
| Insured property | | |
| All items for the private use of household members (e.g. furnishings, clothing, household appliances). | ✓ | ✓ |
| Valuables in the safe (strongbox) | up to 50% of the insured sum | 100% of the insured sum |
| Compensation limit for valuables outside a safe | | |
| - Cash and amounts loaded on cash cards | €2,500 | €5,000 |
| - Deeds, savings books and securities | €12,500 | €25,000 |
| - Jewellery, wristwatches and pocket watches, precious stones, pearls and all things gold and platinum. | €25,000 | €50,000 |
| Pets (e.g. dogs, cats, birds) | ✓ | ✓ |
| Antenna systems and awnings | ✓ | ✓ |
| Tools and furnishings | ✓ | ✓ |
| Merchandise and sample collections | €10,000 | ✓ |
| Vehicles: | | |
| - E-bikes/pedelecs, self-propelled invalid carriages, lawnmowers, go-karts, insofar as these are not subject to compulsory insurance | ✓ | ✓ |
| - Play vehicles not subject to insurance (also model vehicles, model aircraft and drones) | ✓ | ✓ |
| - Parachutes, paragliders, non-motorised flying kites | ✓ | ✓ |
| - canoes as well as rowing boats, folding boats and inflatable boats including their motors and surfing equipment | ✓ | ✓ |
| - Parts and accessories of motor vehicles (e.g. summer/winter wheels) | 2.500€ | 5.000€ |
| Other people's property (e.g. visitors) | ✓ | ✓ |
| Building components inserted by you or procured or taken over at your expense, e.g. (built-in furniture, built-in kitchens) | ✓ | ✓ |
| Series-produced add-on furniture or add-on kitchens regardless of who owns them | ✓ | ✓ |
| Technical, optical and acoustic security systems | ✓ | ✓ |
| Special features / guarantees | | |
| Damage due to gross negligence | 100% of the sum insured | 100% of the sum insured |
| Insurance cover when moving in both flats | until 3 months | until 3 months |
| Precautionary amount | 20% of the sum insured | 30% of the sum insured |
| Precautionary measures when setting up a household with children | up to 6 months, 20% of VS | up to 12 months, 40% of the VS |
| Temporary unoccupancy of the dwelling | up to 90 days | up to 180 days |
| Waiver of display of scaffolding on the building | ✓ | ✓ |
| Innovation guarantee for future improvements in conditions | ✓ | ✓ |
| Guarantee compared to GDV model conditions | ✓ | ✓ |
| Guarantee against the minimum standards of the Working Group on Counselling Processes | ✓ | ✓ |
| Damage assessment in connection with a change of insurer | ✓ | ✓ |
| Best Performance Guarantee | X | ✓ |
| Exemption from contributions in the event of unemployment for up to 12 months | X | ✓ |
| Fire benefits | | |
| Damage due to fire | ✓ | ✓ |



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| Useful heat damage | ✓ | ✓ |
| Singeing & Braising Damage | ✓ | ✓ |
| Lightning strike | ✓ | ✓ |
| Overvoltage, overcurrent or short-circuit damage as a result of lightning or other atmospheric electricity | ✓ | ✓ |
| Damage to refrigerated and frozen goods | ✓ | ✓ |
| Other damage due to short circuit or current fluctuations | X | ✓ |
| Explosion damage | ✓ | ✓ |
| Unexploded ordnance from ended wars | ✓ | ✓ |
| Implosion damage | ✓ | ✓ |
| Smoke, soot and deflagration damage | ✓ | ✓ |
| Impact or crash of an aircraft, its parts or cargo | ✓ | ✓ |
| Impact from other vehicles | ✓ | ✓ |
| Sonic boom | ✓ | ✓ |
| Benefits in the event of burglary, robbery, vandalism | | |
| Burglary | ✓ | ✓ |
| Burglary via uninsured rooms | ✓ | ✓ |
| Robbery | ✓ | ✓ |
| Robbery extortion (taking away or handing over at another place) | ✓ | ✓ |
| Damage due to attempted burglary or robbery | ✓ | ✓ |
| Vandalism after burglary or robbery | ✓ | ✓ |
| Cheque and credit card misuse after burglary, robbery, trick theft and pickpocketing | €2,500 | ✓ |
| Theft from motor vehicles, motor vehicle trailers and motor vehicle roof boxes | €2,500 | €5,000 |
| Theft of household effects from water sports vehicles | €2,500 | €5,000 |
| Theft of household effects from lockers/lockers | €2,500 | €5,000 |
| Theft on the property of: | | |
| - Linen and clothing | €2,500 | ✓ |
| - Garden furniture and garden tools, barbecues and other garden inventory | €2,500 | ✓ |
| - Ride-on lawnmowers and robotic mowers | €2,500 | ✓ |
| - Garden lighting, sculptures and ornamental fountains | €2,500 | ✓ |
| - Children's play and sports equipment | €2,500 | ✓ |
| - Antenna systems and awnings | €2,500 | ✓ |
| - Technical, optical and acoustic security systems | €2,500 | ✓ |
| - Washing machines and tumble dryers | €2,500 | ✓ |
| - Small livestock (e.g. rabbits, poultry), feed and litter supplies | €2,500 | ✓ |
| Theft of prams, wheelchairs/ambulances and walking aids from communal areas | €2,500 | ✓ |
| Theft during in-patient stays (in hospital, a rehabilitation facility or health resort) | €2,500 (valuables €200) | ✓ (valuables €400) |
| Online banking fraud (phishing attack) | €2,500 | €5,000 |
| Theft at the workplace | €2,500 | €5,000 |
| Theft through trickery (within the place of insurance) | €2,500 | €5,000 |
| Theft of bags | €2,500 | €5,000 |
| Theft from ship cabins and sleeper compartments | €2,500 | €5,000 |
| Benefits for tap water damage | | |
| Tap water damage caused by tap water escaping in an unintended manner: | | |
| - Pipes of the Water supply (supply and discharge lines) or the hoses connected to them, | ✓ | ✓ |



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| - Equipment connected to the pipe system of the water supply (for example washing machines) or from their water-carrying parts, | ✓ | ✓ |
| - air conditioning or heating systems, | ✓ | ✓ |
| - Water extinguishing or sprinkling systems, | ✓ | ✓ |
| - internal rainwater downpipes, | ✓ | ✓ (incl. ventilation and gas pipes) |
| - Water beds, aquariums, water columns, indoor fountains and cisterns. | ✓ | ✓ |
| brine, oils, coolants or refrigerants as well as water vapour are Power water equal | ✓ | ✓ |
| Frost and breakage damage: | | |
| - Frost-related and other breakage damage to water supply pipes (supply and discharge pipes) or the hoses connected to them, to pipes of water extinguishing, sprinkler, air conditioning or heating systems as well as to fittings (e.g. water and shut-off taps, valves, odour traps, water meters). | (Breakage damage to fittings up to €500) | ✓ |
| - Frost-related breakage damage to bathroom fittings, washbasins, flushing lavatories, as well as their connecting hoses, radiators, boilers, boilers or comparable parts of air-conditioning or heating systems. | ✓ | ✓ |
| Benefits for storm and hail damage | | |
| Damage due to storm and hail (storm from wind force 8) | ✓ | ✓ |
| Damage to balconies, loggias and terraces | €10,000 | ✓ |
| Damage outside the building on the insured property | €10,000 | ✓ |
| Further dangers and damage | | |
| Civil unrest, strike, lockout | ✓ | ✓ |
| Transport accident | €1,000 | ✓ |
| Damage to household effects caused by wild animals | €1,000 | ✓ |
| Insurance location | | |
| Your house or flat | ✓ | ✓ |
| All rooms located on the property in outbuildings, garages, carports, loggias, balconies and terraces directly adjoining the building that are used exclusively by the members of the household | ✓ | ✓ |
| Study | ✓ | ✓ |
| Common rooms (e.g. designated parking spaces in corridors, bicycle cellar, laundry cellar) | ✓ | ✓ |
| Garages also outside the property at the place of residence (political municipality) | ✓ | ✓ |
| Bank safe deposit boxes | ✓ | ✓ |
| Rented granny annexe | ✗ | ✓ |
| Second home for professional reasons (commuter home) | ✗ | up to 30% of the sum insured, max. €30,000, valuables max. € 3,000 |
| Outdoor insurance | | |
| Limit of indemnity for external insurance | 40% of the sum insured | 100% of the sum insured |
| Scope of external insurance | Worldwide | Worldwide |
| Maximum duration of the external insurance | 12 months | 12 months |
| For training, studies, voluntary service | Until termination | Until termination |
| Outdoor insurance for sports equipment | €2,500 | €5,000 |
| Insured costs after a claim | | |
| Hotel costs | 200 days / €100 per day | 365 days / €150 per day |
| Costs for the accommodation of pets (e.g. boarding kennels) | 200 days / €40 per day | 365 days / €50 per day |
| Transport and storage costs | 200 days | 365 days |



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|---|----------------|----------------|
| Lock change costs for flat doors | ✓ | ✓ |
| Lock change costs for safes | ✓ | ✓ |
| Lock change costs for communal doors | ✓ | ✓ |
| Lock change costs for own motor vehicles | ✗ | ✓ |
| Building repair costs in the area of the dwelling after burglary, robbery or the attempt of such an act | ✓ | ✓ |
| Building repair costs within the dwelling due to vandalism after a burglary or robbery | ✓ | ✓ |
| Repair costs of wet damage to floor coverings, interior paintwork and wallpaper of the flat | ✓ | ✓ |
| Repair costs of fixtures and fittings for the disabled | ✗ | ✓ |
| Repair costs of building damage due to rescue measures | ✗ | ✓ |
| Clean-up, movement and protection costs | ✓ | ✓ |
| Loss prevention and mitigation costs | ✓ | ✓ |
| Damage investigation costs | ✓ | ✓ |
| Expert costs, if commissioned by Getsafe | ✓ | ✓ |
| Costs for additional consumption of water, gas and electricity | €1,000 | ✓ |
| Data recovery costs | €1,000 | ✓ |
| Telephone costs after burglary | €1,000 | ✓ |
| Relocation costs | €1,000 | ✓ |
| Cancellation or return travel costs of a holiday / business trip | €2,000 | ✓ |
| Veterinary costs | €2,000 | ✓ |
| Replacement costs for driving licences, identity documents and credit cards | ✓ | ✓ |
| Additional costs due to price increases | ✓ | ✓ |
| Additional costs for more energy-efficient household appliances | ✓ | ✓ |
| Costs for provisional measures | ✓ | ✓ |
| Guarding costs | 48 hours | ✓ |
| Costs for traffic safety measures | ✓ | ✓ |
| Additional costs due to technological progress | ✓ | ✓ |
| Costs for psychological help | €1,000 | €5,000 |
| Costs for rental and replacement equipment (e.g. refrigerator) | ✗ | ✓ |
| Rent continuation costs | ✗ | ✓ |
| Extensions (if agreed) | | |
| Bicycle theft | Only if agreed | Only if agreed |
| Glass breakage | Only if agreed | Only if agreed |
| Elementary (natural disasters) | Only if agreed | Only if agreed |

