

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
Sums insured		
Sum insured for personal injury, property damage and financial loss (for personal injury per individual max. €15 million)	€20m	€50m
Pension insurance	€20m	€50m
Insured persons		
You (policyholder)	✓	✓
Your family members	✓	✓
Other persons living with you in the household	✓	✓
Animal guardians who have taken over the supervision of the insured dogs on your behalf	✓	✓
Insured risk		
Liability from the private keeping of dogs	✓	✓
Participation in the lessons of a dog club or commercial dog trainer, in dog sporting events, in skill competitions, in races and tournaments (e.g. agility) or other events (e.g. dog shows) as well as the preparation for these.	✓	✓
The insurance also covers liability claims against other participants and figurants (fictitious criminals) during participation in lessons.	✓	✓
Field damage (e.g. to agricultural land, gardens, fields, forests and pastures)	✓	✓
Damage due to animal excreta	✓	✓
Mating damage (from intentional or unintentional mating)	✓	✓
Leading dogs without a leash or muzzle/loop	✓	✓
Private use of the dogs as therapy, assistance, rescue or search dogs	✓	✓
Carriages and vehicles		
Ownership and use of own or third party carriages, sleighs or other means of transport (e.g. dog cart).	✓	✓
Possession and use of dog transport trailers not subject to insurance requirements	✓	✓
Benefits and guarantees		
Rental property damage to buildings	✓	✓
Rental property damage to furnishings in holiday accommodation (e.g. holiday apartment/house, hotel room)	✓	✓
Damage to other rented, borrowed, leased or rented movable property	✗	€5,000
Loss of receivables cover (also in the event of intentional action by the damaging party)	✓	✓
Co-insurance of puppies free of charge	✓ (12 months)	✓ (12 months)
Guarantee compared to GDV model conditions	✓	✓
Innovation guarantee for future improvements in conditions	✓	✓
Guarantee against the minimum standards of „Arbeitskreis Beratungsprozesse“	✓	✓
All dog breeds insurable	✓	✓
Bail performance abroad	€100,000	€500,000
Exemption from contributions in the event of unemployment for up to 12 months	✗	✓
New value compensation	✗	✓ (12 max. months old items up to max. €3,000 purchase price)

Best performance guarantee	X	✓
Abroad		
Stay abroad Europe	✓ (unlimited)	✓ (unlimited)
Stay abroad worldwide	✓ (60 months)	✓ (60 months)
Extensions (if agreed)		
SOS assistance for veterinary expenses, boarding, rescue and recovery costs up to € 3,000	Only if agreed	Only if agreed

