

# getsafe

Insurance to go

## Benefits Overview: Legal Protection

Protect yourself from legal disputes with the Getsafe Legal Protection Insurance, enforce your rights together with us and protect yourself from unjustified claims.

This document is for illustrative purposes only and is not legally binding. The "Allgemeinen Bedingungen für das Basismodul Rechtsschutz", the "Spezialbedingungen für das Upgrade Wohnen" and the "Allgemeinen Versicherungsbedingungen für den Getsafe Versicherungsvertrag Rechtsschutz" apply to the insurance cover.

### General

### General Conditions

<p><b>Free legal hotline 24/7</b></p> <p>Lawyers will answer your questions quickly and free of charge and advise you by telephone. Even on uninsured legal questions!</p> <p>Depending on your telephone provider, additional charges may apply.</p>	✓
<p><b>Free initial consultation with the lawyer</b></p> <p>If your insured case is already resolved at an initial consultation and the lawyer does not continue to work for you, your deductible will not apply.</p>	✓
<p><b>Contract period</b></p> <p>You can cancel the insurance on a daily basis. The easiest way to cancel your contract is by canceling it directly within the app.</p>	none
<p><b>Deductible in the event of a claim</b></p> <p>With this module you benefit from a variable deductible: In the first year the deductible is € 300. Your deductible will be reduced year by year if you are claim-free.</p> <p>In plain language: If you do not have a legal protection case, your deductible is reduced by € 100 every year. If you have had a legal protection case, you will be downgraded to a deductible of € 500 the following year.</p>	variable (€300 during the first year)

<p>In addition, the deductible is waived if the legal protection case is concluded with costs of up to 250 € plus VAT.</p> <p>By the way, the use of our lawyer hotline does not count as a service case that requires payment.</p>	
<p><b>Sum insured</b></p> <p>The sum insured indicates the amount up to which we assume the costs in a legal dispute.</p>	<p><b>unlimited</b></p>
<p><b>Waiting periods</b></p> <p>Private: 3 months in:</p> <ul style="list-style-type: none"> <li>- Administrative legal protection in the private, non self-employed and professional, self-employed sector and in cross compliance procedures</li> <li>- Legal protection in care procedures</li> <li>- Advisory legal protection in private consumer insolvency and residual debt discharge proceeding</li> </ul> <p>Exceptions - no waiting periods exist:</p> <ul style="list-style-type: none"> <li>- in damages legal protection</li> <li>- in legal protection in contract and property law, unless there is a connection with occasional self-employment. In this case the waiting period applies.</li> <li>- in tax legal protection,</li> <li>- in social legal protection,</li> <li>- in disciplinary and professional legal protection,</li> <li>- in criminal legal protection,</li> <li>- in administrative offence legal protection,</li> <li>- in legal protection in family, partnership and inheritance law,</li> <li>- in victim advocacy,</li> <li>- in consulting legal protection for private copyright infringements on the Internet,</li> <li>- in advisory legal protection for advance directives,</li> </ul> <p>Profession: 3 months in:</p> <ul style="list-style-type: none"> <li>- Legal protection at work</li> <li>- Administrative legal protection in the professional field</li> <li>- Legal protection in case of insolvency proceedings applied for by the employer</li> </ul> <p>Exceptions - no waiting periods exist:</p> <ul style="list-style-type: none"> <li>- In damages legal protection</li> <li>- In tax legal protection</li> <li>- In social legal protection</li> <li>- In disciplinary and professional legal protection</li> <li>- In victim legal protection</li> </ul> <p>Traffic: No waiting times</p>	<p><b>low</b></p>

<b>What is insured?</b>
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<b>Private</b>
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<p><b>Compensation</b></p> <p>There are different risks in life. An acquaintance just wants to take a quick look at your smartphone and drops it, you're visiting a friend whose dog thinks that your new shoes are just delicious, ...</p> <p>Whenever a third party violates your rights, your health or your property, we support you so that you can assert your claims.</p>	✓
<p><b>Private contracts</b></p> <p>The new TV surprises with a lack of colors, your couch was delivered in poisonous green and not in the desired blue tone and the online retailer does not even think about sending your purchased bargain to you?</p> <p>Disputes arising from the various contracts in the private sphere of life occur from time to time.</p> <p>Whether purchase contract, insurance contract or contracts with service providers: We help you to enforce your rights!</p>	✓
<p><b>Disputes with authorities</b></p> <p>Disputes with authorities and agencies can be lengthy and costly.</p> <p>Our highlight: In the tax, social and administrative legal protection, pre-contractual opposition proceedings are also insured!</p>	✓

<b>Professional</b>
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<p><b>Defence in disciplinary and professional law</b></p> <p>If you are accused of improper conduct in service, you can count on our support.</p>	✓
<p><b>Disputes with the employer</b></p> <p>Whether severance pay, reminder notices, termination or salary: disputes with the employer have many causes. We support you to defend your right!</p>	✓

<b>Traffic Offense</b>
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<p><b>Compensation</b></p> <p>Your vehicle is damaged in a traffic accident through no fault of your own, you and other occupants of your car are even injured?</p> <p>With us you can enforce your claims against the other party.</p>	✓
<p><b>Contract and property law</b></p> <p>The previous owner of your new car forgot to mention the accidental damage to the vehicle? The repair was carried out incorrectly in the workshop?</p> <p>We also help you with contractual disputes concerning your vehicle.</p>	✓
<p><b>Misdemeanors</b></p> <p>Everyone has already experienced one of these cases: The traffic light turns red faster than expected, the towing sign was hidden behind the bushes or you were in a hurry. We will help you in these cases as well.</p>	✓

<b>Upgrade Home</b>
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<b>Most Important Benefits</b>
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<p><b>Waiting period</b></p> <p>Three months waiting period in housing and property legal protection</p>	3 months
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<p>Note: In the case of a change of insurance with a seamless transition, the waiting period does not apply if the risk was covered by your previous insurance.</p>	
<p><b>Disputes with the landlord</b></p> <p>Having trouble with the apartment hand-off when moving? The landlord won't pay back the security deposit? Your utility bill is in dispute? No matter whether you are a tenant or the owner of a property you live in yourself: With us you can face disputes in a relaxed manner.</p>	✓
<p><b>Disputes with the neighbors</b></p> <p>Everybody knows it: the flat share next door is having its third party in a month, the hobby do-it-yourselfer in the flat above you is drilling and sawing into the night or the neighbour's bush is damaging your wire mesh fence.</p> <p>We support you so that you can feel comfortable in your home again.</p>	✓

#### Additional Benefits

<p><b>Disputes with property management</b></p> <p>Disputes with property management, such as issues with house rules, are included in your coverage</p>	✓
<p><b>Disputes with financial authorities</b></p> <p>If the tax office has incorrectly calculated the current property tax, you can rely on our support.</p>	✓
<p><b>Disputes surrounding the photovoltaic system</b></p> <p>If you love the environment and have installed a photovoltaic system on your house, and there is a dispute with your energy provider due to the conditions under which you feed electricity into the public grid, we are here to help you.</p>	✓

**For more information, please refer to the “Allgemeinen Bedingungen für das Basismodul Rechtsschutz”, the “Spezialbedingungen für das Upgrade Wohnen” and the “Allgemeinen Versicherungsbedingungen für den Getsafe Versicherungsvertrag Rechtsschutz”.**