



Benefits overview: Legal insurance

Protect yourself against legal disputes with Getsafe Legal protection insurance, assert your rights together with us and defend yourself against unjustified claims.

This document serves only as an illustration of our services and has no legal validity. For further information, please refer to the General Terms and Conditions of Insurance for Legal Insurance (Rechtsschutz ARB 2021).

General

General terms & conditions

Free lawyer hotline 24/7 Lawyers will answer your questions quickly and free of charge and advise you by phone. Even on uninsured legal questions! Depending on your provider, additional costs may arise.	✓
Free initial consultation with a lawyer If your insured case is already clarified at an initial consultation and the lawyer does not continue to work for you, your deductible will not apply.	✓
Vertragslaufzeit	can be cancelled daily
Deductible in the event of a claim With this module you benefit from a variable deductible: In the first year the excess is 300€. Your deductible is reduced year after year, if you are claim-free. Example: If you do not have a legal claim, your deductible is reduced by €100 each year. If you have had a legal protection case, you will be downgraded to a €500 deductible the following year. In addition, there is no deductible if the legal protection case is concluded with costs of up to €250 plus VAT.	variable (€300 in 1st year)

✓ covered up to 100% of the
the sum insured

By the way, the use of our lawyer hotline does not count as a service case that requires payment.	
<p>Sum insured</p> <p>The sum insured indicates the amount up to which we cover the costs in a legal dispute, such as attorney's fees, court costs, expert opinions and witness expenses.</p>	unlimited
<p>Sum insured worldwide</p> <p>This is the maximum amount for the costs of legal proceedings outside Europe, which we will cover.</p>	€ 500,000
<p>Duration of stays abroad worldwide</p> <p>You are insured for up to 12 months abroad in the event of legal protection.</p>	12 months
<p>Waiting times</p> <p><u>Private</u></p> <p>3 months in:</p> <ul style="list-style-type: none"> ● Legal protection in contract and property law ● Administrative legal protection in the private, non self-employed and professional, self-employed sector and in cross-compliance procedures ● Legal protection in care procedures ● Advisory legal protection in private consumer insolvency and residual debt discharge proceedings <p>Exceptions - there are no waiting periods:</p> <ul style="list-style-type: none"> ● in compensation legal protection ● in tax legal protection ● in social legal protection ● in disciplinary and professional legal protection ● in criminal legal protection ● in the legal protection of administrative offences ● in legal protection in family, civil partnership and inheritance law ● in victim legal protection ● in legal advice and legal protection for private copyright infringements on the Internet ● in advisory legal protection for precautionary decrees ● Legal protection of data <p>60 months in study place lawsuits</p> <p><u>Profession</u></p> <p>6 months in:</p> <ul style="list-style-type: none"> ● Legal protection at work <p>3 months in:</p> <ul style="list-style-type: none"> ● Administrative legal protection in the professional sector ● Legal advice and legal protection in the event of insolvency proceedings applied for by the employer <p>Exceptions - there are no waiting periods:</p> <ul style="list-style-type: none"> ● in compensation legal protection ● in tax legal protection ● in social legal protection ● in disciplinary and professional legal protection ● in victim legal protection 	low

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<p><u>Traffic</u> No waiting times</p> <p><u>Housing</u> (only if extension housing was purchased) 3 months waiting period in:</p> <ul style="list-style-type: none"> ● Residential legal protection ● Legal protection of real estate <p>Exception - there is no waiting period:</p> <ul style="list-style-type: none"> ● Tax legal protection <p><u>Criminal LawPLUS Private</u> No waiting time</p> <p>Note: In the case of a change of insurance with a seamless transition, the waiting period does not apply, provided the risk was covered by your previous insurance.</p> <p>There is no insurance cover for legal protection cases that occur during the waiting period.</p>	
<p>Criminal bail</p> <p>A bail is intended to temporarily spare you from prosecution. It is paid to you in the form of an interest-free loan.</p>	€ 200,000
<p>Consumer-friendly one-year rule</p> <p>Already occurred incidents are generally not insurable. However, the one-year rule protects you against this if you need legal protection that has built up over a longer period of time due to several individual events and the first cause of the current legal dispute is more than one year before you take out legal protection insurance.</p> <p>Example: More than 1 year before you took out your legal protection insurance, your employer has issued you with a warning for misconduct. Last week you received a notice of dismissal for repeated behaviour, which you want to defend yourself against. Your legal protection insurance takes effect even though the first incident occurred well before you took out your insurance.</p>	✓
<p>Costs for court, lawyer and expert</p>	✓
<p>Costs of conciliation (mediation)</p>	✓
<p>Children also insured</p> <p>In principle, all underage children are also insured. In addition, children who are unmarried are also covered by the insurance until they start a long-term professional activity.</p>	
<p>Relatives also insured</p> <p>The family tariff also covers the parents named in the insurance policy if they live with you in your household, are already 65 years old and are no longer employed.</p>	✓ only with family tariff
<p>Free choice of lawyer</p>	✓

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Mobile lawyer	✓
Cooperation with legal protection service providers	✓ Mineko
Self-employment work	up to € 17,500 annual turnover

What is covered?

Private

<p>Compensation</p> <p>Whenever a third party culpably infringes your rights, your health or your property, you are entitled to appropriate compensation in money.</p> <p>Example: On the ski slope you collide with another skier who crosses the slope without looking around. You have the possibility to claim for compensation in the form of damages for pain and suffering - we will support you in this.</p>	✓
<p>Private contracts</p> <p>The costs for disputes from all kinds of contracts from your private life are covered. Whether a purchase contract, insurance contract or contracts with service providers.</p> <p>Example: The new television surprises with a lack of colours. You ask for the device to be replaced, but the online retailer refuses.</p>	✓
<p>Tax office (e.g. tax assessment)</p> <p>If disputes arise between you and the tax authorities about taxes and duties, you will receive legal assistance.</p> <p>Example: You think that your income tax assessment is incorrect. You can appeal against the tax office's assessment and, if necessary, take legal action. You will receive legal support for this.</p>	✓ already from opposition proceedings
<p>Social authorities (e.g. work accident, care level)</p> <p>If there is a dispute between you and the social authorities, you will receive legal assistance. This includes all matters relating to statutory health insurance, nursing care insurance, pension insurance or unemployment insurance.</p> <p>Example: You apply to the statutory health insurance fund for necessary treatment. However, this application is rejected. It is possible to appeal against this administrative act and then take legal action against it. You will receive legal support for this.</p>	✓ from the time of the appeal procedure onwards, with the exception of disputes relating to social welfare law
<p>Administrative authorities</p> <p>If disputes arise between you and the administrative authorities, you will receive legal assistance.</p>	✓ bereits ab Widerspruchsverfahren

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<p>Example: Your child is expelled from school even though he/she was not involved in what happened. You want to appeal against the expulsion and, if necessary, take legal action. You will receive legal support for this.</p>	
<p>Defence in criminal law</p> <p>In principle, you can defend yourself against the accusation of a crime that was not committed intentionally. However, the insurance only applies if you are acquitted in court. Deliberate offences such as bodily injury, fraud, insult, manslaughter and murder are generally not covered by the insurance.</p> <p>Example: On the way to work you collide with a pedestrian on your bicycle. The pedestrian breaks his or her arm and reports you for negligent physical injury. You are not aware of any negligent behaviour and want to defend yourself against it. You will be given legal support in this. If you are acquitted in court, the costs will be covered by the legal expenses insurance.</p>	✓
<p>Administrative offences</p> <p>Disputes between you and the regulatory authorities include the enforcement of legal interests in connection with the defence against the allegation of an administrative offence.</p> <p>Example: You are fined by the public order authorities for playing music too loudly. It is possible to defend yourself against this before the administrative court.</p>	✓
<p>Victims' legal protection</p> <p>If you have been the victim of a violent crime, it is possible to appear as a joint plaintiff in the criminal proceedings in order to directly enforce claims for damages without detours via the civil court.</p> <p>Example: You are beaten up and seriously injured on the street on your way home in the evening. Now you can appear as a joint plaintiff in the criminal proceedings and thus obtain payment of damages from the offender.</p>	✓
<p>Study place lawsuits</p> <p>If you or a co-insured person wish to take legal action to enforce admission to a desired degree programme, the applicant will receive legal support.</p> <p>Example: Your child is applying for admission to the Law Faculty. As the Abitur grade does not correspond to the required numerus clausus of the degree programme, he/she will not be admitted to the programme. You would like to take action against the rejection notice so that you can still be admitted to the degree programme for your child. You will receive legal support for this.</p>	✓ 5 years waiting time
<p>Low-risk capital investments (e.g. building society savings)</p> <p>These disputes involve the enforcement of legal interests in connection with the management of your low-risk investments.</p> <p>Example: If disputes arise in connection with the management of your building society contracts or savings accounts, the insurer will cover the costs incurred.</p>	✓
<p>Supervision procedure</p> <p>A childcare procedure involves the representation of legal interests in direct connection with childcare orders.</p>	✓

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<p>Example: you need legal support after a failed operation. The attending doctor then orders you to be admitted to a nursing home. In this case, the care court decides on this.</p>	
<p>Law of Succession</p> <p>The legal protection of inheritance law comprises advisory activities by a lawyer in matters of inheritance law. In addition to the advisory representation, the legal expenses insurance also partially covers court costs arising in the context of disputes under inheritance law.</p> <p>Example: After the death of one of your parents, disputes arise about the validity of the will. You then contact a lawyer. In addition to verbal or written advice from the lawyer or the preparation of an expert opinion, the costs of the probate court are also covered if you are unable to reach an out-of-court settlement with the other parties.</p>	<p>up to € 1,250 for legal advice and further legal activities</p>
<p>Advice on copyright infringements on the Internet</p> <p>You have the possibility to take advantage of a consultation in case of an accusation of copyright infringement on the Internet.</p> <p>Example: You are accused of having downloaded music, pictures or films on the internet and thereby infringing copyrights. There is the possibility to get legal advice.</p>	<p>✓ max. € 800/calendar year</p>
<p>Marriage law</p> <p>The legal protection of matrimonial property rights includes advisory activities by a lawyer in matrimonial matters. In addition to the advisory representation, the legal expenses insurance also partially covers court costs arising in the context of matrimonial disputes.</p> <p>Example: Your marriage is about to be dissolved and you would like to divorce. Both you and your partner then contact a lawyer. In addition to verbal or written advice from the lawyer or the preparation of an expert opinion, the court costs incurred in the family court are also covered.</p>	<p>up to €250 for legal advice and further legal activities</p>
<p>Maintenance law</p> <p>Legal protection under maintenance law includes advisory activities by a lawyer in matters relating to maintenance. In addition to the advisory representation, the legal expenses insurance also partially covers court costs incurred in the context of disputes relating to maintenance obligations.</p> <p>Example: After your divorce, disputes arise between you and your ex-wife/husband regarding the maintenance payments for the children you have together. In addition to verbal or written advice from a lawyer or the preparation of an expert opinion, the court costs incurred in the family court are also insured.</p>	<p>up to € 1,250 for legal advice and further legal activities</p>

Professional

<p>Defence in disciplinary and professional matters</p> <p>The disciplinary law deals with the consequences of breaches of official duties by officials, such as officials, judges, soldiers or police officers</p>	<p>✓</p>
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Disputes in the field of professional ethics arise when a member of a professional group that is organised in chambers, such as doctors, pharmacists, architects, lawyers, auditors or a public body, is accused of an offence.	
<p>Severance pay, holiday pay etc.</p> <p>If disputes arise between you and your employer in the course of the employment relationship, you will receive legal assistance.</p> <p>Example: You receive what you consider to be an unjustified salary classification. You want to defend yourself against this.</p>	✓
<p>Warnings/cancellations</p> <p>Disputes concerning dismissals, warnings or unfair assessments by your employer are covered.</p> <p>Example: Your employer issues a warning letter or dismissal. You do not agree with this and want to defend yourself against it.</p>	✓
<p>Advice on the termination agreement</p> <p>An employment relationship between employee and employer can be terminated by mutual consent by means of a termination agreement. The agreement is only valid if you as an employee agree. Therefore, you have the opportunity to first consult a lawyer about the drafting of the contract and the consequences of the termination agreement.</p>	<p>✓</p> <p>max. € 1,000 per calendar year</p>
<p>Advice in the event of employer insolvency</p> <p>If your employer becomes insolvent, your insurer will cover the costs of legal advice.</p> <p>Example: You are seeking advice on your wage claims and notice periods.</p>	<p>✓</p> <p>max. € 500/insurance claim</p>
<p>Advice on pension or retirement</p> <p>If you have questions about your pension or retirement, your insurer will cover the costs of an initial consultation.</p> <p>For example, you will be advised in particular about part-time or early retirement schemes, additional income opportunities or reduced earning capacity pensions.</p>	<p>✓</p> <p>legal advice by phone only</p>

Traffic

<p>Compensation</p> <p>Your vehicle is damaged in a traffic accident through no fault of your own, you and even injured other occupants of your car?</p> <p>With us you can enforce your claims against the other party.</p>	✓
Contract and property law	✓

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<p>The previous owner of your new car has forgotten to repair the accident damage on vehicle to mention? In the workshop the repair was done wrong executed? We also help you with contractual disputes concerning your vehicle.</p>	
<p>Administrative offences in road traffic</p> <p>If a dispute arises between you and the regulatory authorities in the field of road traffic, you will receive legal assistance.</p> <p>Example: You are accused of having parked wrongly. In addition to the cost of towing you away, you will also have to pay a fine. However, the no parking sign was not visibly ingrown in the bushes. You will receive legal support for the objection of the offence.</p>	✓
<p>Tax office (e.g. vehicle tax assessment)</p> <p>If disputes arise between you and the tax authorities, you will receive legal assistance.</p> <p>Example: You have bought a new car and shortly afterwards you receive a motor vehicle tax assessment with an unexpectedly high amount. Since the tax seems too high to you, you file an objection. You will receive legal support for this.</p>	✓ already from opposition proceedings
<p>Administrative authorities and administrative courts</p> <p>If a dispute arises between you and the traffic authorities, you will receive legal assistance.</p> <p>Example: You have been charged with an administrative offence and want your driving licence to be revoked by the driving licence authority. However, you object to this and want to take legal action if necessary. You will receive legal support for this.</p>	✓
<p>Social authorities (e.g. reduced earnings capacity pension)</p> <p>If there is a dispute between you and the social authorities, you will receive legal assistance. This includes all matters relating to statutory health insurance, nursing care insurance, pension insurance or unemployment insurance.</p>	✓ already from opposition proceedings
<p>Defence in criminal law</p> <p>You can defend yourself against the accusation of a crime that was not committed intentionally.</p> <p>The insurance only applies if you are acquitted in court. Deliberate offences such as bodily injury, fraud, insult, manslaughter and murder are generally not covered.</p>	✓
<p>Stopping and parking offences</p> <p>Traffic disputes can arise if your vehicle is not parked properly.</p> <p>Example: Your friend parks your car in an unauthorised parking area. You, as the owner of the car, will be fined a short time later. Since it is not you who has parked there and thus committed an offence, you can take action against it with our support.</p>	✓
<p>Driving foreign vehicles by insured persons</p> <p>In principle, insured persons are also insured if they drive a foreign vehicle (driver legal protection).</p>	✓

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Example: If you or another co-insured person drive a foreign car, such as a rental car or a car from a friend, and legal disputes arise, the person concerned will receive legal assistance.

Extension Housing

Most important benefits

<p>Protection as owner, tenant or lessee (e.g. rent increase)</p> <p>If disputes arise between you and the landlord about the rental contract, the rent deposit or the additional costs, you will receive legal assistance. Legal protection for flats also exists if you own a flat and live in it yourself.</p> <p>Example: A few months after the rent increase, your landlord announces that he will increase the rent again. Despite justified objections, your landlord continues to raise the rent. You do not have to accept this and you will receive legal support.</p> <p>Some time later, when you move out, there is another dispute about the condition of the flat. Your landlord claims that you have damaged the parquet floor and does not refund part of the rent deposit. You don't want to accept this and resist the landlord's action. You will receive legal support for this.</p>	<p>✓</p>
<p>Neighbourhood dispute</p> <p>These are disputes that may arise between you (tenant or owner) and the neighbours due to the housing situation.</p>	<p>✓</p>
<p>Administrative offences</p> <p>Costs which may arise for a lawyer's defence in administrative offence and fine proceedings in the area of housing are insured.</p>	<p>✓</p>
<p>Purchase and financing of a finished property</p> <p>If legal disputes arise during the purchase or financing of an already used property, you as the buyer will receive legal support. The prerequisite is that the property is used for your own residential purposes.</p> <p>Please note: The purchase of newly built real estate (including newly built prefabricated houses) is excluded from insurance cover.</p>	<p>✓</p>
<p>Disputes with the property management</p> <p>These are disputes that you as a tenant or owner, if you occupy the flat/house yourself, may have with the property management.</p> <p>Example: Disputes arise because of the house rules or the service charge settlement.</p>	<p>✓</p>
<p>Tax office (e.g. waste fees)</p>	<p>✓ already from opposition proceedings</p>
<p>Administrative authorities</p>	<p>✓ already from opposition proceedings</p>

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<p>If legal disputes arise with administrative authorities concerning housing, you will receive legal assistance as the owner of the housing unit.</p> <p>Example: Your neighbour is building a garage at the boundary of the property, which is clearly too high. You have the opportunity to take legal action against this building permit.</p>	
<p>Disputes concerning the photovoltaic system</p>	<p style="text-align: right;">✓</p> <p>all plants for environmentally friendly electricity generation</p>
<p>Development and local taxes</p> <p>If disputes arise in the context of development and riparian charges, you will receive legal assistance.</p> <p>One-off development contributions are levied by the municipality on the land owner to enable the use of his land by connecting it to supply and disposal networks. In contrast, one-off local resident's fees are charged by the municipality to maintain the possibility of using the land.</p>	<p style="text-align: right;">✓</p>
<p>Planning, approval and expropriation procedures</p> <p>If disputes arise in the context of planning, declaratory and expropriation proceedings, you will receive legal support.</p> <p>The planning procedure concerns all matters relating to development plans.</p> <p>The planning approval procedure extends to special projects requiring planning approval regarding the admissibility of spatially significant projects and infrastructure measures.</p> <p>Expropriation proceedings under building law lead to the loss of the owner's position in a property.</p>	<p style="text-align: right;">✓</p>

Extension Criminal Protection

Most important benefits

<p>With the extension, you can be defended not only against accusations of negligence, but also against accusations of intentionally committed offences. This will cover offences such as insult, theft, embezzlement and fraud.</p> <p>However, if the court should find that the offence was committed intentionally by you, the insurance cover will lapse retroactively.</p>	<p style="text-align: right;">in private, voluntary and professional life; up to max. 1.000.000 €/ claim</p>
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