



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. Depending on the cover you selected the “Allgemeinen Bedingungen für die Rechtsschutzversicherung Getsafe Basic / Basic Plus 2021” or the “Allgemeinen Bedingungen für die Rechtsschutzversicherung Getsafe Comfort / Comfort Plus 2021” apply to the insurance cover.

General

General conditions

Free legal hotline 24/7 Lawyers will answer your questions quickly and free of charge and advise you by telephone. Even on uninsured legal questions! Depending on your telephone provider, additional charges may apply.	✓
Free initial consultation with the lawyer 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.	✓
Contract period You can cancel the insurance on a daily basis. The easiest way to cancel your contract is by canceling it directly within the app.	none
Deductible in the event of a claim	0€ 150€ 300€ 500€

✓ covered up to
100% of the sum insured

<p>Sum insured</p> <p>The sum insured indicates the amount up to which we assume the costs in a legal dispute.</p>	<p>500.000€ (Basic) unlimited (Comfort)</p>
<p>Worldwide Sum insured</p>	<p>100.000€ (Basic) unlimited (Comfort)</p>
<p>Bail deposit</p> <p>With a bail deposit, you are paid an interest-free loan to avoid temporary prosecution measures. This means that you will be protected from imprisonment until your court date, for example.</p> <p>Example: An arrest warrant is issued against you and you are imprisoned. If a bail deposit is paid, you can be released from detention. This avoids further prosecution until your court date</p>	<p>100.000€ (Basic) unlimited (Comfort)</p>
<p>Waiting periods</p> <p>Generally, our Getsafe Legal insurance has a waiting time of 3 months. However, in some services you have no waiting time at all or a waiting time of one year.</p> <p>Private</p> <p>No waiting times in private law apply to:</p> <ul style="list-style-type: none"> ● Legal protection relating to compensation for damage ● Criminal legal protection ● Misdemeanour legal protection ● Legal advice relating to family and inheritance law ● Victim legal protection ● Legal advice relating to advance healthcare directives ● Legal advice relating to private bankruptcy ● Legal advice in the event of private copyright infringements on the internet <p>1 year waiting time applies for:</p> <ul style="list-style-type: none"> ● Study place lawsuits <p>Professional</p> <p>No waiting times in professional law apply to:</p> <ul style="list-style-type: none"> ● Disciplinary and professional legal protection ● Advice on pensions and retirement <p>Traffic</p> <p>No waiting times in traffic law apply to:</p> <ul style="list-style-type: none"> ● Legal protection relating to compensation for damage ● Criminal legal protection ● Misdemeanour legal protection ● Administrative law ● Disputes arising from purchase and leasing contracts for a new motor vehicle 	<p>low</p>

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What is insured?

Private

<p>Compensation</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>✓</p>
<p>Private contracts</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>✓</p>
<p>Disputes with authorities</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>	<p>✓</p>

Professional

<p>Defence in disciplinary and professional law</p> <p>If you are accused of improper conduct in service, you can count on our support.</p>	<p>✓</p>
<p>Disputes with the employer</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>	<p>✓</p>

Traffic offense

<p>Compensation</p>	<p>✓</p>
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<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>Contract and property law</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>Misdemeanors</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>	✓

Home

<p>Waiting period</p> <p>Three months waiting period in housing and property legal protection</p> <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>	3 months
<p>Disputes with the landlord</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?</p> <p>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>Disputes with the neighbors</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>	✓

Home

<p>Protection as landlord</p> <p>You're covered if disputes arise between you and your tenants on issues such as rent, deposit or additional costs.</p>	✓
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<p>Credit Assessment</p> <p>As a landlord, you can request a credit assessment from potential tenants twice a calendar year. This way, you protect yourself from later payment defaults.</p>	<p>✓</p>
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Additional benefits

<p>Disputes with property management</p> <p>Disputes with property management, such as issues with house rules, are included in your coverage</p>	<p>✓</p>
<p>Disputes with financial authorities</p> <p>If the tax office has incorrectly calculated the current property tax, you can rely on our support.</p>	<p>✓</p>
<p>Disputes surrounding the photovoltaic system</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>	<p>✓</p>

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