



Waiting Times

What are waiting times, and why do they exist?

Waiting times are a commonly discussed topic when it comes to legal insurance. However, before we delve deeper into what waiting times actually are, we first must understand the difference between when your contract starts and when your insurance policy begins:

The **start of your contract** is the date from which your contract is valid. Say you purchase Getsafe Legal on 01.07.2021, your contract would begin on 02.07.2021. The **start of your insurance policy** is the first day that you're covered and can access the services your policy offers.

So, what are waiting times?

Waiting times (also known as the waiting period) are predetermined time frames that cover the time between when your contract begins and when your insurance coverage starts. In practice, the process works like this: You purchase insurance, you wait for the defined waiting times, and once you've done this, you can access the services offered by your policy. The infographic below explains the process:



However, there's one thing you should be aware of:

Imagine you've bought legal insurance. During your waiting time of six months, a dispute arises between you and your employer. You wait until your waiting times are over and file a claim with your insurer. Despite this, you do not have access to the services offered by your insurance policy. This means that any claims that arise during your waiting time are not covered by your insurance



and you are not entitled to the benefits of your policy.

How long are my waiting times?

The length of waiting times depend on the area of legal protection. For example, Getsafe traffic legal protection has no waiting times, while employment disputes have a waiting time of six months. If you get into a dispute with your employer during your waiting period, you **cannot** rely on your insurance for support yet. If you're involved in a traffic dispute, you're covered by your insurance from day one, as there are no waiting times for this area of legal protection.

Why do waiting times exist?

There is a simple answer to this: Insurers want to prevent you from only getting legal insurance when you know you're likely about to become involved in a legal dispute. Therefore, if you get into a situation where you need legal protection and then purchase insurance, you're not entitled to the benefits of the insurance policy. If we didn't use waiting periods, costs would be significantly higher for both you and us. As an insurance company, it's common for us to pay large legal fees on behalf of our customers. The higher the costs the insurance company must cover for a policy, the higher the prices would be for you, the customer. We obviously want to prevent this and therefore use waiting times.

Are there situations where waiting times do not apply?

If you already have legal insurance and want to change provider, you can potentially avoid waiting times.

You must meet the following requirements:

- Your contracts seamlessly merge so that you remain insured
- Your previous insurance policy had the same conditions as Getsafe Legal



- You made no more than two claims over the last five years
- Your previous insurer did not cancel your policy

If you fulfill these requirements and can prove it, you are not subject to new waiting times.

Please note: We will check on an individual basis whether waiting times apply to you or not.

Still not got your head around it? Here’s an example:

One morning in summer (01.07.2021), you purchase Getsafe Legal. Your insurance is valid from the next day – in this instance 02.07.2021. Two weeks later, you and your employer get into an argument that requires legal intervention. You file a claim for this incident in the Getsafe app. Unfortunately, you discover that you cannot claim support from your Getsafe insurance. Why? Because the waiting time for employment legal protection is six months. For this area of legal insurance, your policy only becomes active after the waiting period expires.

Please note: Depending on the area of law, waiting times can vary. For example, the waiting period for contesting unfair university rejection is five years, whereas there are no waiting times for matters involving traffic. The table below provides all the information on waiting times for different fields of law.

Your waiting times with Getsafe

Personal legal protection

	No waiting times	3 months	6 months	5 years
Contract and property law		✓		
Administrative law in the private, non-independent as well as professional,		✓		



independent sectors and in cross-compliance proceedings				
Guardianship law		✓		
Advice in private consumer insolvency and residual debt discharge proceedings		✓		
Legal protection relating to compensation for damage	✓			
Tax legal protection	✓			
Social legal protection	✓			
Disciplinary and professional legal protection	✓			
Criminal legal protection	✓			
Misdemeanour legal protection	✓			
Family, civil partnership and inheritance law	✓			
Victim legal protection	✓			
Data legal protection	✓			
Legal advice in the event of private copyright infringements on the internet	✓			
Legal advice relating to advance healthcare directives	✓			
Study place lawsuits				✓



Professional legal protection

	No waiting times	3 months	6 months	5 years
Employment legal protection			✓	
Administrative legal protection in professional matters		✓		
Legal advice and protection relating to petitioned insolvency proceedings of an employer		✓		
Legal protection relating to compensation for damage	✓			
Tax legal protection	✓			
Social legal protection	✓			
Disciplinary and professional legal protection	✓			
Victim legal protection	✓			

Traffic legal protection

No waiting times

Home extension

	No waiting times	3 months	6 months	5 years
Home and property legal		✓		



protection				
Tax legal protection	✓			

Criminal Protection extension

No waiting times