

getsafe

Insurance to go

Overview: Private liability insurance

Private liability insurance protects your standard of living in case you accidentally caused any damage.

Deductible Amount	€ 0	€ 150	€ 300	€ 500	€ 1,000
Basic starting from	€ 4.70	€ 3.50	€ 3.30	€ 3.11	€ 2.80
+ Family extension from	€ 1.99	€ 1.49	€ 1.40	€ 1.32	€ 1.19
+ Drone extension from	€ 1.32	€ 0.98	€ 0.92	€ 0.87	€ 0.78

General

Basic protection (criteria according to "Stiftung Warentest")

Insured sum and terms

Insured sum for personal and material damage Personal damage Personal damage is a damage in which a person was injured or killed. Property damage Damage is considered property damage if an object was damaged or destroyed.	€ 25 million max.
Maximum amount paid per person This is the maximum amount that a single person could receive from his insurance company as compensation in case a person was injured or affected.	€ 25 million
General deductible amount With a deductible, you'll be covering a part of the costs of each claim yourself. The amount you choose determines how much you pay per claim. Example:	None

With a deductible of € 150 and a claim of € 500, you pay € 150 and your insurance covers € 350. The higher the deductible, the lower the price of your insurance.	
Insured sum for financial losses A financial loss occurs when you cause financial loss to another person without having him suffering personal injury or property damage beforehand. Example: You accidentally blocked your neighbor's driveway. Your neighbor, therefore, has to take a cab to attend an important business appointment on time. He prompts you to reimburse him for the additional costs of the cab.	€ 25 million
Minimum Term	Daily cancellation is possible

Performance Improvements & Guarantees

Preventive insurance (personal injury and property damage) When living conditions change, new risks can arise. You should inform us promptly so that your protection is properly adapted. Many new risks are covered by the precautionary insurance until the insurer asks you to report new risks. Example: After concluding the private liability contract, you buy a dog or a detached house. With the precautionary insurance, these risks are also temporarily insured immediately.	€ 25 million (Lump sum for personal injury and property damage)
Precautionary insurance (financial losses) When living conditions change, new risks can arise. You should inform us promptly so that your protection is properly adapted. Many new risks are covered by the precautionary insurance until the insurer asks you to report new risks. Example: After concluding the private liability contract, you buy a dog or a detached house. With the precautionary insurance, these risks are also temporarily insured immediately.	€ 25 million

Insured Persons

Policyholder	€ 25 million
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<p>The policyholder is the person who concludes the contract with the insurance company. The selected insurance cover always applies to this person.</p>	
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<p>Failure Coverage</p>

<p>Failure Coverage</p> <p>If someone causes you damage that he/she can not pay for, your insurance will cover the costs.</p> <p>Example: Someone crashes into you while you were riding your racing bike. The injuring party owes you the repair for your expensive racing bike. He turns out to be penniless and uninsured. In this case, your insurance will cover you and compensate you for the damage.</p>	<p style="text-align: right;">Up to € 25 million Minimum damage: €1,000 (when is not an intent event)</p>
<p>Legal protection for the assertion of the claim</p> <p>To determine whether the party causing the damage and if that party cannot pay the costs himself, legal action is often necessary. This legal protection is also insured up to the specified amount.</p>	<p style="text-align: right;">Up to € 15,000</p>

Cover Aboard with registration address in Germany

<p>Within Europe</p> <p>When travelling through Europe or staying in another European country, your cover will be valid for a specified duration.</p> <p>Example: During a holiday in Spain, you stumble, injuring another traveler.</p>	<p>unlimited duration</p>
<p>Worldwide</p> <p>If you are travelling or staying outside Europe, you will continue to be insured for a certain period of time.</p>	<p>5 Years</p>

Activities and Hobbies

Insured Activities

<p>Providing voluntary assistance ('doing a favour')</p> <p>Damages arising whilst providing help at no cost, like helping a friend moving, can be included in the policy.</p>	<p>€ 100,000</p>
<p>Self-employed, extra-professional services</p> <p>Self-employed part time activities can also be insured. The protection applies to certain secondary activities as long as the turnover in the last 12 months has not exceeded the stated sum.</p>	<p>€ 10,000</p>
<p>Pro bono activities</p> <p>Pro bono activities are those carried out voluntarily and without pay for instance as part of a club or society. Damages which arise during such voluntary activities can be covered.</p>	<p>€ 25 million</p>
<p>Childminding/babysitting</p> <p>Damage that occurs while you are looking after other children may also be insured. The insurance also covers you if you have breached your duty of supervision. Cover can be provided for damages which might arise whilst taking care of another parents children.</p> <p>Example: You allow a child you are taking care of to play in the garden. While you walk into the house for a moment, the child</p>	<p>€ 25 million Also commercial 6 children max.</p>

throws a ball through a neighbour's window. Your liability insurance will provide the neighbour with the compensation.	
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Borrowed Property

Damage to borrowed and rented items	€ 10,000
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Damage to property that doesn't belong to you, which you borrowed privately either for free or for a cost, can be included in cover.

Example: You rent an expensive camera for a holiday. You trip up and the camera breaks

**A rental car, on the other hand, is not insured.*

Per insurance year

Loss of office keys (e.g. school)	€ 50,000
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All locks in your office have to be replaced for security reasons because you have lost your work-related keys. Changing the locks of an entire office facility can cost several thousand euros. Your insurance can cover this. Good to know: there are cases where the locks do not need to be replaced or a key only needs to be copied. These are not covered by liability insurance.

Loss of honorary office keys (e.g. sports facilities, parishes)	€ 50,000
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If you lose your keys so that all locks have to be replaced for security reasons, your insurance can cover the damage.

Free Time and Hobbies

<p>Football, cycling, skiing and other sports</p> <p>Your personal liability insurance protects you during everyday sporting activities - e.g. playing football, cycling, skiing, inline skating, rowing, playing tennis or golf. If you unintentionally cause damage to another person or their property, your insurance company will ascertain who was liable and settle the claim. It will also reject unjust claims for you.</p>	<p>€ 25 million</p>
<p>Flying non-motorised aircrafts (e.g. balloons and kites)</p> <p>Damages you cause with balloons, kites or other non-motorised aircrafts can be covered.</p> <p>Example: Your stunt kite falls onto a pedestrian, causing a head injury.</p>	<p>€ 25 million Up to 5 kg</p>
<p>Driving rubber dinghies, rowboats and other vessels without an engine</p> <p>Damage caused by an inflatable dinghy, rowing boat or similar watercraft is also covered.</p>	<p>€ 25 million</p>
<p>Surfing</p> <p>Claims around surfing and windsurfing can be covered by your insurance.</p> <p>Example: While windsurfing with your own or a borrowed surfboard, you accidentally hit a swimmer.</p>	<p>€ 25 million</p>
<p>Sailing (borrowed boat)</p> <p>The occasional use of foreign sailing boats is also insured with some tariffs, as is sailing in your own boat with a small sail area (depending on the tariff up to 25 sqm). If you accidentally cause damage to other persons or damage another boat, you are covered under these tariffs. Owners of a larger sailing boat require additional boat liability.</p>	<p>€ 25 million</p>
<p>Motorboat driving (borrowed boat)</p> <p>You often need your own boat insurance to drive a motorboat. However, some private liability tariffs also protect you if you accidentally cause damage to other persons or damage another boat while driving a rented boat for which no official permission is required.</p>	<p>€ 25 million As far as used only occasionally and no official permission is required for the guidance</p>

<p>Operation of model vehicles (land & water)</p> <p>Damage caused by using a remote-controlled model vehicle (on land or in the water) may also be covered.</p> <p>Example: With your remote-controlled car, you inadvertently get off the pavement and onto the road. A driver is surprised by the suddenly appearing vehicle, avoids it and causes an accident.</p>	<p>€ 25 million</p>
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Damages through internet use

<p>Damages, that occurred and were claimed in Europe</p> <p>Damage caused by the use of the Internet or the electronic exchange of data with others may also be insured. The insurance will then cover the cost of damages claimed in Europe.</p> <p>Example: You are unaware that a computer virus is on your USB drive. You inadvertently spread the virus to an acquaintance's computer, rendering its data inaccessible.</p>	<p>€ 25 million</p>
<p>Damages claimed outside Europe</p> <p>Damage caused by the use of the Internet or the electronic exchange of data with others may also be insured. The insurance then covers the cost of damage, even if it is claimed outside Europe.</p> <p>Example: You accidentally send an email that contains a computer virus. As a result of the virus, the data on the recipient's computer turns unusable.</p>	<p>€ 25 million</p>

Animals

<p>Care of another person's dog(s)</p> <p>Damages that occur while you're looking after another person's dog(s) (non-professionally) are covered. The insurance company covers damages or injuries which the animal might cause and which are not already covered by an existing insurance policy (such as pet insurance).</p>	<p>€ 25 million</p>
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<p>Example: You take care of a friend's dog for a few days. In an unattended moment, the dog jumps at the neighbor's garden furniture and damages it.</p>	
<p>Care of another person's horse(s)</p> <p>Damages that occur while you're looking after another person's horse(s) are covered. The insurance company covers damages or injuries which the animal might cause and which are not already covered by an existing insurance policy (such as an insurance policy specific to the horse). The professional care of horses is usually excluded.</p> <p>Example: Whilst leading a friend's horse, it escapes under your control and causes a traffic accident.</p>	€ 25 million
<p>Horse riding or carriage rides (when the horse is owned by a third party)</p> <p>Damage caused by riding foreign horses or carriage rides may also be insured.</p> <p>Example: You're taking a ride with a foreign horse. You lose control of the horse - a walker falls and injures himself.</p>	€ 25 million
<p>Tame pets (e.g. birds or cats, dogs are not included)</p> <p>Damages caused by any tame pets you own are also covered. This includes (amongst other pets) cats, birds, guinea pigs, rabbits and hamsters. Dog and horses are not included.</p> <p>Example: Your cat escapes and rips a neighbor's curtains.</p>	€ 25 million

Real Estate

For Renters

<p>Loss of keys to rented flat/house</p> <p>All locks in your home have to be replaced for security reasons because you have lost your keys. Your insurance can cover this damage. Good to know: there are cases where the locks do not need to be replaced or a key only needs to be copied. These are not covered by liability insurance.</p>	€ 50,000
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<p>Rented Apartments (damage to rented property)</p> <p>Private liability insurance may cover damage to a rented accommodation. This includes the apartment itself as well as permanently installed items such as fitted kitchens and washbasins.</p> <p>Example: You run a bath and forget to turn off the tap. The bathwater overflows, leading to costly water damage. Please consider that glass damages to rental equipment are not covered.</p>	<p>€ 25 million</p>
<p>Rented Buildings</p> <p>Liability insurance can cover damages to rented buildings. This includes the building itself along with its built-in articles, e.g. fitted kitchens and washbasins.</p> <p>Example: Whilst drying your hair, you drop your hairdryer and it hits and damages the edge of the bathtub. Please keep in mind that glass damages to rental equipment are not covered.</p>	<p>€ 25 million</p>
<p>Rented facilities (e.g. in hotels and holiday homes)</p> <p>Liability insurance can cover damages to rented fittings such as furniture in hotels or holiday homes.</p> <p>Example: You spill red wine over a sofa in a holiday home, causing a permanent stain. This means the sofa has to be replaced.</p>	<p>€ 10,000</p>
<p>Gradually occurring damages</p> <p>Property damage caused by the impact of moisture, damp, precipitation, gases or temperature over an extended period of time.</p> <p>Example: You unknowingly hit a water pipe whilst drilling a hole in the wall of your rented flat. Over time, water gradually leaks out, damaging the brickwork.</p>	<p>€ 25 million excluding mildew damages</p>

For Property Owner

<p>Family house or flat in personal use</p> <p>Damage connected to your house can be included in your insurance plan.</p>	<p>€ 25 million</p>
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<p>Example: A pedestrian slips on the frozen pavement outside your house and injures himself. The injury leaves him unable to work, meaning he requires compensation.</p>	
<p>Heating oil tanks up to a capacity of:</p> <p>Damages caused by your private oil tank. Insurance cover will only be valid for oil tanks not exceeding the stated maximum capacity.</p> <p>Example: Your heating oil tank leaks, contaminating the groundwater.</p>	<p>€ 25 million overground: 10,000 litres underground: 10,000 litres</p>
<p>Solar panels</p> <p>Damages caused by solar panels installed on your property.</p> <p>Example: Inclement weather causes part of your solar panel installation to fall from the roof onto a passer-by.</p>	<p>€ 25 million including feeding electricity into the public grid</p>
<p>Construction, up to a budget of:</p> <p>Damages which occur during renovations or extensions to your property can be covered. The value of cover is limited to the given construction budget.</p> <p>Example: You renovate your flat. A bucket of rubble falls out of an open window and it injured a pedestrian.</p>	<p>€ 200,000</p>

For Landlords

<p>Renting out an apartment</p> <p>Claims for compensation which arise in relation to rented out real estate.</p> <p>Example: Your tenant sustains an injury from a badly-fitted ceiling.</p>	<p>€ 25 million up to € 15,000 gross rental value per year, Germany-wide</p>
<p>Renting out a holiday home within Germany</p> <p>Claims for compensation which arise in relation to rented holiday homes.</p> <p>Example: Your tenant sustains an injury from a badly-fitted ceiling.</p>	<p>€ 25 million up to € 15,000 gross rental value per year, Germany-wide</p>

Upgrade Drone

Starting from 1,32€ a month

What Is Insured?

Flying drones (steering motorised model aircraft)

Coverage includes damages against third parties caused by the legal and private (non-commercial ownership and use) operation of remote-controlled flying devices up to 5.0kg with motors or propellers (drones, planes, helicopters).

Example:

Your drone crashes into a parked car and caused severe damages on it. Whether it's covered by the insurance often depends on the weight of the model aircraft.

€ 15 million
Up to 5kg

For more information please refer to the [Spezialbedingungen für das Upgrade Drohne](#).

Upgrade Family

Starting from 1.99€ a month

What Is Insured?

Families/ Partner/ Grandparents & Children
(Families that are living with you and registered under the same home address as you.)

✓

Children of policyholder will be insured until they are 23 years old, even if they no longer live in a domestic community/the same house with you.

✓

Children with company internships or during a waiting period/unemployment of up to one year between leaving school and the start of training or voluntary military service, federal voluntary service or voluntary social/ecological year, even if they no longer live in a domestic community are insured.

✓

Children up to the end of their initial education (incl. Bachelor's degree and Master's degree), but at most up to the age of 27, even if they no longer live in a domestic community/the same house with you, are also included.

✓

If co-insured children are obliged by law to supervise their own minor children, they are also co-insured.	✓
Your au pairs and persons temporarily integrated into your household, including underage overnight guests (e.g. grandchildren, exchange students), unless otherwise covered by insurance.	✓
Mentally or physically handicapped children from you or your partner who live in a home or care facility.	✓
Parents and grandparents living in domestic community or those of your partner. If the reasons for the co-insurance no longer apply, there is supplementary insurance cover for the next 6 months.	✓
In the event of your death, your co-insured partner and your children or their children will continue to be covered until the next premium due date, but at least 4 weeks.	✓

For more information please refer to the [Spezialbedingungen für das Upgrade Familie](#).

[Produktinformationsblatt Privathaftpflicht](#)

[Allgemeine Versicherungsbedingungen \(AVBs\)](#)

[Modulbedingungen für das Modul Haftpflicht](#)

If you have any questions, we are always there for you at hellogetsafe.com or in the app.



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