



Benefits overview: Private liability insurance

Private liability insurance protects your standard of living in case you accidentally injure somebody or damage their property.

This document is for illustrative purposes only and is not legally binding. For further information please refer to the “Allgemeinen Versicherungsbedingungen” for the “Privathaftpflichtversicherung (AVB PHV) - Getsafe Premium 2020” or “Getsafe Premium Drohne 2020”.

General

Basic protection (criteria according to “Stiftung Warentest”)

Insured sum and terms

<p>Insured sum for personal and material damage</p> <p>Personal damage Personal damage is a damage in which a person was injured or killed.</p> <p>Property damage Damage is considered property damage if an object was damaged or destroyed.</p>	€50 million
<p>Maximum amount paid per person</p> <p>This is the maximum amount that a single person could receive from the insurance company as compensation in case a person was injured or harmed.</p>	€15 million
<p>General deductible amount</p> <p>With a deductible, you will be required to cover a part of the costs of each claim yourself. The amount you choose determines how much you pay per claim.</p> <p>Example: 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 premium.</p>	None

✓ covered up to 100%
of the sum insured

<p>Insured sum for financial losses</p> <p>A financial loss occurs when you cause another person to lose money, without that person having suffered personal injury or property damage beforehand.</p> <p>Example: You accidentally blocked your neighbour's driveway. Your neighbour, therefore, has to take a cab to attend an important business appointment on time. Your neighbour then demands that you pay reimbursement for the additional costs of the cab.</p>	€50 million
<p>Compensation for reinstatement value</p> <p>Items that are not older than 12 months will be compensated by the insurer at replacement value (purchase price according to invoice) up to €3,000.</p>	Up to €3,000, within 12 months
<p>Minimum term</p>	Daily cancellation possible

Performance improvements & guarantees

<p>Provisional insurance (personal injury and property damage)</p> <p>When living conditions change, new risks can arise. You should inform us promptly so that your coverage is properly adapted. Many new risks are covered by the provisional insurance until the insurer asks you to report new risks.</p> <p>Example: After signing the private liability contract, you buy a single-family house in winter. The provisional insurance immediately covers these risks temporarily, for example, if a person gets injured because you did not clear snow from outside your house.</p>	€50 million (Lump sum for personal injury and property damage)
<p>Provisional insurance (financial losses)</p> <p>When living conditions change, new risks can arise. You should inform us promptly so that your coverage is properly adapted. Many new risks are covered by the provisional insurance until the insurer asks you to report new risks.</p> <p>After signing the private liability contract, you buy a single-family house. The provisional insurance immediately covers these risks for a limited time, for example, if you accidentally block your new neighbour in when parking. Your neighbour must therefore take a taxi to get to a business appointment on time. He asks you to reimburse him for the additional costs of the taxi.</p>	€50 million

Insured persons

<p>Policyholder</p> <p>The policyholder is the person who concludes the contract with the insurance company</p>	✓
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✓ covered up to 100%
of the sum insured

Bad debt coverage

<p>Bad debt coverage</p> <p>If someone causes you damage that he/she cannot pay for, your insurance will cover the costs.</p> <p>Example: Someone crashes into you while you are riding your racing bike. This person is liable to pay for the repair for your expensive racing bike. The person does not have insurance and cannot pay out of their own pocket. In this case, your insurance will cover you and the insurer will compensate you for the damage.</p>	Up to €50 million
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Cover abroad with registered 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 traveller.</p>	Unlimited duration
<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>	5 years

Job and Activities

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>Self-employed, extra-professional services</p> <p>Self-employed part-time activities can also be insured. The coverage applies to certain secondary activities as long as the turnover in the last 12 months has not exceeded the stated sum.</p>	€ 12,000
<p>Pro bono activities</p>	✓

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Pro bono activities are those carried out voluntarily and without pay, for example as part of a club or society. Damages that arise during such voluntary activities can be covered.	
<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 that might arise whilst taking care of someone else's 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 throws a ball through a neighbour's window. Your liability insurance will provide the neighbour with the compensation.</p>	<p style="text-align: right;">✓</p> <p>Also professionally, but not commercially</p>
Participation in internships/practical training	✓
Discrimination according to the General Equal Treatment Act (AGG)	✓
Public law claims according to the Environmental Damage Act (USchadG)	✓
Liability claims of work colleagues and third parties for non-independent work	Up to € 10,000 €250 excess
Liability claims of the employer for non-self-employment	Up to €10,000 €250 excess
Work as a caretaker/guardian ¹	✓

¹ only applies with Upgrade Family

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>Aircrafts not subject to mandatory insurance</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>	✓
Driving rubber dinghies, rowboats and other vessels without an engine	✓

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Damage caused by an inflatable dinghy, rowing boat or similar watercraft is also covered.	
<p>Surfing</p> <p>Claims related to 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>Kitesurfing</p>	✓
<p>Sailing (borrowed boat)</p> <p>The occasional use of someone else's sailing boat is also insured with some tariffs, as is sailing in your own boat with a small sail area (depending on the tariff up to 25m²). 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 insurance.</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>✓</p> <p>If only used occasionally and no official permit is required for driving</p>
<p>Motorboat driving (own boat)</p>	<p>✓</p> <p>If no official permit is required for driving</p>
<p>Operation of model vehicles (land and 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, swerves to avoid it and causes an accident.</p>	✓
<p>Golf carts, children's vehicles and lifts not subject to mandatory insurance</p>	✓
<p>Driving third-party insured vehicles abroad (Mallorca coverage)</p>	✓
<p>Loading and unloading damage and manual cleaning/maintenance work on motor vehicles</p>	<p>✓</p> <p>Up to € 10,000 €150 excess</p>

Damages through internet use

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of the sum insured

<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>	✓
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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>Example: You take care of a friend's dog for a few days. In an unattended moment, the dog jumps at the neighbour'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>	✓
<p>Horse riding or carriage rides (when the horse is owned by a third party)</p> <p>Damage caused by riding a third party's horses or carriage rides may also be insured.</p> <p>Example: You're taking a ride on someone else's horse. You lose control of the horse – a walker falls and injures himself.</p>	✓
<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. Dogs and horses are not included.</p> <p>Example: Your cat escapes and rips a neighbour's curtains.</p>	✓

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Permitted keeping of small wild animals Damage caused by small wild animals such as spiders, scorpions or snakes is also insured.	✓ Up to €10,000 for costs per claim
Keeping or minding a prescribed assistance dog (guide dog) / Keeping signal and handicapped assistance dogs	✓

Real Estate

Tenant protection

Damage to rented rooms in buildings Damage caused to rooms rented for private purposes may also be insured.	✓
Damage to rented buildings	✓
Damage to rented facilities (e.g. in hotels and holiday homes)	Up to €10,000 €250 excess
Gradual loss Property damage caused by exposure to moisture/liquids, precipitation, vapours, gases or temperature over a long period of time. Example: You drill a water pipe in the wall of your rented apartment. The water that leaks out over time damages the masonry.	✓

Owner protection

Owner-occupied single-family house or apartment(s) (including holiday home) Damage that occurs in connection with the house or apartment you live in may also be covered. Example: A pedestrian slips on the icy sidewalk in front of your family home and injures herself. She demands compensation from you for pain and suffering and loss of earnings.	✓ Within Europe
Owner-occupied second-family house	✓ Within Germany
Photovoltaic and solar panels, as well as air, water and geothermal energy systems	✓ Including duty to implement safety precautions and feeding electricity into the public grid

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<p>Damage caused by a system installed on your property for the generation of electricity and heat may be included in the insurance.</p> <p>Example: Inclement weather causes part of your solar panel installation to fall from the roof onto a passer-by.</p>	
<p>Builder's risk up to a construction sum of</p> <p>Damage that occurs during the renovation, extension or conversion of your property may be covered. The insurance cover is limited to the stated construction sum.</p> <p>Example: You are remodeling your own apartment. A bucket of building rubble falls out of an open window and injures a passer-by.</p>	€100,000
Ownership of undeveloped real estate	✓ Up to 5,000 sqm
Permanently installed caravan	✓
Owner of up to 5 parking spaces and/or garages	✓

Landlord protection

Rental of apartments within Europe	✓ For residential purposes only, up to a gross annual rental value of €30,000
Rental of guest rooms within Europe	✓ No more than 8 beds, no bar according to the statute governing restaurants
Rental of a holiday house/flat within Europe	✓
Landlord of up to 5 parking spaces and/or garages	✓

Further protection

Damage due to domestic sewage	✓
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Storage of substances hazardous to water	Up to a total capacity of 500l/kg
Co-owners of communal facilities Damage that may occur in connection with communal facilities such as playgrounds, communal access to public roads, private roads, garage yards, waste container parking, laundry drying areas and the like are also insured.	✓
Asbestos damage	✓

Damage to rented property and borrowed items

Damage to or loss of rented, borrowed or leased property Damage to items that do not belong to you and that you have borrowed or rented privately may be covered. Example: You rent an expensive camera for your vacation. You stumble and the camera is broken. Rental cars are not covered.	€10,000 €150 excess
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Lock replacement

Lock replacement due to losing a private key If locks or locking systems need to be replaced after the loss of private door keys, e.g. of a rented apartment or hotel room, these costs are insured. Please note that costs for the key service for opening doors are not covered. The liability insurance does not cover the copying keys either.	€300,000 per claim
Lock replacement due to losing a business key	€300,000 per claim
Lock replacement due to losing keys that you hold voluntarily (e.g. sports facilities, parishes) If you lose your keys so that all locks have to be replaced for security reasons, your insurance can cover the damage.	€300,000 per claim
Lock replacement due to losing keys to a rented flat/house All locks in your home have to be replaced for security reasons because you have lost your keys. Your insurance can cover this damage. Please be aware that there are	€300,000 per claim

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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.	
Lock replacement due to losing keys for safes, lockers, furniture and cars	€300,000 per claim
Lock replacement due to losing keys where you are not responsible If you are not liable for the loss of your keys, as in the case of robbery, the lost keys will be replaced	€300,000 per claim

Family Extension

What is covered?	
Your (married) partner living with you and their children, as long as they are registered at the same address as you.	✓
Unmarried children until completion of initial training/first degree and during voluntary service.	✓
Unmarried children of legal age with an internship in a company or during a waiting period/unemployment of up to one year between leaving school and starting an apprenticeship or voluntary military service, federal voluntary service or the voluntary social/ecological year, even if they no longer live with the insured person.	✓
Children up to the end of their initial education (including Bachelor's and Master's degrees) up to a maximum of one year after their education, even if they no longer live with the insured person, are also included.	✓
Mentally or physically handicapped children of you or your partner living in domestic care.	✓
Damage caused by children excluded from criminal liability.	Up to €50,000
Parents living in the same household or those of your partner.	✓
For your co-insured partner and any children you have together or from other partners, the insurance cover in accordance with the conditions continues in the event of your death until the next premium due date, but for at least four weeks.	✓

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Immediate claims of all insured persons against each other for personal injury.	✓
Claims of third parties arising from damage between the insured persons	✓
Single family member in the household of the policyholder	✓
Unmarried children of full age in the same household	✓
Children in need of care and assistance	✓
Temporarily integrated persons/overnight guests	✓
Extended provision/post-insurance	✓
Damage caused by persons not capable of committing a crime	Up to €50,000
Other persons in the policyholder's household	✓
Family members in a care facility	✓
Persons providing care	✓

Drone Extension

What is covered?

<p>Flying drones (steering motorised model aircraft)</p> <p>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).</p> <p>Example: Your drone crashes into a parked car and causes severe damage to it. Whether it's covered by the insurance often depends on the weight of the model aircraft.</p>	<p>€50 million up to 5kg</p>
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