

OVERVIEW OF SERVICES

Please note: This is only a brief overview. The legally binding scope of the insurance cover is exclusively set out in the agreed insurance conditions in German.

Tariff	Comfort	Premium
General		
Underinsurance waiver	✓ (from € 650/sqm)	✓ (from € 650/sqm)
Underinsurance waiver for small claims	✗	€ 5,000
Daily right of termination	✓	✓
Insured property		
All items for the private use of household members (e.g. furnishings, clothing, household appliances).	✓	✓
Valuables in the safe (strongbox)	up to 50% of the SI	100% of the SI
Compensation limit for valuables outside a safe		
- Cash and amounts loaded on cash cards	€ 2,500	€ 5,000
- Deeds, Savings Books & Securities	€ 12,500	€ 25,000
- Jewellery, wristwatches and pocket watches, precious stones, pearls and all things gold and platinum.	€ 25,000	€ 50,000
Pets (e.g. dogs, cats, birds)	✓	✓
Antenna systems and awnings	✓	✓
Tools and furnishings	✓	✓
Merchandise and sample collections	€ 10,000	✓
Vehicles:		
- E-bikes/pedelecs, self-propelled invalid carriages, lawnmowers, go-karts, insofar as these are not subject to compulsory insurance	✓	✓
- Play vehicles not subject to insurance (also model vehicles, model aircraft and drones)	✓	✓
- Parachutes, paragliders, non-motorised flying kites	✓	✓
- Canoes as well as rowing boats, folding boats and inflatable boats including their motors as well as surfing equipment	✓	✓
- Parts and accessories of motor vehicles (e.g. summer/winter wheels)	€ 2,500	€ 5,000
Other people's property (e.g. visitors)	✓	✓
Building components inserted by you or procured or taken over at your expense, e.g. (built-in furniture, built-in kitchens)	✓	✓
Series-produced add-on furniture or add-on kitchens regardless of who owns them	✓	✓
Technical, optical and acoustic security systems	✓	✓
Special features / guarantees		
Damage due to gross negligence	100% of the SI	100% of the SI
Insurance cover when moving in both flats	until 3 months	until 3 months
Precautionary amount	20 % of the SI	30 % of the SI
Precautionary measures when setting up a household with children	up to 6 months, 20% of SI	up to 12 months, 40 % of the SI
Temporary unoccupancy of the dwelling	up to 90 days	up to 180 days
Waiver of display of scaffolding on the building	✓	✓
Innovation guarantee for future improvements in conditions	✓	✓
Guarantee compared to GDV model conditions	✓	✓
Guarantee against the minimum standards of the Working Group on Counselling Processes	✓	✓

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Loss assessment in connection with a change of insurer	✓	✓
Best Performance Guarantee	X	✓
Exemption from contributions in the event of unemployment for up to 12 months	X	✓
Grandfathering guarantee (no disadvantage compared to the previous insurer)	X	✓
Fire benefits		
Damage due to fire	✓	✓
Useful heat damage	✓	✓
Singeing & Braising Damage	✓	✓
Lightning strike	✓	✓
Overvoltage, overcurrent or short-circuit damage as a result of lightning or other atmospheric electricity	✓	✓
Damage to refrigerated and frozen goods	✓	✓
Other damage due to short circuit or current fluctuations	X	✓
Explosion damage	✓	✓
Unexploded ordnance from ended wars	✓	✓
Implosion damage	✓	✓
Smoke, soot and deflagration damage	✓	✓
Impact or crash of an aircraft, its parts or cargo	✓	✓
Impact from other vehicles	✓	✓
Sonic boom	✓	✓
Benefits in the event of burglary, robbery, vandalism		
Burglary	✓	✓
Burglary via uninsured rooms	✓	✓
Robbery	✓	✓
Robbery extortion (taking away or handing over at another place)	✓	✓
Damage due to attempted burglary or robbery	✓	✓
Vandalism after burglary or robbery	✓	✓
Cheque and credit card misuse after burglary, robbery, trick theft and pickpocketing	€ 2,500	✓
Theft from motor vehicles, motor vehicle trailers and motor vehicle roof boxes	€ 2,500	€ 5,000
Theft of household effects from water sports vehicles	€ 2,500	€ 5,000
Theft of household effects from lockers/lockers	€ 2,500	€ 5,000
Theft on the property of:		
- Linen and clothing	€ 2,500	✓
- Garden furniture and garden tools, barbecues and other garden inventory	€ 2,500	✓
- Ride-on lawnmowers and robotic mowers	€ 2,500	✓
- Garden lighting, sculptures and ornamental fountains	€ 2,500	✓
- Children's play and sports equipment	€ 2,500	✓
- Antenna systems and awnings	€ 2,500	✓
- Technical, optical and acoustic security systems	€ 2,500	✓
- Washing machines and tumble dryers	€ 2,500	✓

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- Small livestock (e.g. rabbits, poultry), feed and litter supplies	€ 2,500	✓
Theft of prams, wheelchairs/ambulances and walking aids from communal areas	€ 2,500	✓
Theft during in-patient stays (in hospital, a rehabilitation facility or health resort)	€ 2,500 (valuables € 200)	✓ (valuables € 400)
Online banking fraud (phishing attack)	€ 2,500	€ 5,000
Theft at the workplace	€ 2,500	€ 5,000
Trick theft (within the place of insurance)	€ 2,500	€ 5,000
Theft of bags	€ 2,500	€ 5,000
Theft from ship cabins and sleeper compartments	€ 2,500	€ 5,000
Benefits for tap water damage		
Tap water damage caused by tap water escaping in an unintended manner:		
- Pipes of the water supply (supply and discharge lines) or the hoses connected to them,	✓	✓
- Equipment connected to the pipe system of the water supply (for example washing machines) or from their water-carrying parts,	✓	✓
- air conditioning or heating systems,	✓	✓
- Water extinguishing or sprinkling systems,	✓	✓
- internal rainwater downpipes,	✓	✓ (incl. ventilation and gas pipes)
- Water beds, aquariums, water columns, indoor fountains and cisterns.	✓	✓
Brine, oils, coolants or refrigerants as well as water vapour are equivalent to power water.	✓	✓
Frost and breakage damage:		
- Frost-related and other breakage damage to water supply pipes (supply and discharge lines) or the hoses connected to them, to pipes of water extinguishing, sprinkling, air conditioning or heating systems as well as to fittings (e.g. water and shut-off taps, valves, odour traps, water meters).	(breakage damage to fittings up to € 500)	✓
- Frost-related breakage damage to bathroom fittings, washbasins, flushing lavatories, as well as their connecting hoses, radiators, boilers, boilers or comparable parts of air-conditioning or heating systems.	✓	✓
Benefits for storm and hail damage		
Damage due to storm and hail (storm from wind force 8)	✓	✓
Damage to balconies, loggias and terraces	€ 10,000	✓
Damage outside the building on the insured property	€ 10,000	✓
Further dangers and damage		
Internal unrest, strike, lockout	✓	✓
Transport accident	€ 1,000	✓
Damage to household effects caused by wild animals	€ 1,000	✓
Insurance location		
Your house or flat	✓	✓
All rooms located on the property in outbuildings, garages, carports, loggias, balconies and terraces directly adjoining the building that are used exclusively by the household members	✓	✓
Study	✓	✓

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Common rooms (e.g. designated parking spaces in corridors, bicycle cellar, laundry cellar)	✓	✓
Garages also outside the property at the place of residence (political municipality)	✓	✓
Bank safe deposit boxes	✓	✓
Rented granny annexe	✓	✓
Second home for professional reasons (commuter home)	✗	up to 30% of the SI, max. € 30,000, valuables max. € 3,000
Outdoor insurance		
Limit of indemnity for external insurance	40 % of the SI	100% of the SI
Scope of external insurance	worldwide	worldwide
Maximum duration of the external insurance	12 months	12 months
For training, studies, voluntary service	until termination	until termination
Outdoor insurance for sports equipment	€ 5,000	€ 10,000
Insured costs after a claim		
Hotel costs	200 days / 100 € per day	365 days / 150 € per day
Costs for the accommodation of pets (e.g. boarding kennels)	200 days / 40 € per day	365 days / 50 € per day
Transport and storage costs	200 days	365 days
Lock change costs for flat doors	✓	✓
Lock change costs for safes	✓	✓
Lock change costs for communal doors	✓	✓
Lock change costs for own motor vehicles	✗	✓
Building repair costs in the area of the dwelling after burglary, robbery or the attempt of such an act	✓	✓
Building repair costs within the dwelling due to vandalism after a burglary or robbery	✓	✓
Repair costs of wet damage to floor coverings, interior paintwork and wallpaper of the flat	✓	✓
Repair costs of fixtures and fittings for the disabled	✗	✓
Repair costs of building damage due to rescue measures	✗	✓
Clean-up, movement and protection costs	✓	✓
Loss prevention and mitigation costs	✓	✓
Damage investigation costs	✓	✓
Expert costs, if commissioned by Getsafe	✓	✓
Costs for additional consumption of water, gas and electricity	€ 1,000	✓
Data recovery costs	€ 1,000	✓
Telephone costs after burglary	€ 1,000	✓
Relocation costs	€ 1,000	✓
Cancellation or return travel costs of a holiday / business trip	€ 2,000	✓
Veterinary costs	€ 2,000	✓
Replacement costs for driving licences, identity documents and credit cards	✓	✓
Additional costs due to price increases	✓	✓
Additional costs for more energy-efficient household appliances	✓	✓
Costs for provisional measures	✓	✓
Guarding costs	48 hours	✓



Tariff	Comfort	Premium
Costs for traffic safety measures	✓	✓
Additional costs due to technological progress	✓	✓
Costs for psychological help	€ 1,000	€ 5,000
Costs for rental and replacement equipment (e.g. refrigerator)	✗	✓
Rent continuation costs	✗	✓
Extensions (if agreed)		
Bicycle theft	if agreed	if agreed
Glass breakage	if agreed	if agreed
Additional Natural Hazards	If agreed	if agreed

✓ = up to the sum insured

SI = sum insured

✗ = not insured