





# What personal liability insurance covers

Last updated 1 February 2019



## Personal liability insurance

	 Einfach Gut	 Einfach Besser	 Einfach Besser Plus	 Einfach Komplett
<b>Sum insured</b> (max. €10m per person sustaining loss or damage)	€15m	€20m	€50m	€50m
<b>Damage caused by sewage</b>	✓	✓	✓	✓
<b>Gradual loss</b>	✓	✓	✓	✓
<b>Default cover of loss</b> › for claims without any minimum amount of damage, including wilful intent and legal expenses to achieve your claim	✓	✓	✓	✓
<b>Territorial restrictions</b>	✓	✓	✓	✓
<b>Policyholder's liability for construction risks</b> arising from property owned by the policyholder	✓	✓	✓	✓
<b>Damage caused during loading and unloading a vehicle</b>	-	up to €10,000 deductible of €150	up to the sums that can be achieved in the German market, not less than €10,000	up to €50m
<b>Guarantee of benefits under previous policy</b>	-	-	✓	✓
<b>Damage caused by refuelling a vehicle</b>	-	up to €2,500 deductible of €150	up to the sums that can be achieved in the German market, not less than €2,500	up to €50m
<b>Internships, holiday jobs</b>	✓	✓	✓	✓
<b>Guide dogs for blind and handicapped persons</b>	✓	✓	✓	✓
<b>Criminal incapacity (bodily injury)</b>	✓	✓	✓	✓
<b>Criminal incapacity (loss of property, financial loss)</b>	up to €10,000	up to €100,000	up to the sums that can be achieved in the German market, not less than €100,000	up to €50m
<b>Voluntary activities</b>	✓	✓	✓	✓
<b>Electronic data exchange, use of the internet</b>	✓	✓	✓	✓
<b>Extended cover</b> no disadvantage in cover compared to competitors in the event of a claim	-	-	✓	✓
<b>Model planes up to 5kg (e.g. privately used drones)</b>	✓	✓	✓	✓
<b>Liquid gas tank</b>	✓	✓	✓	✓
<b>Acts of goodwill</b>	up to €15m	up to €20m	up to €50m	up to €50m
<b>Listed secondary self-employment with an annual total revenue of up to €10,000</b>	-	✓	✓	✓
<b>Liability claims held by the employer or co-workers</b>	up to €2,500 deductible of €150	up to €10,000 deductible of €150	up to the sums that can be achieved in the German market, not less than €10,000	up to the sums that can be achieved in the German market, not less than €10,000



## Personal liability insurance



### Einfach Gut



### Einfach Besser








### Einfach Besser Plus



### Einfach Komplett

	Einfach Gut	Einfach Besser	Einfach Besser Plus	Einfach Komplett
<b>Heating oil tank/water damage</b>	up to €3m	up to €3m	up to the sums that can be achieved in the German market, not less than €3m	up to €50m
<b>Real estate property</b>				
<ul style="list-style-type: none"> <li>› self-used properties by the policyholder in Europe (holiday apartment or home, condominium)</li> </ul>	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>› single house in Germany used by the policyholder</li> </ul>	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>› undeveloped land covering a total area of up to 10,000 qm</li> </ul>				
<b>Innovation guarantee</b>	✓	✓	✓	✓
<b>Kite sport</b>	✓	✓	✓	✓
<b>Motor vehicles</b>				
<ul style="list-style-type: none"> <li>› motor vehicles with a speed of up to 6 km/h (e.g. toy cars, golf carts, wheelchairs)</li> </ul>				
<ul style="list-style-type: none"> <li>› autonomous working machines and forklifts with a speed of up to 20 km/h</li> </ul>	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>› vehicles used solely on private property, no restriction of maximum speed</li> </ul>				
<ul style="list-style-type: none"> <li>› third-party water sport boats with engines for which a permit is not required</li> </ul>				
<b>Laboratory work</b>	✓	✓	✓	✓
<b>Mallorca cover</b>	-	✓	✓	✓
<b>Damage to rented property</b>				
<ul style="list-style-type: none"> <li>› damage to rented or leased residential premises for private purposes, max. €10m</li> </ul>	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>› damage to the inventory of hotels, holiday homes, holiday flats, sleeper cars, ship cabins etc.</li> </ul>	up to €10,000	up to €100,000	up to the sums that can be achieved in the German market, not less than €100,000	up to €50m
<ul style="list-style-type: none"> <li>› damage, destruction or loss of other movable items</li> </ul>	-	up to €10,000 deductible of €150	up to the sums that can be achieved in the German market, not less than €10,000	up to €50m
<b>Persons co-insured under "Family" and "60 Active"</b>				
<ul style="list-style-type: none"> <li>› spouses, partners, minors, children who have reached the age of majority until completion of their initial training</li> </ul>	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>› persons who are not married to the policyholder but who are members of his or her household as well as parents and grandparents, including those who are living in a nursing home</li> </ul>				

 <b>Personal liability insurance</b>	 <b>Einfach Gut</b>	 <b>Einfach Besser</b>	 <b>Einfach Besser Plus</b>	 <b>Einfach Komplett</b>
Looking after other people's dogs and horses	✓	✓	✓	✓
Model vehicles (remote-controlled)	✓	✓	✓	✓
Motorboats (owned by policyholder, up to 15 HP)	-	✓	✓	✓
Compensation for replacement original value	-	-	-	up to €2,500
Emergency helpers	✓	✓	✓	✓
Victim assistance	-	-	-	✓
Bodily injury sustained by any co-insured person	✓	✓	✓	✓
Photovoltaic/solar power systems	✓	✓	✓	✓
Loss of no-claims bonus under motor vehicle third-party insurance after damage caused with a loan vehicle	-	-	-	✓
Riding horses/driving carts owned by third parties	✓	✓	✓	✓
Loss of keys (third-party private keys)	up to €100,000	up to €100,000	up to the sums that can be achieved in the German market, not less than €100,000	up to €50m
Loss of keys (third-party keys used for professional purposes)	up to €2,500	up to €100,000	up to the sums that can be achieved in the German market, not less than €100,000	up to €50m
Sailing boats (own boats with a sail area up to 15 qm)	-	✓	✓	✓
Surfboards	✓	✓	✓	✓
Activity as childminder	✓	✓	✓	✓
<b>Leasing</b>				
<ul style="list-style-type: none"> <li>› of condominiums owned by the policyholder in Germany</li> </ul>				
<ul style="list-style-type: none"> <li>› up to two flats or an annual rental value up to €30,000 in a self-used apartment building by the policyholder</li> </ul>	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>› including separate rented rooms to holidaymakers, also for commercial purposes in a self-used apartment building owned by the policyholder, also garages and parking spaces</li> </ul>				
Wild animals (allowed husbandry)	-	✓	✓	✓
<b>Additional modules</b>				
Professional liability for public service employee	optional	optional	optional	optional
Criminal legal protection	optional	optional	optional	optional