

**Pet owner's liability
insurance - dogs**

Cover claims	from participants of events and figurants
Default cover for loss	for claims without any minimum amount of damage, including wilful intent and legal expenses to achieve your claim
Territorial restrictions	unlimited cover in Europe and cover for up to 5 years in countries outside Europe (bond payments abroad, maximum compensation €100,000)
Mating injuries	caused by intended or unintended mating
Extended cover	<ul style="list-style-type: none"> > no disadvantage in cover compared to competitors in the event of a claim > waiver of maximum indemnification payments (sub-limits) up to the amounts that can be achieved in the German market within agreed sum insured
Damage to natural surroundings	damage to fields, pastures, meadows etc.
Innovation guarantee	future improvements to insurance conditions are automatically granted
Carriages / sledges	use of own or third-party dog carts
Compulsory use of leash or muzzle	not required
Performance guarantee	with respect to the model conditions of the German Insurance Association (GDV)
Damage to rented property	<ul style="list-style-type: none"> > up to €5 million on claims of real estate > up to €30,000 on claims of movable equipment inside holiday accommodation > up to €10,000 on claims of carriages and sledges > up to €10,000 on claims of animal trailer
Co-insured persons	<ul style="list-style-type: none"> > members of the policyholder's family > non-commercial animal keepers (including claims against the pet owner)
Legal expense cover for pet owners	applies to legal expense cover in the event of damage claims as well as matters relating to contract and property law, tax matters, administrative law matters, criminal prosecution and in the event of administrative offences
Therapeutic use	of the insured animal for private purposes
Animal excrements	covered
Animal trailer	possession and use of animal trailers not subject to compulsory co-insurance
Tournaments	covered participation in dog training schools, races, sleigh rides, shows and tournaments
Provisional cover	up to the sum insured, max. €20 million
Puppies	included in cover free of charge up to the age of 1 year


**Pet owner's liability
insurance - horses**

Cover claims	from participants of events and figurants
Default cover for loss	for claims without any minimum amount of damage, including wilful intent and legal expenses to achieve your claim
Territorial restrictions	unlimited cover in Europe and cover for up to 5 years in countries outside Europe (bond payments abroad, maximum compensation €100,000)
Mating injuries	caused by intended or unintended mating
Extended cover	<ul style="list-style-type: none"> > no disadvantage in cover compared to competitors in the event of a claim > waiver of maximum indemnification payments (sub-limits) up to the amounts that can be achieved in the German market within agreed sum insured
Damage to natural surroundings	damage to fields, pastures, meadows etc.
Foals	included in the cover free of charge up to the age of 1 year
Innovation guarantee	future improvements to insurance conditions are automatically granted
Carriages / sledges	use of own or third-party horse carts
Performance guarantee	with respect to the model conditions of the German Insurance Association (GDV)
Damage to rented property	<ul style="list-style-type: none"> > up to €5 million on claims of real estate > up to €10,000 on claims of stables, riding halls and pastures > up to €10,000 on claims of carriages and sledges > up to €10,000 on claims of animal trailer
Co-insured persons	<ul style="list-style-type: none"> > members of the policyholder's family > non-commercial animal keepers (including claims against the pet owner) > third-party riders (including claims against the pet owner) > contractual participant in riding (including claims against the pet owner)
Legal expense cover for pet owners	applies to legal expense cover in the event of damage claims as well as matters relating to contract and property law, tax matters, administrative law matters, criminal prosecution and in the event of administrative offences
Saddle/bridle	covered riding or leading without bridle and/or within a saddle
Therapeutic use	of the insured animal for private purposes
Animal excrements	covered
Animal trailer	possession and use of animal trailers not subject to compulsory co-insurance
Tournaments	covered participation in riding lessons, races, shows and tournaments covered
Provisional cover	up to the sum insured, max. €20 million