

## 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.

Tariff	Comfort	Premium
<b>Sums insured</b>		
Insured amount for personal injury, property damage, and financial loss (for personal injury per individual max. €15 million)	€20m	€50m
Pension insurance	€20m	€50m
<b>Insured persons</b>		
<b>Single tariff</b>		
You (policyholder)	✓	✓
<b>Family tariff</b>		
Your spouse (husband/wife)	✓	✓
Your partner living with you in a domestic community	✓	✓
Your unmarried children (including stepchildren, adopted children or foster children) if at least one of the following conditions applies:	✓	✓
<ul style="list-style-type: none"> <li>they are minors (under 18 years of age),</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>they are in school or subsequent vocational training (apprenticeship and/or study),</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>they do voluntary service during their training or afterwards,</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>they are recognised as being in need of care,</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>they are physically or mentally disabled and live with you in a domestic community.</li> </ul>	✓	✓
During waiting periods for an apprenticeship or university place	12 months	12 months
In the event of unemployment after the end of training up to a maximum of	12 months	12 months
Other persons living with you in the household (e.g. married children, grandchildren, parents, parents-in-law, grandparents, siblings).	✓	✓
Children, parents or grandparents are also insured in a nursing home or care home.	✓	✓
<b>Single &amp; Family Tariff</b>		
Persons temporarily integrated into the household (e.g. au pair, exchange students, visiting grandchildren)	max. 2 years	max. 2 years
<b>People working for you. This includes people who:</b>		
a) are employed in the household,	✓	✓
b) on the basis of an employment contract or as a favour, care for household members in need of care, look after the house and garden or provide gritting services,	✓	✓
c) voluntarily provide assistance to you or a co-insured person in an emergency.	✓	✓
<b>Co-insured activities</b>		
Head of family and household (e.g. duty to supervise minors)	✓	✓
Employer of persons employed in the private household or other private sphere of life	✓	✓
Volunteering, voluntary work	✓	✓
Participation in work placements or practical training courses	✓	✓

Holiday jobs, also during work & travel stays of a maximum of 12 months	✓	✓
Working as a childminder or babysitter without limitation of the number of children	✓	✓
Liability of the children in care towards each other and towards third parties	✓	✓
Subsequent self-employed, sideline activities up to € 12,000 annual turnover:	✓	✓
<ul style="list-style-type: none"> <li>Messenger services, market/opinion research, word processing, commodity trading</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Handicrafts, arts/crafts, beauty care, animal care, tuition</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Other activities with the exception of craft, medical/healing and planning/construction management activities</li> </ul>	✓	✓
Property damage caused to the employer or work colleagues up to	€5,000	€10,000
Activity as a court-appointed, non-professional guardian/guardian incl. co-insurance of the liability of the person being cared for	✓	✓
<b>Default cover</b>		
Loss of receivables cover (own damage suffered due to insolvent persons)	✓	✓
<ul style="list-style-type: none"> <li>Also applies to damage caused by private pet owners</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Also applies to damage caused by the driver or owner of a motor vehicle</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Also applies to damage caused by intentional acts of the tortfeasor</li> </ul>	✓	✓
No minimum amount of damage	✓	✓
<b>Stays abroad</b>		
Stays abroad in Europe	Unlimited duration	Unlimited duration
Stays abroad worldwide	5 years	5 years
Deposit for damage abroad worldwide	€250,000	€500,000
<b>Leisure and hobby, use of vehicles, weapons and fireworks</b>		
Practising sports (e.g. football, cycling, skiing and other sports)	✓	✓
<b>Use of the following motor vehicles and trailers not subject to compulsory insurance</b>		
<ul style="list-style-type: none"> <li>Motor vehicles operating only on non-public ways and places</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Motor vehicles up to 6 km/h</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Forklift trucks and self-propelled machines (e.g. ride-on lawnmowers) up to 20 km/h</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Motor vehicle trailers that are not subject to registration or only operate on non-public roads and places</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Electric bicycles (e-bikes/pedelecs), motor-driven children's vehicles, golf carts/buggies Motor-driven hospital and electric wheelchairs</li> </ul>	✓	✓
<b>Use of aircraft</b>		
Aircraft without compulsory insurance	✓	✓
Model aircraft, unmanned balloons, play and sport kites without motor/propellant set	up to 5kg	up to 25kg
Remote-controlled model aircraft with motor/drive unit (e.g. model aircraft, helicopters, quadcopters, drones)	up to 250g	up to 250g
Kitesport equipment (e.g. kite kites, kite boards, kite buggies, kite skis)	✓	✓
<b>Use of watercraft</b>		

Possession and use of water sports vehicles without a motor (rubber dinghy, rowing boat, surfboard)	✓	✓
Own sailing boats (also with auxiliary or outboard motors)	up to 15m <sup>2</sup> sail area	up to 25m <sup>2</sup> sail area
Foreign sailboats (also with auxiliary or outboard motors)	✓	✓
Surfing (own and third-party windsurfing boards) - also kitesurfing equipment (kitesurfing boards, and kites)	✓	✓
Motor boating (own boat), up to 15 hp	✓	✓
Driving a motorboat (another person's boat), for occasional use (holiday) and insofar as no official permit is required for driving.	✓	✓
<b>Use of model vehicles (land and water model vehicles)</b>		
Remote-controlled land and water model vehicles	✓	✓
<b>Other services relating to motor vehicles</b>		
Damage to third parties due to loading and unloading of own motor vehicle or trailer	X	up to 10,000
Damage to third parties caused by manual cleaning or maintenance work on your own motor vehicle or trailer.	X	up to 10,000
Mallorca cover	✓	✓
Refuelling damage during the use of another person's motor vehicle	X	up to 10,000
SB compensation in comprehensive motor insurance in the event of an accident due to the use of another person's motor vehicle	X	up to 2,500
<b>Use of weapons, ammunition and fireworks</b>		
Permitted private possession and use of cutting, thrusting and firearms as well as ammunition, projectiles and fireworks (use for hunting purposes or criminal acts is excluded).	✓	✓
<b>Damage due to internet use (transmission of electronic data)</b>		
Damages from transmission, provision and exchange of electronic data within Europe	✓	✓
The insurance also covers claims made outside European countries.	✓	✓
<b>Animals</b>		
Keepers or guardians of tame pets (e.g. birds or cats, but not dogs).	✓	✓
Owner or guardian of a prescribed assistance dog (e.g. guide dog)	✓	✓
Keepers or guardians of wild small animals (e.g. spiders, scorpions, snakes)	✓ incl. costs for recapture up to € 10,000	✓ incl. costs for recapture up to € 10,000
Herding other people's dogs & horses	✓	✓
Riding other people's horses and using other people's carriages (e.g. carriage rides)	✓	✓
<b>Key loss</b>		
Private keys (e.g. the keys to your rented flat)	€10,000	✓
Volunteer keys / club keys	€10,000	✓
Professional / official keys (e.g. your employer's keys)	€10,000	✓
Safe, locker, furniture and motor vehicle keys	X	✓
<b>Damage to rented, borrowed, leased or hired property</b>		
Damage to rented residential premises, rooms in buildings as well as garages and carports	✓	✓
Damage to movable furnishings in holiday accommodation (e.g. in hotels and holiday flats).	€10,000	✓

Damage to, destruction or loss of other rented, borrowed, leased or rented movable property	€10,000	✓
<b>Real estate</b>		
<b>Holder (e.g. owner or tenant) of</b>		
<ul style="list-style-type: none"> <li>Dwellings located in the country or in Europe (including holiday homes)</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>of a single-family house or co-occupied apartment building located in Germany or Europe</li> </ul>	✓ (no apartment building)	✓
<ul style="list-style-type: none"> <li>a weekend/holiday home / permanently installed caravan located in the home country or in Europe</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>outbuildings, garages, parking spaces, gardens, pools and ponds belonging to the above-mentioned properties</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>an allotment garden/garden house incl. foliage/garden house located in the country or in Europe</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>land located in the country or in Europe with a total area of</li> </ul>	5,000 m <sup>2</sup>	10,000 m <sup>2</sup>
<ul style="list-style-type: none"> <li>separate garages, carports or parking spaces located inland</li> </ul>	up to 5 pieces	up to 5 pieces
Community facilities (e.g. playgrounds, garage yards, parking spaces)	✓	✓
<b>Energy supply</b>		
Co-insurance of systems for the generation of renewable energies (e.g. photovoltaic, solar system) incl. feeding electricity into the public grid	✓	✓
<b>Renting</b>		
<ul style="list-style-type: none"> <li>individual living spaces</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>Guest rooms (up to 8 beds) for holidaymakers or holiday guests</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>of the freehold flats, granny flats and holiday flats up to a gross annual rental value of €30,000</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>of the detached house</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>of the weekend/holiday home or the permanently installed caravan</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>of individual rooms for commercial purposes (e.g. as storage, office)</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>the separate garages, carports or parking spaces (also for commercial purposes)</li> </ul>	up to 5 pieces	up to 5 pieces
<b>Leasing</b>		
<ul style="list-style-type: none"> <li>the allotment garden/shrub garden (also for agricultural or forestry purposes)</li> </ul>	✓	✓
<ul style="list-style-type: none"> <li>of undeveloped land (also for agricultural or forestry purposes)</li> </ul>	✓	✓
<b>Building owner</b>		
Builder's risk up to a construction sum of	€200,000	€500,000
Building on own account with the inclusion of building helpers up to a building sum of	€200,000	€500,000
Co-insurance of the liability of construction workers towards third parties	✓	✓
Damage caused by the use of cranes, winches or other loading and unloading equipment	✓	✓
<b>Special environmental risks</b>		
Water damage (excluding plant risk)	✓	✓
Operators of small containers (e.g. petrol canisters) for the storage of small quantities (up to 100l/kg individual container, up to 500l/kg total capacity).	✓	✓
Operators of heating oil or liquefied gas tanks without capacity limitation	✓	✓

Self-damage to immovable property caused by substances harmful to waters	✓	✓
Sewage damage (domestic sewage as well as backwater from the street sewer)	✓	✓
Rescue costs under private law and under public law	✓	✓
Public law claims under the Environmental Damage Act (USchadG)	✓	✓
<b>Performance improvements &amp; guarantees</b>		
Performance guarantee compared to GDV model conditions	✓	✓
Performance guarantee vis-à-vis the advisory processes working group	✓	✓
Innovation guarantee for future service extensions	✓	✓
Loss assessment in the event of a change of insurer	✓	✓
Cancellation period	45 days	45 days
Guarantee of vested rights vis-à-vis previous insurer (no disadvantage when switching)	✗	✓
Best performance guarantee	✗	✓
Exemption from contributions in the event of unemployment for up to 12 months	✗	✓
<b>Benefits despite lack of liability</b>		
Damage caused by children & adults incapable of committing a crime	€50,000	✓
Insurance cover also in case of mental or consciousness impairment (e.g. dementia)	€50,000	✓
Damage by courtesy (unpaid assistance for third parties)	€50,000	✓
New value compensation for items that are not older than 1 year	✗	up to €3,000 purchase price
<b>Other</b>		
Claims arising from discrimination under the General Equal Treatment Act (AGG)	✗	✓
Your notice period	daily redeemable	daily redeemable
Gradual damage	✓	✓
<b>Additional services (if agreed)</b>		
Drone extension: Control of model aircraft / flying drones with motor (up to 5 kg take-off weight)	Only if agreed	Only if agreed

✓= up to sum insured

VS = sum insured

✗ = not insured