

Hausratversicherung – overview

Why do you need home contents insurance?

Over time people tend to gather quite a lot of valuable property in their homes: clothing, furniture, electrical devices and much more. Just imagine that all this property is completely destroyed by a fire – and that you would have to buy each and every thing again. But even partial loss, for instance as a result of a burglary, would be financially painful. In such cases, home contents insurance provides cover. At Allianz you decide against which risks and to what extent you want to protect the contents of your home.

Examples

BURGLARY



The Millers were away for only a few hours visiting friends. When they returned in the evening, burglars had taken the door off its hinges and broken into the apartment. A television set, notebook computer, paintings and silver cutlery – everything was gone.

Loss:
EUR 7,800 for stolen home contents
EUR 850 for damage to the apartment door

DAMAGE CAUSED BY FIRE



One evening Felix switched the TV to standby and went to bed. During the night, a build-up of heat caused a cable in the TV to start smouldering. A fire broke out. The family was alerted by the smoke detector and escaped unharmed. However, most of their possessions were destroyed by fire and smoke.

Loss:
EUR 40,000

DAMAGE CAUSED BY WATER LEAKS



Laura switched on the dishwasher and went into the living room. An hour later, she realised that water had been leaking from the machine. Laura called a technician, who repaired the dishwasher. The worst damage, however, was in the kitchen. The skirting boards and parts of the kitchen furniture had to be replaced.

Loss:
EUR 3,300



Benefits provided by home contents insurance

Cover at replacement value:

In case of an insured event, you will be covered for the replacement value of the insured item. If an item gets damaged, we will reimburse the repair cost.

Insured risks:

Cover for damage caused by fire, lightning strike, explosion, water leaks, storm, hail, burglary, as well as robbery and vandalism following a burglary.

Waiver of gross negligence reduction:

Loss or damage resulting from carelessness may lead to a reduction in compensation if, for example, candles left unattended causing an apartment fire, or water damage due to

washing machine when you are not at home. The Smart, Komfort and Premium policies cover such damages.

The Allianz Hausratversicherung also covers:

Damage caused by power surges:

Even without any direct lightning strike, dangerous power surges resulting in damage to electrical equipment can occur during a thunderstorm.

Off-premises coverage:

Your home contents are covered worldwide if they are temporarily located outside your home. This applies to insured risks such as fire, leaking tap water, storms, hail, or burglary.

Top benefits at attractive prices – the Allianz Hausratversicherung. You will find the optimum solution with the assistance of your insurance agent, who will meet with you **personally** to discuss your needs.



✓ Rates compared

Benefits (at a glance)

The following benefits are included in all insurance products

- ✓ All home contents in the insured residence, in common spaces and in garages
- ✓ Loss caused by fire, lightning strike or explosion
- ✓ Loss caused by storm, hail or leakage of tap water
- ✓ Loss caused by burglary, as well as robbery and vandalism following a burglary

| | Basis | Smart | Komfort | Premium |
|--|--------------------|---------------------------|---------------------------|--------------------|
| Sum insured | EUR 650/sq.m. | EUR 650/sq.m. | EUR 650/sq.m. | EUR 1,300/sq.m. |
| Valuables , e.g. jewellery, watches, cash and art | 20% of sum insured | 30% of sum insured | 40% of sum insured | 50% of sum insured |
| Damage of all kinds in the home , e.g. a child cuts into a sofa cover | — | EUR 1,000 | EUR 5,000 | Sum insured |
| Theft at home , e.g. larceny by trick | — | EUR 1,000 | EUR 5,000 | EUR 30,000 |
| Extended cover for newly added home contents, e.g. new purchases | — | — | Unlimited | Unlimited |
| Internetschutz , e.g. for banking and shopping online | — | — | Included | Included |
| All risks cover insures you against all forms of loss and damage other than risks that are explicitly excluded, e.g. war and intentional acts | — | — | — | Included |
| Useful supplementary cover | Basis | Smart | Komfort | Premium |
|  Fahrradschutz , offers protection against theft for all bicycles in your household, including bicycle trailers. This insurance cover applies day and night, as well as worldwide. | Optional | Optional | Optional | Included |
|  Glasschutz Hausrat , covers furniture glass and indoor glazing, e.g. glass panes in cupboards, doors, tables, or glass/plastic panes in shower cubicles. | Optional | Optional | Optional | Included |
|  Glasschutz Gebäude , insures your building's outer glazing, e.g. windows, conservatories or roof glazing, against breakage. | Optional | Optional | Optional | Included |
|  Extremwetterschutz (other natural hazards) , insures damage caused by flooding, backwater, snow loading and earthquakes among other events. | Optional | Optional | Optional | Included |
|  Notfallservice Zuhause , e.g. emergency locksmith service, pipe cleaning or electrician service. Day and night. | Optional | Optional | Included | Included |

§ Important to know

Particularly suitable for: People with their own home contents.

Not suitable for: People with high-value home contents and special insurance requirements for valuables. For home contents worth EUR 500,000 or more, we recommend Allianz Art Privat.

Sum insured: This must correspond to the sum that would need to be spent on new purchases to replace the entire home contents. As a rule, this is calculated at EUR 650 per square metre of living space for an average household and EUR 1,300 per square metre for a household with high-value home contents (Premium).

Privatschutz: The Komfort and Premium tariffs offer attractive discounts if you take out additional Privatschutz insurance policies.

General Terms and Conditions of Insurance (AVB): This information can only offer you an overview of the services we provide. The German version of General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out is decisive as far as your insurance cover is concerned.



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