Why do you need personal liability insurance?

A brief act of carelessness or a mishap can end up causing you significant financial harm. They can even bring you to the brink of financial ruin, if other people suffer injuries or third-party property is damaged as a result. Personal liability insurance covers justified claims for damage and defends you against any claims that are unjustified.

Examples

**BODILY INJURY: BICYCLE COLLISION**

John was cycling out of his driveway onto the cycle path when he collided with another cyclist (an apprentice) on his way to work. The cyclist was seriously injured. Diagnosis: fracture of the fourth cervical vertebra, resulting in paralysis from the neck down. In addition to damages for pain and suffering and standard claims for damages, John was also liable for the claims pursued by the employers’ liability insurance association, including 24-hour-a-day care, as well as costs for a range of needs amounting to EUR 20,000 per month.

Total loss: more than EUR 7 million

**PROPERTY DAMAGE: FIRE DAMAGE AT SCHOOL**

Julia’s daughter (14 years old) and a classmate were playing with fire in the school building after lessons had ended for the day. They left thinking they had extinguished the fire, but that was not the case. Most of the listed building was burnt out, and the entire building was severely damaged following a huge back-draft. In addition to the substantial costs incurred to restore the building to its original condition, makeshift classrooms had to be rented during the construction period.

Total loss: more than EUR 17 million

**DEFENCE AGAINST UNJUSTIFIED CLAIMS**

Paul’s landlord accused him of causing serious mould damage because of his alleged failure to air the apartment properly. Paul, however, did not believe this was his fault because he had always followed the landlord’s instructions about airing the flat. On the contrary, he suspected that faulty brickwork was responsible for the mould infestation.

The claims were successfully defended before

Benefits of personal liability insurance

- **Bodily injury, physical loss or damage and purely financial loss:** In the event of a claim, through the personal liability insurance an examination is made regarding whether and to what extent the policyholder is liable for damages, and covers the claim if justified and defends you against unjustified claims. Even in court, if necessary.

- **Cover abroad:** With Allianz Privat-Haftpflichtversicherung you are covered around the clock. Even if you are temporarily abroad.

- **Loss of receivables cover:** With the Smart, Komfort and Premium policies, if you suffer personal injury or property damage through the fault of a third party and the person who caused the injury or damage is unable to cover the loss because of insolvency or lack of insurance, Allianz will cover your claims. This even covers personal injury caused by malicious third-party acts (protection for victims of violence).

- **Special risks – special solutions:** Landlords renting out real estate or dog/horse owners face risks that go beyond the norm and can obtain additional cover from Allianz.

Learn more: allianz.de

Offers that suit every situation in life – the Allianz Privat-Haftpflichtversicherung. More individual than you think.
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