

PRIVATSCHUTZ

Privat-Haftpflichtversicherung – overview

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

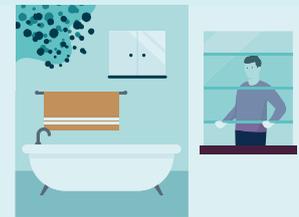
PROPERTY DAMAGE: FIRE DAMAGE AT SCHOOL



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.

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



✓ Rates compared

Benefits (at a glance)

The following benefits are included in all offers of insurance

- ✓ Protects you from the financial consequences of bodily injury, physical loss or damage and purely financial loss
- ✓ Also covers damage to rented property; e.g. if the sink breaks in your rented apartment
- ✓ Covers the use of vehicles outside the scope of compulsory insurance, e.g. bicycles – including electric bikes (pedelecs)
- ✓ Defence against unjustified claims – even in court

	Basis	Smart	Komfort	Premium
Sum insured	EUR 15 mio.	EUR 50 mio.	EUR 75 mio.	EUR 100 mio.
Loss of home or work keys: if third-party keys are lost, all costs will be reimbursed, e.g. for replacement of the locking system	—	EUR 50,000	Included	Included
Damaged to borrowed/rented private property	—	EUR 50,000	EUR 75,000	Included
Reimbursement at replacement value: we will reimburse the replacement value for damage to property no more than one or two years old, as applicable	—	—	EUR 7,500 1 year	Included 2 years
Discount saver for accidents with borrowed or rented vehicles; the vehicle owner will be reimbursed the costs incurred by the downgrading of the no-claim discount scale and any deductibles paid if you cause an accident while driving their car	—	—	—	Included

Useful supplementary cover



Öltank-Haftpflichtschutz

Offers you protection against the financial consequences of damage caused by heating oil leaks, e.g. contamination of groundwater or damage to your property.



Dienst-Haftpflichtschutz

Additional insurance protection for government officials and employees in the public sector, e.g. teachers, police officers, judges or soldiers.



Wohnungs-Haftpflichtschutz

This component includes the payment of justified claims and defending against unjustified claims for loss and damage in connection with the commonhold ownership of a rented apartment.

§ Important to know

Particularly suitable for: Everyone. Because everyone causing loss or damage to others is liable for this loss or damage.

Not suitable for: People who would like to insure commercial or professional risks outside the public sector.

Not covered: Personal liability insurance does not cover you if, for instance, you cause the insured event intentionally.

Offers: Special offers are available for singles, singles with children, couples and families that suit every life situation. With family liability insurance, you and everyone living in your household are counted as in-

sured persons – regardless of marital status, kinship, age and economic independence. Your children are co-insured up to the time they start working, regardless of where they live.

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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More clarity, more advantages – every day.
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Always there for you when it matters most: