

NEW PRIVATSCHUTZ

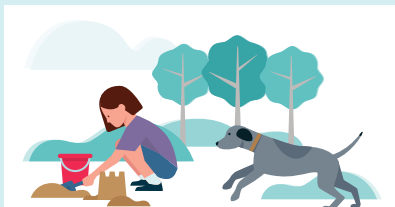
Tierhalter-Haftpflichtversicherung – overview

Why do you need pet owner liability insurance?

No matter how calm and well-behaved your animal may be, you cannot be absolutely certain of preventing your dog or horse from causing harm or damage to others – even if you apply the utmost caution. You bear full responsibility: even if you are not at fault, the law holds you liable as the owner. Pet owner liability insurance protects you against these risks, and it covers justified claims for damages – and defend you against unfounded ones.

Examples

PERSONAL INJURY AND FINANCIAL LOSS: BITES



Michael S. is jogging through the park with his dog off the leash. Suddenly, for no apparent reason, the dog runs up to a child who is playing and bites her on the arm. In addition to the usual claims for damages such as the pain and suffering involved and for medical treatment, Michael S. will also have to pay for future psychological therapy and for loss of earnings suffered by the parents, who initially have to care for their child around the clock.

Total losses: more than EUR 35,000

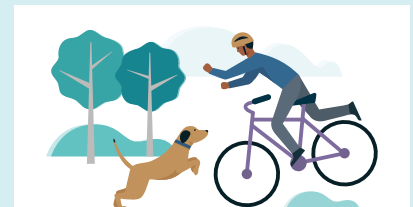
PERSONAL INJURY AND DAMAGE TO PROPERTY:



Sara D. forgets to check the wooden fence of her horse paddock. That night, both her horses break out and run on to the nearby motorway. The consequences: a multi-vehicle pile-up involving six cars and two trucks with serious injuries to the occupants and the closure of the motorway for several hours. Sara D. will held liable for the damage to all the vehicles involved in the pile-up and the loads carried on the trucks, and for compensating the pain and suffering of injured vehicle occupants and for their claims for damages.

Total losses: more than EUR 1,260,000

PERSONAL INJURY AND DAMAGE TO PROPERTY:



George W. opens the front door when somebody rings the bell. Without warning, his dog runs outside and causes a cyclist to fall off his bike. As a result of the fall, the cyclist sustains permanent injury to his right hand. In addition to the cost of replacing the damaged bicycle, and compensating the pain and suffering and medical expenses, George W. will have to pay for the cyclist's job retraining and his partial work disability pension, since he can no longer practice his profession as a surgeon.

Total losses: more than EUR 3 million

Benefits of pet owner liability insurance

Bodily injury, physical loss or damage and purely financial loss: In the event of a claim, through the pet owner 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 Tierhalter-Haftpflichtversicherung, you are covered around the clock. Even if you are temporarily abroad.

Co-insured persons: As well as covering your statutory liability, this pet owner liability insurance also covers the liability of any co-owner, co-keeper, as well as other riders and persons involved with the horse-riding.

Offspring: Puppies and foals are automatically co-insured with the mother, from the time of birth until the end of the next insurance year. In addition, the insurance covers claims for damages in connection with mating, whether intended or unintended.

Rental property damage: Damage to rented or leased property or any part thereof, e.g. in your own rented flat or in a stable or stall for the horse or paddock fences will be covered unless caused through normal wear and tear or excessive use.

Offers that suit every situation in life –
the **Allianz Tierhalter-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 your dog urinates on the laminated floor of your rented apartment.
- ✓ Cover when using an unconventional bridle, or not using a muzzle, saddle or leash
- ✓ Defence against unjustified claims – even in court

	Smart	Komfort	Premium
Sum insured	EUR 50 mio.	EUR 75 mio.	EUR 100 mio.
Damages to borrowed/rented private property	EUR 50,000	EUR 75,000	Included
Use of the animal for commercial or business purposes	—	Included	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 max. 1 year old	Included max. 2 years old
Waiver of imputation of animal risk/contributory negligence; we will waive the deduction for any possible contributory negligence, for example, if your pet gets into a fight with another animal.	—	—	Included

§ Important to know

Particularly suitable for: Private owners of dogs and horses, but also donkeys and mules, if you want to be comprehensively insured against loss and damages caused by your animal.

Not suitable for: Owners of dogs and horses used for commercial or business purposes, or for work. If you own an animal like this, it will have to be covered by business liability insurance.

Strict liability: As owner, you are liable for any loss and damages caused by your pet. Even if you are not at fault for the loss event – the law stipulates that the keeping of a pet in itself poses a risk in what is referred to as strict liability. Accordingly, you bear unlimited liability for all personal injury, damage to property and financial losses that your pet may cause.

Compulsory insurance: In some German federal states, such as Hamburg or Berlin, liability insurance is legally required for dogs of all breeds. In Bavaria, the authorities may demand proof of insurance cover. In most of Germany's federal states, insurance for dangerous dogs is compulsory.

Pet health insurance: If your pet has an illness or accident, this can often lead to high costs. You can cover yourself against these financial risks with pet health insurance.

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.



Meine Allianz & Allianz Vorteilsprogramm
More clarity, more advantages – every day.
Register at www.allianz.de/meine-allianz

www.allianz.de
Allianz Versicherungs-AG

Always there for you when it matters most: