

PRIVATSCHUTZ

Rechtsschutzversicherung – overview

Why do you need legal expenses insurance?

Anyone can find themselves caught up in disputes in everyday life, for example because of an uncertain legal situation following a traffic accident or an argument with a neighbour or employer. A simple difference of opinion can quickly lead to a costly and protracted legal dispute. Legal expenses insurance shields you from this risk of incurring costs and supports you right from the outset with important services – in particular with legal advice over the telephone.

Examples

TRAFFIC: DRIVING THROUGH A RED LIGHT



While driving to see a customer, **Axel** is caught by a traffic camera at a malfunctioning traffic light, despite it showing amber. He faces the risk of a fine, points on his licence and a driving ban. He desperately needs his driving licence for work and is sure he did nothing wrong, and so he appeals against the penalty notice. The court dismisses the case against him.

Costs can quickly escalate to more than EUR 700.

WORK: DISMISSAL



Chris is a mechanic and has worked at the same company ever since he was an apprentice. After 34 years of service, he is handed notice of termination of employment by his employer. In the case against his dismissal, he is awarded a very high severance payment.

In the first instance, court costs can be more than EUR 2,000.

PROPERTY OWNER: IMPAIRMENT OF VALUE



Paul is worried about the value of his land because a filling station is to be built on the adjoining property. If that goes ahead, it will severely impact the value of his land. He files an objection against the building permit. The ensuing proceedings before the administrative court have a litigation value of EUR 50,000.

Costs can run into tens of thousands.



Benefits of legal expenses insurance

Cost reimbursement: In an insured legal expenses case, Allianz will pay costs up to the agreed sum insured, e.g. for:

- statutory lawyer fees, court costs, expenses for calling witnesses,
- expenses for expert witnesses, interpreter fees,
- costs of the other party (if there is an obligation to reimburse) and any necessary advance payments.

Worldwide insurance coverage: While residing abroad, you will benefit from worldwide coverage.

Eligible areas of life: You can opt for comprehensive coverage across all areas of life or e.g. only motor legal protection.

Co-insured persons: Allianz Rechtsschutzversicherung is available to suit your individual family circumstances, with coverage offered for singles, singles with children, couples and families. The family includes all persons living in your household, regardless of marital status, degree of kinship, age and economic situation. Your children are co-insured up to the time they start working, regardless of where they live.

Special advantages:

Extended scope of legal advice by telephone – regardless of whether your case is insured or not. For personal matters, you will be provided with initial telephone advice.

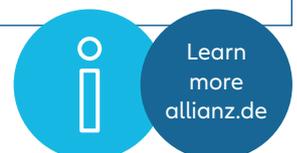
Rechtsschutz-Service-Telefon with 24-hour legal advice:

The toll-free Rechtsschutz-Service-Telefon is available around the clock at 0 08 00.11 22 55 55.

- You will find out whether your case will be covered by Allianz Rechtsschutzversicherung
- We can refer you to an independent lawyer for an initial consultation.
- On request, we will recommend a specialised lawyer located near you.
- For legal matters in other European states, there are lawyers in 30 countries available to assist you. They will also provide you with initial important advice in German over the telephone.
- These services are free of costs.

Mediation: Not every dispute has to end up in court. Where appropriate, Allianz is able to offer you conflict resolution with the help of independent mediators.

Legal advice and assistance whenever you need it.



✓ Rates compared

Benefits (at a glance)

The following benefits are included in all offers of insurance

- ✓ Costs of litigation as a private individual
- ✓ Extended legal advice by telephone (including for non-insured/non-insurable legal matters)
- ✓ Mediation (out-of-court conflict resolution)

| | Basis | Smart | Komfort | Premium |
|---|-----------------------|-----------------------|-----------------------|----------------------|
| Sum insured in Europe | EUR 1 mio. | EUR 3 mio. | EUR 5 mio. | Unlimited |
| Sum insured worldwide/length of residence | EUR 100,000/unlimited | EUR 300,000/unlimited | EUR 500,000/unlimited | EUR 1 mio./unlimited |
| Bond (provided as loan) | EUR 100,000 | EUR 300,000 | EUR 500,000 | EUR 1 million |
| Privat-Rechtsschutz covers you as a private individual in disputes arising within the private sphere, e.g. over purchase or travel contracts | Included | Included | Included | Included |
| Verkehrs-Rechtsschutz provides coverage in disputes when you are on the move e.g. in a traffic accident | Included | Included | Deselectable | Included |
| Berufs-Rechtsschutz for non-self-employed persons protects you in the event of work disputes, e.g. if you are a company employee or civil servant | — | Included | Deselectable | Deselectable |
| Wohnen covers you in legal disputes as a tenant or owner of an owner-occupied and privately used property in Germany, e.g. when you have a dispute with your landlord or neighbour | — | — | Included | Included |
| Extended coverage for personal legal protection: supplementary insurance is available, e.g. for disputes involving investments or allocation of places for university studies | — | — | — | Included |

Useful supplementary cover



Vermieter-Rechtsschutz: Protects you if you are an owner and landlord of residential or commercial property, land and/or garages/parking spaces, e.g. if rent payments are in arrears.



Straf-Rechtsschutz im Beruf: If you are a non-self-employed person, this supplement protects you in work-related disputes if criminal, misdemeanour, disciplinary proceedings or complaints involving the professional code of conduct have been launched against you, e.g. if there is an alleged breach of data protection.

Rechtsschutz Verkehr Komfort



It is useful to have stand-alone vehicle cover even if you do not own a car. This cover will also protect you as a road user in a different capacity, such as a pedestrian, cyclist or passenger, or also as a driver of a rented vehicle.



Important to know

Especially suited for: Everyone who would like comprehensive coverage of their legal interests in the personal sphere. „Komfort“ offers comprehensive protection for all eligible areas of life. With „Premium,“ you have the best possible insurance cover and access to additional precautionary benefits (Vorsorgeleistungen), such as advice on parental benefits and retirement consultation. You can arrange supplementary coverage specific to your individual, practical needs.

Not suited for: There is no benefit in taking out legal expenses insurance if a dispute is imminent or underway. These cases are not covered. Building and building finance disputes (construction risk) and property purchases are also excluded from legal expenses insurance. In family law matters and copyright infringement warnings, only limited protection is available. Allianz offers special legal expenses insurance for persons who want to provide cover for a self-employed occupation. The same applies to CEO roles and company directorships.

Waiting period: Please note in some cases, e.g. for employment and contractual legal expenses protection, the insurance coverage only comes into effect three months after the

contract conclusion. No waiting period applies for motor legal expenses cover.

Special offer for senior citizens: For example, if you are a pensioner and select your legal expenses insurance without entering any Berufs-Rechtsschutz, you will still benefit from limited employment legal expenses cover, e.g. if you have mini-jobs or in matters relating to financial assistance or an occupational pension. If you deselect Berufs-Rechtsschutz when arranging cover under the Komfort and Premium tariffs, you can still access our precautionary benefits (Vorsorgeleistungen) e.g. living will or retirement planning.

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 the General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out and the insurance policy certificate are decisive as far as your insurance cover is concerned.



Rechtsschutz-Service-Telefon

0 08 00.11 22 55 55

(toll free – 24 hours – also for international calls)

www.allianz.de

Allianz Versicherungs-AG

Always there for you when it matters most: