PERSONAL LIABILITY COVER

Every feature in Premium and Exklusiv

Here is everything both plans cover, written in plain words and grouped by topic so you can see where Premium and Exklusiv are different.

"Included" means we cover it up to your plan's maximum amount. If a smaller limit applies, you will see that amount instead.

The basics

	PREMIUM	EXKLUSIV
If you switch to us, you stay covered If something happens right after you switch and the exact date is unclear, we still pay	Included	Included
Cover for the gap between your old and new policy	Included	Not included
How easily you can cancel	Any time at renewal	One month before renewal
Your own share of a claim disappears over time If you agreed to pay part of each claim yourself, that part goes away	After 5 claim-free years	After 5 claim-free years
Meets the official industry standard Any difference from the standard terms is always in your favour	Included	Included
We pay like a better policy would If another standard policy would have covered your claim better, we match it	Included	Not included
The same 'we match a better policy' promise for claims abroad	Up to 100.000 €	Not included
Using this promise keeps your normal cancellation rights	Yes	Yes
You get future improvements for free If we improve the policy later, you get the better terms at no extra cost	Yes	Yes
You keep what your old policy covered	Included	Included
We pay for a brand-new replacement, not the used value The item can be at most 24 months old. For electronics and glasses, at most 6 months	Up to 5.000 €	Not included

How much you are covered for

	PREMIUM	EXKLUSIV
The most we pay for injury, damage, or money loss Up to 15 Mio € for each injured person	50 Mio €	30 Mio €
Cover for new risks you take on during the year	10 Mio €	10 Mio €
If someone harms you and cannot pay, we step in We pay you the damages a court awarded, up to your cover amount	Included	Included
Legal help to actually get that money	No minimum amount, nothing to pay yourself	Only for claims over 1.000 €
Also covers cases caused on purpose or by an animal owner	Included	Included
Covers money your health or social insurer asks back after an injury	Included	Included

How much you are covered for (continued)

	PREMIUM	EXKLUSIV
Pays for your legal defence in a related court case	Included	Included
Damage to things at your workplace	Up to 1.000.000 €	Up to 2.500 €

Things you rent, borrow, or damage

	PREMIUM	EXKLUSIV
Damage to rooms or buildings you rent	Included	Included
Damage to items you rent, borrow, or lease	Included	Included
Damage in holiday flats and hotels	Included	Included
Damage, loss, or theft of bikes and e-bikes you rent or borrow	Included	Up to 100.000 €
Damage that builds up slowly For example from heat, gas, steam, damp, smoke, soot, or dust	Included	Included
Losing someone's house key	Included	Included
Losing a key from your job	Included	Included
Losing a key you hold for volunteer work	Included	Included
Replacing your own locks after a key is lost	Up to 10.000 €	Up to 1.000 €
Losing someone's car, safe, or furniture key	Included	Not included
Extra costs after losing a work or official key	Up to 10.000 €	Not included
Damage to other cars while loading or unloading	Up to 5.000 €	Up to 2.500 €
Your share of a claim on a rented or shared car Car sharing is included	Up to 1.000 €	Not included
Extra cost when someone's car insurance gets pricier after your damage	Up to 1.000 €	Not included
Using the internet without needing special safety steps	Included	Included

Vehicles, hobbies, and sport

	PREMIUM	EXKLUSIV
Slow vehicles and machines up to 20 km/h that need no insurance	Included	Included
E-bikes, golf carts, kids' vehicles, and mobility scooters that need insurance We pay if no other insurance does	Included	Included
Model planes and kites up to 5 kg that need no insurance	Included	Included
Drones up to 5 kg that need insurance	Included	Included
Surfboards you own or borrow	Included	Included

Vehicles, hobbies, and sport (continued)

	PREMIUM	EXKLUSIV
Sailing boats without a motor that you own or borrow	Your own up to 30 m² sail	Your own up to 25 m² sail
Sailing boats with a small motor that you own or borrow	Up to 11.03 kW (15 hp)	Up to 11.03 kW (15 hp)
Your own motor boats	Up to 11.03 kW (15 hp)	Up to 11.03 kW (15 hp)
Borrowed motor boats you use now and then, where no licence is needed	Included	Included
Borrowed jet skis	Included	Included
Damage to boats you rent or borrow	Included	Included
Kitesurfing gear	Included	Included
Putting the wrong fuel in a borrowed car	Up to 5.000 €	Up to 5.000 €
Cars you rent abroad (Mallorca cover)	Included	Included

Damage to nature

	PREMIUM	EXKLUSIV
Damage from substances that pollute water Small containers up to 150 l or kg, as long as you store less than 1.500 in total	Included	Included
Damage from your home's waste water	Included	Included
Damage from a private cesspit	Included	Included
Damage from your oil tank	Included	Included

Things you do and help with

	PREMIUM	EXKLUSIV
Looking after someone's dog or horse	Included	Included
Using horse-drawn carts	Included	Included
Keeping allowed exotic pets at home, such as snakes, spiders, or scorpions	Included	Included
Owning a guide or assistance dog	Included	Included
Keeping a few farm animals for yourself, such as cows, sheep, pigs, or chickens	Included	Not included
Babysitting for free	Included	Included
Looking after children as a paid job	Yes, up to 10 Mio €	Included
A small side job you run yourself Trades, medical, planning, building-site, and advice work do not count	Turnover up to 22.000 € a year	Turnover up to 12.000 € a year
Volunteering	Included	Included

Things you do and help with (continued)

	PREMIUM	EXKLUSIV
Volunteering at the fire brigade We pay if no other insurance does	Included	Included
Acting as a volunteer guardian or carer	Included	Included
Internships and hands-on training, including tools and machines	Included	Included
Damage while helping someone out	Included	Included
When others help you in an emergency	Included	Included

Cover for your job

	PREMIUM	EXKLUSIV
If you work as a teacher	Included	Not included
If you work in public service, such as admin, fire, rescue, army, or police	Add on for a small extra fee	Not included
The most we pay for injury or damage at that job	10 Mio €	Not included
The most we pay for money loss at that job	100.000 €	Not included
Using the internet at work	Up to 1.000.000 €	Not included
If you damage a work vehicle and your employer asks you to pay	Up to 100.000 €	Not included
Losing a work or official key	Included	Not included
Damage from a service weapon	Included	Not included
Losing government property	Up to 100.000 €	Not included
Still covered for up to 5 years after you leave the job	Included	Not included
Short work stays abroad up to 2 years	Included	Not included

Property you own or rent out

	PREMIUM	EXKLUSIV
Building or renovating your own place Covers new builds, conversions, repairs, demolition, and digging, including help from you and neighbours. No limit for the home you live in	Build cost up to 1.000.000 €	Build cost up to 500.000 €
Your own holiday home in Germany	Included	Included
Your own holiday home elsewhere in Europe	Included	Included
Empty land, an orchard meadow, or a shared garden plot you own	Total area up to 20.000 m²	Total area up to 10.000 m²
Renting out a room or a small flat in your home	Included	Included

Property you own or rent out (continued)

	PREMIUM	EXKLUSIV
Renting out flats, holiday homes, garages, or parking spaces in Europe	Yes, for private (not business) renting	Yes, for private (not business) renting
Running solar panels, heat pumps, or small wind systems	Included	Included
Selling that power back to the grid	Included	Included
We won't claim back from family who co-own the place	Included	Included
Help settling disputes about your property	Up to three sessions of 2 hours	Not included
If your land sinks or slides	Yes, within your private cover	Yes, within your private cover

Other extras

	PREMIUM	EXKLUSIV
If you wrongly use someone's name or image	Included	Included
We pause your payments if you lose your job	Included	Not included
Claims from people who work in your home	Included	Included

Who is covered

	PREMIUM	EXKLUSIV
Your husband or wife and your children	Included	Included
Your partner and their children	Included	Included
Grown-up single children living at home after their studies	Included	Included
Other relatives living with you	Included	Included
Au pairs and exchange students	Included	Included
Parents and grandparents in a care home	Included	Included
Damage caused by very young children	Included	Included
Damage caused by others who can't be held responsible	Included	Included
When young grandchildren break your own things	Up to 1.000 €	Not included
If covered family members hurt each other	Included	Included
Single plan	Covers you alone	Covers you alone
Couple plan	Covers you and your partner	Covers you and your partner
Single-parent plan	Covers you and your children	Covers you and your children

Cover when you travel

	PREMIUM	EXKLUSIV
In Europe	**No time limit**	**No time limit**
Rest of the world You need a registered German address	**Up to 5 years**	**Up to 5 years**
Bail money anywhere in the world	**Included**	**Up to 100.000 €**