

Personal liability T17 Performance Overview

Please note: This service description is merely a quick overview. The legally binding scope of insurance coverage derives exclusively from the agreed insurance conditions in each type of contact.	basic	classic	premium	optimum
insurance amounts				
Flat rate for personal injury, property damage and financial loss	3,000,000 EUR ⁵	10,000,000 EUR ⁵	15,000,000 EUR ⁵	50,000,000 EUR ⁶ max. 15,000,000 EUR for personal injury per injured
Flat rate for damages to rented property	300,000 EUR ²	10,000,000 EUR ²	15,000,000 EUR ²	50,000,000 EUR ²
co-insured persons				
Spouse and registered partner according to civil partnership law *	●	●	●	●
Unmarried life partner in the same household and their children *	●	●	●	●
Minor unmarried children *	●	●	●	●
Adult unmarried children in school or immediately following first training *	●	●	●	●
Adult unmarried children after school while waiting for apprenticeship, traineeship or study, up to one year *	●	●	●	●
Adult unmarried children after completion of first training, while waiting for second training (traineeship, study, training period) or during job-seeking, for up to one year *	●	●	●	●
Adult unmarried children in second further education programme (traineeship, apprenticeship or study) immediately after first training *	--	●	●	●
Immediate and no interruption in the above sense is a period of up to one year after completion of training, even if a temporary job / work and travel (so-called jobbing) is carried out during this time. *	●	●	●	●
Waiting period following a further education programme until the next training, study or workplace up to 1 year. *	●	●	●	●
Adult unmarried children during military or social or ecological community service year (FSJ / FÖJ) *	before, during or after vocational / professional training	before, during or after vocational / professional training	before, during or after vocational / professional training	before, during or after vocational / professional training
Adult unmarried children even after finishing school or vocational first and second training, unemployed up to one year *	--	●	●	●
Adult, unmarried and not living in a registered partnership mentally and / or physically disabled children have unlimited in time insurance coverage. For physically disabled children, only as long as household is shared with the policy holder *	--	●	●	●
Parents in the same household (cohabitation)	--	●	●	● even in nursing home
Grandparents in the same household (cohabitation), even if they live in a nursing home	--	--	--	●
Temporarily incorporated in the household (eg. visiting grandchild, exchange student, Au Pair, up to 1 year)	--	●	●	●
In need of care dependents (min. II degree) in the same household	--	●	●	●

Employed persons and people who, due to an employment contract, social engagement or as a favour, are taking care of the apartment, house or garden or remove the snow in winter in the home or in other properties of the policy holder, against third parties	●	●	●	●
Carers of dependent persons living in the household	--	--	●	●
Persons serving the insured persons for emergency aid	--	--	●	●
Grandchildren in the same household	--	--	●	●
Recourse claims by social security institutions, social welfare organisations, private health insurers, private and public employers because of personal injury	●	●	●	●
Continuation of private liability insurance after the death of the policy holder until the next policy renewal date *	●	●	●	●
Subsequent policy for departing persons (e.g. adult children) up to the next policy renewal date, max. 12 months*	up to 6 months	●	●	●
apartments, real estate, rooms, builder-owners				
owner (e.g. owner or tenant) of				
a) one or more apartments - including holiday apartments	●	●	●	●
b) a single house (including semi-detached house, terraced) or apartment house (max. 3 units)	●	●	●	●
c) a weekend / holiday house	●	●	●	●
d) a permanently fixed, non-authorized caravan	--	●	●	●
e) an allotment / garden	--	●	●	●
f) a vacant lot up to and related garages / parking spaces and gardens, swimming pools or ponds, privately used outbuildings on the insured property, such as garden sheds, greenhouses or former barns, as well as the operation of stair lifts	--	1,000 m ²	5,000 m ²	10,000 m ²
Provided that the said objects a) - f) lie in the EU or EFTA7 and for residential purposes by the policy holder, or other persons included in the policy, are used exclusively for their own private purposes.				
The legal personal liability for the violation of safety duties (e.g. structural maintenance, snow removal from sidewalks) is insured for the said property and land	●	●	●	●
as a co-owner of communal facilities (eg. playgrounds, garage facilities)	--	●	●	●
from the rental (Leasing) of				
a) individual living spaces - even to holiday guests	--	max. 3 beds	max. 6 beds	max. 8 beds
b) individual rooms - even for commercial purposes	--	--	●	●
c) garages or parking spaces	--	max. 1	max. 3	max. 6
d) dwellings (including apartments) and a holiday home incl. associated garages	--	max. 1 apartment	max. 2 apartments	max. 3 apartments
e) a maximum of two units up to a total annual rent income of EUR 30,000 in a single-family house with a lodger flat or apartment house	--	--	●	●
f) of undeveloped land as long as it is used privately or for agricultural or forestry purposes	--	--	--	10,000 m ²
Provided that mentioned risks a) - f) are located within the EU or EFTA.				
as builder-owner				
for an occupied one- or two-family house	50,000 EUR	●	●	●
for other construction projects	50,000 EUR	200,000 EUR	300,000 EUR	400,000 EUR
Own contribution, with involvement of the builders	--	--	100,000 EUR	150,000 EUR
Damages which occur because of domestic sewage and from the backlog of road sewers	●	●	●	●
From private property and possession of photovoltaic, solar, air, water and geothermal systems, small wind turbines and mini cogeneration plants (incl. power output into the mains power grid)	--	●	●	●

From private property and ownership of domestic septic tanks and small sewage treatment plants	--	--	●	●
others				
Damage to rented property movable items or furnishings such as furniture, curtains, crockery in hotels, holiday apartments and holiday house (also ship cabins)	--	1,000 EUR ³	50,000 EUR ³	● ³
Loss of third party's keys (private or commercial) (also general / master keys for central locking system) as long as they have the function of a key	--	15,000 EUR, deductible 50 EUR	50,000 EUR	●
Damage caused by co-insured persons under the age of responsibility (under 7-year-old children)	--	5,000 EUR ²	bis 100,000 EUR ²	● ²
Property damage occurred during the participation in an internship or practical lessons	--	●	●	●
Damage to property on the occasion of a courtesy	--	5,000 EUR ²	10,000 EUR ²	● ²
Voluntary work / volunteering	●	●	●	●
Work as a nanny or babysitter (also commercial)	--	● max. 6,000 EUR commercially per year	● max. 12,000 EUR commercially per year	●
Personal injury caused by looked-after children to each other and against third parties	--	●	●	●
Working as a caregiver / guardian (not professional) incl. the custodial persons	--	●	●	●
Practice of sport	●	●	●	●
Allowed private possession and use of cutting, shock, signal and fire arms as well as ammunition and bullets, but not for hunting purposes or criminal offenses	●	●	●	●
Possession and use of fireworks	●	●	●	●
Stay abroad	worldwide up to 1 year	●	●	●
Security deposit for damages within Europe	--	50,000 EUR	100,000 EUR	200,000 EUR
Damage caused by electronic data exchange / Internet use	50,000 EUR ⁴ , deductible 100 EUR	100,000 EUR ⁴	● ⁴	● ⁴
Provisional insurance	● ⁵	● ⁵	● ⁵	● ⁵
Gradual damage	●	●	●	●
Personality and name infringement	--	--	--	●
Damage from hostility, bullying, harassment, unequal treatment or other discrimination	10,000 EUR, deductible 10 % min. 500 EUR	50,000 EUR, deductible 10 % min. 500 EUR	100,000 EUR	●
Damage to third party, rented or borrowed items	--	1000 EUR ³	50,000 EUR ³	200,000 EUR ³
Lease or rental period	--	3 months, electrical medical equipment without limiting the loan period	6 months, electrical medical equipment without limiting the loan period	●
Public claims in accordance with environmental protection law (USchadG) because of environmental damage (the sum insured is 1,000,000 EUR)	--	--	●	●
Defaults on receivables from liability claims (bad debt) incl. special compensation legal protection	--	● deductible 2,500 EUR	●	●
Loss of coverage also for damage caused by pet owners	--	● deductible 2,500 EUR	●	●
Self-employed secondary activities	--	--	6,000 EUR	12,000 EUR
Loading and unloading damage to car	--	--	2,500 EUR	10,000 EUR
Refuelling damage to rented and leased vehicles	--	--	1,000 EUR	10,000 EUR
Discount compensation for motor vehicle liability insurance and comprehensive insurance for borrowed and rented car	--	--	max. 1 year	max. 5 years
Mallorca coverage	--	--	●	●
Property damage to employer or work colleagues	--	up to 500 EUR	up to 1,000 EUR	up to 10,000 EUR

Waiver of premiums in the event of unemployment	--	12 months	12 months	24 months
Teacher / service liability for public employees (insured with extra charge)	--	○ deductible 150 EUR	○ deductible 150 EUR	○ deductible 150 EUR
Replacement value compensation	--	--	--	up to 3,000 EUR purchase price
Protection of victims / victim assistance	--	--	--	up to 50,000 EUR
Best performance warranty	--	--	--	●
Performance guarantee according to the GDV° standard policy conditions	●	●	●	●
Minimum standards of the working group on consultation processes	●	●	●	●
Innovation clause / improvement of conditions	--	✓	✓	✓
Deductible with no claims if generally agreed	✓	✓	✓	✓
animals				
Keeping and caring for tame domestic animals, domesticated small animals, bees,	●	●	●	●
Keeper and carer of own assistance dog, e.g. guide dog, disabled person companion dog or hearing dog	●	●	●	●
Caring for third party dogs (not commercially)	●	●	●	●
Caring / riding third party horses	●	●	●	●
Use of third party carts for private purposes (carriages or sleigh rides)	●	●	●	●
Wild animals kept at home (e.g., snakes and spiders)	--	--	--	up to 10,000 EUR
vehicles				
Bicycles and all non-self-propelled, non-insurable land vehicles such aspedelecs / e-bikes, tricycles, scooters, skateboards, kickboards and stickboards, ski /cross-country / Nordic Cross skater, walkers	●	●	●	●
All motor vehicles with no more than 6 km / h maximum speed capability	●	●	●	●
Motor vehicles and trailers operating exclusively on non-public places (without limits to maximum speed)	●	●	●	●
Motorized wheelchairs, vehicles for children, golf carts / buggies, self-propelled machinery (e.g. riding mowers, snow removal equipment) as well as forklift and stacker trucks up to 20 km / h	●	●	●	●
Non-insurable trailer	●	●	●	●
Remote controlled model vehicles (land and water model vehicles) without cargo and speed limit	●	●	●	●
Aircraft which are not subject to compulsory insurance	●	●	●	●
Insurable aircraft such as airplanes, unmanned balloons, kites and remote controlled aircraft (e.g., model airplanes, drones, Quadcopters, helicopters), up to 5 kg	--	--	●	●
Water sports boats without an engine, e.g. dinghies, paddle boats and rowing boats, rafts (also homemade), kayaks, canoes, Canadian canoes, surfboards, sailboards, wakeboards	●	●	●	●
Sailboats (own and third party) with a sail area of 15m² with auxiliary or outboard motor up to 15 hp / 11,03 kW	--	●	●	●
Water sports boats with engine up to 15 hp / 11.03 kW	--	●	●	●
Third party boats with engine up to 80 hp / 58.84 kW	--	--	●	●
Third party boats with more power, for which no official permission is required	--	●	●	●
Kiting devices for sea or on land, such as kite boards (kite surfing), kite-ski (snowkiting) or kite buggies (kitesailing) as well as beach or land sailors	●	●	●	●
water pollution				
Water damage residual risk	● ²	● ²	● ²	● ²
	● ²			

Water damage to facilities risk from small containers to 100 l / kg per singlecontainer, and 1000 l / kg total	Small containers up to 50 l / kg for each individual vessel and 300 l / kg total	● ²	● ²	● ²
Legal liability ² for the ownership and operation risk (postaladdress) of a heating oil tank or an above-ground liquefied natural gas tank (flat-rate for people, property and financial losses up to 5,000,000 EUR)	--	up to 6,000 Liter ²	● ²	● ²

● generally insured up to the level of the sum insured

○ insurable with extra charge

* is not covered by the liability insurance for singles

² per insurance year max. twice

³ per insurance year max. three times

⁴ per insurance year max. once

⁵ flat rate for personal injury, property damage and financial loss per claim and maximum twice for each type of insurance claim, per insurance year

⁶ a maximum of 15 million EUR for personal injury, per injured person

⁷ European Free Trade Association (European Free Trade Agreement between the four states of Iceland, Liechtenstein, Switzerland and Norway)

✓ see paragraph VI Special clauses and agreements "Degenia"

○ GDV: Gesamtverband der Deutschen Versicherungswirtschaft e.V. (Association of German Insurers)