

A comparison of our products

Benefits included in the Basic, Economic, Classic, Comfort, Exclusiv and Excellent policies

The general conditions and special conditions for household content insurance are valid for the insurance coverage :

- Insurance Policy Law (VVB)
- Federal Handbook for the Award and Commissioning of Buildings (VHB 2014)
- the particular conditions of the household contents insurance for the agreed product
- the statutes of Ammerländer Versicherung VVaG

Insured Person's risks and damages

✓ = insured -- = not insured	Basic products			Quality products		
	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Fire	✓	✓	✓	✓	✓	✓
Useful heat systems damage	✓	✓	✓	✓	✓	✓
Lightning damage including overvoltage	✓ (D ¹ €150)	✓	✓	✓	✓	✓
Damage due to current fluctuations	--	--	up to €1,000	up to €2,000	up to €3,000	✓
Damage to frozen food due to an unpredictable interruption of the energy supply (power failure)	up to €100	up to €200	✓	✓	✓	✓
Damage to refrigerated/frozen food due to technical equipment failure	--	--	--	--	--	✓
Explosion	✓	✓	✓	✓	✓	✓
Implosion	✓	✓	✓	✓	✓	✓
Damage caused by small gas explosion, soot or smoke	--	up to 2% of IS ² (D ¹ €150)	up to 4% of IS ²	✓	✓	✓
Deflagration, sooting, smoke	up to 5% of IS ²	up to 5% of IS ²	✓	✓	✓	✓
Supersonic shock waves	✓	✓	✓	✓	✓	✓
Impact and crash of aircraft	✓	✓	✓	✓	✓	✓
Impact and crash of unmanned missiles	✓	✓	✓	✓	✓	✓
Impact of rail, water and road vehicles	✓	✓	✓	✓	✓	✓
Damage caused by unexploded bombs	--	--	✓	✓	✓	✓
Mains water damage	✓	✓	✓	✓	✓	✓
Heat transfer fluids such as brine, oil, coolants and refrigerants from air conditioning, heat pump and solar heating systems	✓	✓	✓	✓	✓	✓
Damage due to rain internal downpipes	--	--	✓	✓	✓	✓
Aquariums und water beds	✓	✓	✓	✓	✓	✓
Damage cause by water column, indoor fountains and cisterns	--	✓	✓	✓	✓	✓
Storm damage	✓	✓	✓	✓	✓	✓
Storm and hail damage on the property of the insured	--	--	up to €1,000	up to €2,000	up to €3,000	✓
Flood due to heavy rainfall (elementary insurance)	--	--	--	--	--	✓
Infiltration of precipitation (deductible €250)	--	--	--	up to 1% of IS ²	up to 2% of IS ²	up to 3% IS ²
Hail damage	✓	✓	✓	✓	✓	✓
Burglary / Robbery / Vandalism	✓	✓	✓	✓	✓	✓
Burglary through uninsured rooms	--	--	--	up to 5% of IS ²	✓	✓

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Insured risks and damages

	Basic products			Quality products		
	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
✓ = insured -- = not insured						
predatory extortion (release of insured property at another place)	--	up to 5,000	✓	✓	✓	✓
Vandalism damage after burglary (forcible entry)	✓	✓	✓	✓	✓	✓
Vandalism damage after theft (without forcible entry)	--	--	--	--	--	✓
Burglary from ship cabins and sleeping car compartments Valuables, cash, mobile phone, etc. up to €1,000)	--	up to 2 % of IS ²	up to 3 % of IS ²	up to 5 % of IS ²	✓	✓
Check and credit card abuse after burglary	--	--	up to €1,500	up to €2,500	up to €3,000	up to €5,000
Trick theft within the insured location	--	--	--	up to €2,500	up to €5,000	up to €10,000
Damage caused by Phishing	--	--	--	up to €1,000	up to €2,000	up to €3,000
Theft from car (within Germany)	--	up to €500	up to €1,000	up to €3,000	✓	(worldwide)
Theft of laundry on the line, garden furniture and equipment	--	up to 2% of IS ²	up to 4% of IS ²	✓	✓	✓
Theft of barbecues	--	--	--	✓	✓	✓
Diebstahl von fest verankerten Skulpturen	--	--	--	up to 2% of IS ²	up to 2% of IS ²	up to 3% of IS ²
Theft of washing machines and dryers in common areas	--	--	✓	✓	✓	✓
Theft of small cattle, feed and litter stock up to 1% of IS ²	--	--	✓	✓	✓	✓
Theft of insured items in the hospital, during a stay at the spa or during short-term care	--	up to 2% of IS ² (without cash, mobile, etc.)	up to 4% of IS ² (without cash, mobile, etc.)	(cash max. €100)	(cash max. €200)	(cash max. €200)
Theft at the workplace	--	--	up to 1% of IS ²	up to 3% of IS ²	up to 3% of IS ²	✓
Simple theft of walking aids, wheelchairs or prams	--	up to 1% of IS ²	✓	✓	✓	✓
Coverage for seniors Simple theft of hearing and visual aids, teeth and false teeth as well as pickpocketing (deductible €250) up to 1% of the insurance sum max. €1,500	--	--	--	--	--	✓
Theft of children's and sports equipment	--	--	up to 1% of IS ²	up to 3% of IS ²	up to 4% of IS ²	✓
Simple theft of luggage and their content (deductible €100)	--	--	--	up to 1% of IS ²	up to 2% of IS ²	up to 3% of IS ²
Transport accident	--	--	up to 1% of IS ²	up to 2% of IS ²	up to 3% of IS ²	✓
Internal riot, strike, lockout	✓	✓	✓	✓	✓	✓
Malicious damage caused by graffiti up to 1% of insured sum	--	--	--	--	--	✓
Bicycle theft	can be agreed on	can be agreed on	can be agreed on	can be agreed on	can be agreed on	can be agreed on
No obligation to secure bicycle inside a building/shed (if inclusion of bicycle theft is requested)	--	--	--	✓	✓	✓
Round-the-clock coverage for bicycle theft (if inclusion of bicycle theft is requested)	✓	✓	✓	✓	✓	✓
Damage to bicycles checked in as luggage	--	--	--	--	up to €500	✓

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Insured items						
	Basic products			Quality products		
✓ = insured -- = not insured	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Car accessories (in burglary and fire)	--	--	--	--	up to 2% of IS ²	up to 5% of IS ²
Data from the Internet (legal downloads)	--	--	--	--	up to €1,500	up to €3,000
All commercially used items in a room used solely as an office	✓	✓	✓	✓	✓	✓
Equipment and furnishings that serve the occupation or business	✓	✓	✓	✓	✓	✓
Commercial goods and samples	--	up to €2,500	up to €5,000	up to €7,500	up to €10,000	up to €15,000
Motor-driven wheelchairs, Lawnmowers, riding mowers, go-karts, toy vehicles	✓	✓	✓	✓	✓	✓
Canoes, oars, floating and inflatable boats, their motors, surf equipment, kites, hang gliders and paragliders	✓	✓	✓	✓	✓	✓
Technical, optical or acoustic security systems	--	up to 2% of IS ² , max. €2,000	up to 5% of IS ² , max. €2,000	✓	✓	✓
Pets	✓	✓	✓	✓	✓	✓
Valuables	up to 20% of IS ²	up to 25% of IS ²	up to 35 % of IS ²	up to 100% of IS ²	up to 100% of IS ²	up to 100% of IS ²
Jewelry, watches , gem stones, pearls, stamps, medals and all items made of gold and platinum, which are located outside of a recognised and locked safe (see VHB § 13 No. 1 b)	10% of IS ²	up to 20% of IS ²	up to €30,000	up to €40,000	up to €40,000	up to €50,000
Certificates, savings books, securities, which are located outside of a recognised and locked safe (see VHB § 13 No. 1 b)	5% of IS ² max. €2,500	up to €5,000	up to €10,000	up to €15,000	up to €15,000	up to €20,000
Cash, that is located outside of a recognised and locked safe (see VHB § 13 No. 1 b)	up to €500	up to €1,000	up to €2,000	up to €3,000	up to €3,000	up to €3,500

Policyholder's costs						
	Basic products			Quality products		
✓ = insured -- = not insured	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Clearance, movement and safety costs	✓	✓	✓	✓	✓	✓
Transport und storage costs	up to 100 days	up to 100 days	up to 6 months	up to 12 months	up to 12 months	up to 12 months
Damage avoidance and abatement costs	✓	✓	✓	✓	✓	✓
Surveillance costs	✓	✓	✓	✓	✓	✓
Change of lock	✓	✓	✓	✓	✓	✓
Change of safe lock	--	✓	✓	✓	✓	✓
Cost of repairs of damaged building after a burglary	✓	✓	✓	✓	✓	✓
Cost of repairs for damaged building after rescue operation (for an insured damage)	--	✓	✓	✓	✓	✓
Damage due to false alarm from smoke alarm	--	--	--	--	up to €500	up to €1,000

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Policyholder's costs						
	Basic products			Quality products		
✓ = insured -- = not insured	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Repair costs of wallpaper and flooring in a rented apartment after a mains water damage	✓	✓	✓	✓	✓	✓
Costs for mains water and gas after a pipe burst	up to €500 (D ¹ €50)	up to €500	up to €1,000	✓	✓	✓
Hotel costs	100 days 1‰ of IS ² /day	100 days 1‰ of IS ² /day	100 days 1‰ of IS ² /day	12 months 2‰ of IS ² /day	12 months 2‰ of IS ² /day	✓
Repair costs for temporary measures	1% of IS ² up to €250	1% of IS ² up to €500	1% of IS ² up to €750	✓	✓	✓
Damage to handicapped accessible installations	--	--	✓	✓	✓	✓
Damage to household contents due to a wild animal up to a max. of €5,000	--	--	--	--	--	✓
Costs for renting or replacing equipment	--	--	--	✓	✓	✓
Return travel costs when cancelling a holiday or business trip	5% of IS ² up to €1,000	5% of IS ² up to €1,500	5% of IS ² up to €2,000	up to €3,000	up to €5,000	✓
Travel cancellation costs after a damage of up to €3,500	--	--	--	--	--	✓
Moving costs after a damage	--	1% of IS ² up to €250	1% of IS ² up to €1,000	✓	✓	✓
Expert's fees	--	1% of IS ² up to €1,000	1% of IS ² up to €1,500	1% of IS ²	2% of IS ²	3% of IS ²
Costs for identifying and determining the damage	✓	✓	✓	✓	✓	✓
Costs for the accommodation and vet for pets after an insured event	--	--	--	up to 2% of IS ²	✓	✓
Data recovery costs	--	1% of IS ²	2% of IS ²	✓	✓	✓
Telephone misuse of landline devices after burglary by unknown perpetrators	--	up to €100	up to €100	up to €500	up to €1,000	✓
Additional costs due to price increases	--	--	--	--	--	✓
Additional costs due to technological progress	--	--	--	--	--	✓
Flat rate	--	--	--	as from €2,500 €50	as from €2,500 €50	as from €1,000 €50
Child care in an emergency (after an insured damage)	--	--	--	as from €2,500 up to €250	as from €2,500 up to €250	as from €1,500 up to €350

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<i>Insurance location</i>						
	Basic products			Quality products		
✓ = insured -- = not insured	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Apartment and outbuildings on the insured property	✓	✓	✓	✓	✓	✓
Household goods in a lodger flat	--	--	--	--	--	✓
Household goods in garages on the insured property	✓	✓	✓	✓	✓	✓
Household goods in garages outside the insured property, within the town of residence or directly adjacent municipalities (no valuables)	up to €2,000	up to €3,000	up to €4,000	up to €5,000	up to €6,000	✓
Common areas for washing machines and dryers	✓	✓	✓	✓	✓	✓
Valuables in bank custody, customer lockers	up to 20% of IS ²	up to 30% of IS ²	up to 40% of IS ²	up to 50% of IS ²	up to 100% of IS ²	up to 100% of IS ²
Household goods temporarily outside the apartment	up to 3 months up to 10% of IS ²	up to 6 months up to 20% of IS ²	up to 6 months up to 30% of IS ²	up to 12 months up to 50% of IS ²	up to 12 months up to 100% of IS ²	up to 12 months up to 100% of IS ²
Outdoor insurance for sports equipment	--	--	--	up to €2,500	up to €3,000	up to €4,000

<i>Special features</i>						
	Basic products			Quality products		
✓ = insured -- = not insured	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Difference in conditions insurance (immediate coverage)	--	--	--	--	--	can be agreed on
Guarantee of benefits- no coverage disadvantage compared to competitors	--	--	--	--	--	✓
Extended guarantee of benefits	--	--	--	--	--	can be agreed on
Luggage insurance	--	--	--	can be agreed on	can be agreed on	can be agreed on
Gross negligence (see special conditions)	--	up to €10,000	up to €20,000	✓	✓	✓
Gross negligent violations of legal and official safety regulations (see special conditions)	--	--	--	--	--	✓
Guarantee of benefits against GDV ³ sample conditions	--	✓	✓	✓	✓	✓
Minimum standards Arbeitskreis Beratungsprozesse ⁴	--	--	✓	✓	✓	✓
future improvements in the conditions will apply automatically	--	✓	✓	✓	✓	✓
Waiver of notification of scaffolding on buildings up to 12 months	✓	✓	✓	✓	✓	unlimited
Waiver of period of notice at due date	--	--	--	✓	✓	✓
increased compensation limit for precautionary insurance	--	--	--	--	up to 20% of IS ²	up to 30% of IS ²
Precautionary insurance for children up to 25% of the IS ²	--	--	--	--	--	✓
Waiver of underinsurance for small damages of up to 1% of the IS ²	--	--	--	✓	✓	✓
12-month waiver of underinsurance (if agreed) on moving to a larger apartment	--	--	✓	✓	✓	✓
Insurance cover on moving in both apartments up to 90 days	--	--	--	✓	✓	✓
temporary uninhabited apartment up to 120 days	--	--	--	--	--	✓

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<i>Special features</i>						
	Basic products			Quality products		
✓ = insured -- = not insured	Basic	Economic	Classic	Comfort	Exclusiv	Excellent
Coinsurance of backflow damages (deductible €250) up to 5% of insured sum	--	--	--	✓	✓	✓
Reduction of contributions when moving to a retirement home	--	--	--	--	✓	✓
Exemption of contributions during involuntary unemployment up to 12 months	--	--	--	✓	✓	✓
Secondary residence due to job (commuter apartment) in Germany, up to 20% of IS ² , max. €20,000, valuables max. €2.500	--	--	--	--	--	✓
Stored household goods for max. 12 months	--	--	--	✓	✓	✓

¹ D = deductible

² IS = insurance sum

³ GDV: Gesamtverband der Deutschen Versicherungswirtschaft e.V. (Association of German Insurers)

⁴ Arbeitskreis Beratungsprozesse = Working group on consultation processes