



HOUSEHOLD INSURANCE

IMPORTANT FOR EVERY HOUSEHOLD



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Damage caused by fire, tap water, storm, hail or burglary can not be completely avoided even in the safest apartment.

In addition to the costs for the replacement of furnishings, clothing and everyday utensils, you may also be charged for accommodation in the hotel.



DAMAGE EXAMPLES FROM PRACTICE



LIGHTNING STRIKE



During a heavy storm, lightning struck the roof of a family home. The resulting fire quickly spread to the entire house and destroyed almost all of the inhabitants' belongings. The family was left with nothing. The total damage was estimated at €150,000.



PIPE BREAK



A supply pipe of the water supply broke down because of advanced corrosion. The water poured from the ceiling onto several cupboards in the apartment below. The cabinets and the electronic devices inside them (tablet PC, camera, printer, scanner) were damaged. The damage was estimated at € 3,000.



BURGLARY



Unknown people broke into a house. They stole all entertainment electronic devices. After that, they devastated the entire house. All the mirrors and furniture glazings were smashed, beds and mattresses slashed and a large cupboard in the bedroom even lit. The fire spread to large parts of the house, destroying almost all of the household contents or making them unusable. Among the damaged objects was a 'Bösendorfer' piano. The total damage was estimated at €119,000.



STORM DAMAGE



The storm depression 'Kyrill' swept across Germany in 2007 with gale-force winds of up to 150 km / h. The heavy storm pushed in a properly closed window. This rain could penetrate into the apartment. The rainwater damaged the couch and a stereo system. The damage was estimated at €2,100.



IMPORTANT KNOWLEDGE



FOR WHOM IS THE INSURANCE?

The entire household contents, the flat designated in the insurance certificate.

Household goods include all furnishings, consumables and consumables as well as valuables and cash. Household goods outside the apartment is insured under the external insurance.

WHAT DAMAGES CAN BE INSURED?

The standard coverage includes:

- fire, lightning, explosion, implosion
- burglary, vandalism after burglary, robbery • tap water
- storm / hail

The following extensions are possible:

- natural damage (flooding, flooding, backwater) congestion, earthquake, subsidence, landslide, snow pressure, Avalanches, volcanic eruption)
- glass breakage
- bicycle theft
- all-risk coverage (unnamed dangers)

WHICH DAMAGES ARE OTHERWISE NOT INSURED?

Only the risks named in the insurance policy are insured.

Basically, damages are not insured for the following reasons:

- intent
- war
- nuclear energy

Depending on the chosen tariff, it is possible that these risks or damages are included in your individual offer:

- damage to household contents of subtenants
- fire insurance: Seng damage, overcurrent, induction
- burglary / robbery: Simple Theft (Trick Theft)
- tap water: splashing or cleaning water, sponge
- storm / hail: storm surge, rain, hail, snow or dirt due to improperly closed windows, Exterior doors or other openings
- damage caused by non-compliance with official regulations or statutory safety regulations (garage regulation, obligation for electrotechnical revision, etc.)
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WHERE IS THE INSURANCE?

The insurance applies to the place of insurance specified in the insurance policy; with restrictions also elsewhere (external insurance).



IMPORTANT KNOWLEDGE

HOW TO DETERMINE THE INSURANCE AMOUNT?

The sum insured must always be determined by the policyholder. It is important to ensure that the sum insured corresponds to the replacement value of the household. For a „normal household“, a rough guideline value of approx. 650 € per square meter can be assumed. If an insured sum is calculated with this square meter allowance, the household insurer generally waives benefit reductions due to a possible underinsurance.

If you do not want an insured sum calculated as a lump sum, a sum calculated by the customer can also be insured. The time or financial expense of such a valuation must be borne by the customer; as well as the risk of underinsurance. A customer can also commission an expert to determine the value to be insured. Especially with high-quality household goods with art objects, antiques or the like, this can be a recommendable solution.

Some providers also offer „living space tariffs“, which are only tariffed on the basis of living space.

Depending on the insurer, these tariffs offer an unlimited insurance sum or a flat-rate maximum compensation.

WHAT PAYMENTS ARE MADE IN THE EVENT OF DAMAGE?

- In case of destroyed or lost items, the new value will be refunded.
- Damaged goods will be reimbursed for the necessary repair costs plus an impairment.
- Costs incurred, such as cleaning costs, movement and protection costs, hotel costs, will be replaced separately and partly beyond the normal sum insured.
- Depending on the scope of cover of the household contents insurance, overvoltage damage caused by lightning, damage caused by leaking aquariums and water beds, bicycle theft damage, etc. will also be reimbursed.

WHAT ADDITIONAL INSURANCES ARE RECOMMENDED?

Glass insurance

Breakage damage to furniture and building glazings can be ensured hereby (also, for example, a glass hob). There are almost no restrictions on the causes of the damage. Especially recommended for tenants, as glass damage to the rented property will not be refunded.

Art / Collection insurance

Some special things require special insurance coverage. Works of art and collections (including, for example, a collection of records or dolls) can be covered by comprehensive „all-risk coverage“. Insured are for example also the costs for restoration or necessary journeys to the recovery of lost art or collection objects.

Instrument insurance

Already with pure amateur musicians, high values quickly accumulate with instruments and accessories (e.g. amplifiers, mixing console, etc.). An instrument insurance covers almost all dangers – also for example traveling. Even when lending insured items, the protection is not restricted.

Building insurance

Since almost all household damage also automatically affects the building, each building owner should complete a building insurance. It is recommended not only to complete the classic fire insurance, but also at least to include the dangers of tap water and storm. In view of the accumulation of heavy storms in recent years, it is not surprising that some state governments are already pleading for the completion of elementary damage coverage.