

PRIVATE CAR INSURANCE

Powerful protection for your vehicle



PRIVATE CAR INSURANCE

SEITE 2/5

The private car is an important part of everyday life and often indispensable for the pursuit of professional activity. After all, mobility and flexibility are a prerequisite today. If your own four wheels fail due to damage, you need to act quickly. With a motor vehicle insurance, the financial consequences of damage to the vehicle due to an accident, theft, marten bite, glass breakage or wildlife accident can be well averted.



DAMAGE EXAMPLES



TRAFFIC ACCIDENT

Mr. R. came in slippery with his car in the spin. Unfortunately, he rammed another car causing the front passenger's doors to become heavily dented. These had to be replaced and repainted. The damage to the vehicle of the injured party was estimated at approx. 8,000 euros. The regulation has taken over the motor liability insurance of Mr. R. He had to pay 2,500 euros to repair his own vehicle. Since he had not taken out a fully comprehensive insurance, he had to pay the bill out of his own pocket.



WILD ACCIDENT

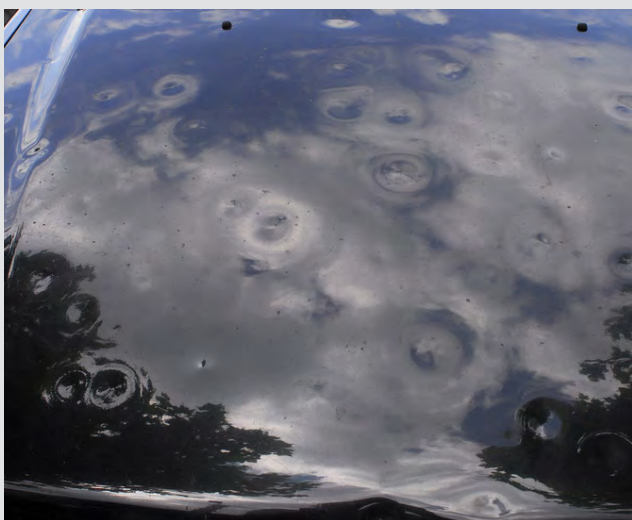
Especially in spring and autumn in the morning it is very dangerous to drive through forest areas. Suddenly a deer runs on the road and you can not brake in time. In this case, the part-comprehensive insurance pays the damage to the vehicle.



GLASS BREAK



Mr. T. drove his car through a construction site. A vehicle ahead hurled a stone at the windshield. The disc breaks. The damage was estimated at about 450 euros.



HAIL IMPACT



Mrs. S. has done her weekend shopping. During this time there was a severe thunderstorm with hailstorm. The hailstones were so large that they caused many small dents on the vehicle. The loss amount was estimated at approx. 1,750 euros. Since Ms. S. had not taken out a partial comprehensive insurance, for financial reasons she can not remedy the damage for the time being.



THEFT



After work, Mr. K. drove home and parked his car on the roadside. The next morning he discovered the vehicle's theft. He immediately informed the police, but the search was unsuccessful. The damage was estimated at 16,500 euros.



USEFUL INFORMATION



FOR WHOM IS THE INSURANCE?

A private motor insurance needs anyone who owns a vehicle (car, motorcycle, motorbike). The liability insurance is a compulsory insurance.

WHAT IS INSURED?

Depending on the amount of cover set by the insurer, the following can be insured:

- Liability insurance
- Partial insurance
- Fully comprehensive insurance
- Occupant Accident Insurance
- Protection letter insurance
- Driver protection insurance

The insurance coverage at many providers can be supplemented by:

- Discount protection
- GAP coverage
- Brake, Breakage and Operating Damage (BBB damage)

WHAT RISKS AND DAMAGES ARE INSURED?

- Liability insurance: personal injury, property damage and property damage resulting from the use of the vehicle, as well as towing costs, loss of use, compensation for pain, costs for healing, costs of the expert
- Comprehensive insurance: fire or explosion, theft (theft, robbery), windstorm, hail, lightning or flood, collision with wild deer, broken glass, damage to the wiring
- Comprehensive insurance: self-inflicted accidents, mischievous or malicious acts of other persons
- Letter of protection: costs for breakdown and accident assistance, towing costs, hotel costs, etc.
- Occupational accident insurance: agreed capital payment in the event of death or disability following a motor vehicle accident
- Driver protection: equates the driver of an accident-causing vehicle with an accident victim, who then benefits from third-party liability insurance (individual exclusions of insurers must be observed)

HAZARDS AND DAMAGES THAT ARE NOT COVERED?

- Car races, earthquakes, events of war, civil unrest, nuclear energy, measures of state power
- Accidentally caused accidents
- Partial damage: consequential damage due to marten bite
- Fully comprehensive insurance: Damage due to wear or tear, operational and engine damage

The list is by no means exhaustive. However, some of the above points may also be included depending on the condition set.

WHERE IS THE INSURANCE VALID?

The insurance cover is valid throughout Europe. An extension of the scope is possible depending on the provider (for example Asian and parts of Turkey)



USEFUL INFORMATION



HOW CAN THE INSURANCE TOLERANCE BE DETERMINED?

In the case of liability insurance, personal, property and asset losses are insured up to a maximum of € 100 million. Personal injury is limited to € 8 million per injured person. One should refrain from the option of hiding only the statutory minimum insurance sum. The protection can not be sufficient in severe cases; on the contribution, this poorer hedge hardly affects. In the case of a partial and fully comprehensive insurance, the time value of the vehicle is reimbursed. For new vehicles, depending on the insurer, the corresponding agreements for the replacement of the new value apply. If a GAP cover is included, in the event of a total loss or theft, at least the remainder of the leasing bank's claim will be reimbursed. Whether the time value of the vehicle was lower, does not matter. Depending on the provider, CAP coverage can also be used for financing.

WHAT PAYMENTS ARE MADE IN THE EVENT OF DAMAGE?

Liability for personal injury, damage to property and pecuniary loss are reimbursed by means of the motor vehicle liability insurance within the agreed cover amounts. Partial and fully comprehensive insurance covers the costs of repairing your own vehicle or, in the case of a total loss, replaces the time value or new value of the vehicle.

WHAT ADDITIONAL INSURANCES ARE RECOMMENDED?

Accident insurance

If you drive a lot by car or motorbike, you are at great risk of having an accident with lasting health effects. It is advisable to take out personal accident insurance instead of occupational accident insurance. This does not only apply to the use of vehicles, but also 24 hours a day for all daily activities. Here is the price-performance ratio just rather. It is the better choice for everyone.

Traffic legal protection insurance

Damage that a car driver inflicts on a third party is covered by his motor vehicle liability insurance. However, if a road user is harmed himself and does not agree with the settlement offer of an insurer, it quickly comes to litigation. The costs incurred here are covered by a transport legal protection insurance. It also attacks at z. As driving license withdrawal, concealed vehicle defects, as a victim in public transport etc. The traffic legal protection is a good supplement for each vehicle owner.