



PRIVATE LIABILITY INSURANCE WHEN NARROWNESS BECOMES EXPENSIVE



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Private liability insurance is one of the most important insurance policies for private individuals. „Anyone who intentionally or negligently violates the life, body, health, freedom, property or other right of another person is obliged to replace the resulting damage“ (§ 823 BGB) , The danger of causing harm in everyday life is always present. Especially when people are damaged, extremely high claims for damages can come to you!



DAMAGE EXAMPLES FROM PRACTICE



RED WINE

During a dinner with friends, the guest slipped a full glass of red wine. The white carpet was damaged in the process. With the help of a special cleaning the stains could be removed. The loss amount was estimated at 200 €.



CIGARETTE

During a forest walk, a man simply threw away a burning cigarette. The glowing cigarette sparked a forest fire, which required extensive extinguishing work by the local fire brigades. In addition, the man was obliged to pay for the reforestation of the forest. The loss amount was estimated at a total of € 47,000.



PAST



While playing football in the garden with his children, the father of the family shot towards the goal - but unfortunately just missed. The football broke through the glass of a neighbor's greenhouse. The amount was estimated at 400 €.



RECOGNITION



During a walk a friend beat his friend in on his shoulder. However, he was not prepared for this and got out of balance and fell several steps down a staircase, where the two went past. The friend pulled a fracture of the scapula and claimed compensation for pain and loss of earnings. The health insurance company also took recourse to the causer for the treatment costs. The loss amount was estimated at a total of € 19,000.



TOO FAST



An inline skater drove his daily laps around the lake at high speed. Lost in thought, he noticed a jogger crossing the path, too late. During the collision, the jogger broke her wrist and severely bruised her knee. She claimed pain and loss of earnings. Together with the recourse claims of the health insurance fund for the treatment costs, the amount of the loss was estimated at approximately € 15,000.



IMPORTANT KNOWLEDGE



FOR WHOM IS THE INSURANCE?

Personal liability insurance is important for every private person.

WHAT IS INSURED?

Basically all property, personal and financial losses that the policyholder or a co-insured person has negligently inflicted on a third party. The private liability insurance first checks whether the claims for damages are justified. If these are not justified, they will prevent unjustified claims. All costs, up to a possibly arising legal dispute, are then borne by the liability insurance. If the claim of the injured party is justified, the liability insurance is provided within the present conditions.

Insured persons

- policyholder
- spouse
- life partner or partner in domestic community
- Children - if they are unmarried and underage.
- Full-year children are covered, provided that they are unmarried and are in their first vocational or school education. Maximum, however, up to the age of 25.
- Persons employed in the household while performing their duties.

HAZARDS AND DAMAGES THAT ARE NOT INSURED?

- intent
- Liability claims of co-insured persons among themselves
- Damage caused by the use of a force, air or water
- vehicle are caused
- fines and fines
- Complacency damage
- Part-time employment and volunteer work
- Damage to borrowed or rented items
- Loss of keys

The list is by no means exhaustive. However, some of the above points may also be included or included in coverage, depending on the terms of reference.

SPECIAL EVENT GLASS BREAK

As a tenant of an apartment or a house, damage caused to you at the rented premises is also covered by rent insurance in many private liability insurance rates. Are you at the break of window or door glazing, the glass hob of rented with fitted kitchen o. Ä. To blame, such damage is not covered! The reason for this is that as a tenant you can take out a special insurance for such damage: the glass insurance. This comes up for the described damage. If you want to protect yourself against claims for damages from glass breakage, it is highly recommended for you as a tenant to conclude such a contract.



IMPORTANT KNOWLEDGE



WHAT ADDITIONAL INSURANCES ARE RECOMMENDED?

Glass insurance:

We recommend that tenants sign a separate glass insurance for the reason described above.

Pet owners liability insurance:

Owners of horses, donkeys, dogs and other pets are generally responsible for the damage caused to these animals. Precisely because the animals are unpredictable, you should protect yourself against claims for damages with an animal husbandry liability insurance.

Homeowners liability insurance:

Ownership of property requires the owner to ensure that no one is harmed by the property (traffic safety obligation). Since this is not always possible without problems, especially with rented properties, it is advisable to take out a homeowners liability insurance.

Water damage liability insurance:

The storage of water polluting substances - especially fuel oil - is a risky affair. In particular, the level of claims is enormous, even if only a few liters of oil pollute the groundwater. Costs that are covered by a water damage liability insurance.

Principal's liability insurance:

Anyone who builds, remodels, or builds new, is liable as the builder for the safety of construction and the resulting damage. Unsecured shafts, building materials lying around, etc., quickly increase the damage potential. This increased risk is taken into account by the owner's liability insurance.

Legal expenses insurance

The legal expenses insurance is virtually the counterpart to the private liability insurance. a. the costs of a legal dispute in which you want to assert your own claims. Depending on the scope chosen, such a contract covers various areas of law.

Cover for tenancy law, everything relating to the vehicle or also for employment law constitute our own building blocks. To a certain extent, legal expenses insurance also covers criminal law issues. Many vendors also have an advisory hotline for their clients that can provide initial legal guidance if they suspect they have a problem that could turn into a lawsuit. Every litigation involves a high financial risk.

The „loser“ pays all court and legal fees of both parties. Therefore, the conclusion of a legal expenses insurance makes sense. You do not want to give up your right just because you can not bear the financial risk, right?

Diese Sparteninformation gibt Auskunft, welchen Leistungsumfang die genannte Versicherung üblicherweise hat. Die konkreten Versicherungsbedingungen weichen je nach Anbieter / Produkt hiervon ab. Diese Sparteninformation dient ausschließlich der allgemeinen Information über eine Versicherung und mögliche Leistungs- und Schadensfälle. Bildquellen in Reihenfolge: Urheber: Sebalos, Fotolia #43839596 | Urheber: Gina Sanders, Fotolia #29177534 | Urheber: ErdalTorun, Fotolia #24092548 | Urheber: Syda Productions, Fotolia #72687209 | Urheber: mdennah, Fotolia #65313403 | Urheber: ARochau, Fotolia #18659977 | Urheber: eleonoralamio, Fotolia #44137581 | Urheber: Sebalos, Fotolia #43839596