



# PRIVATE LEGAL PROTECTION

So you can enforce your right too!



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In everyday life, it can quickly come to situations in which the way to the lawyer is needed. Any resulting legal dispute is usually very expensive. With a legal expenses insurance you make provision for these financial consequences. Who wants to renounce his right, just because he may not be able to afford it?

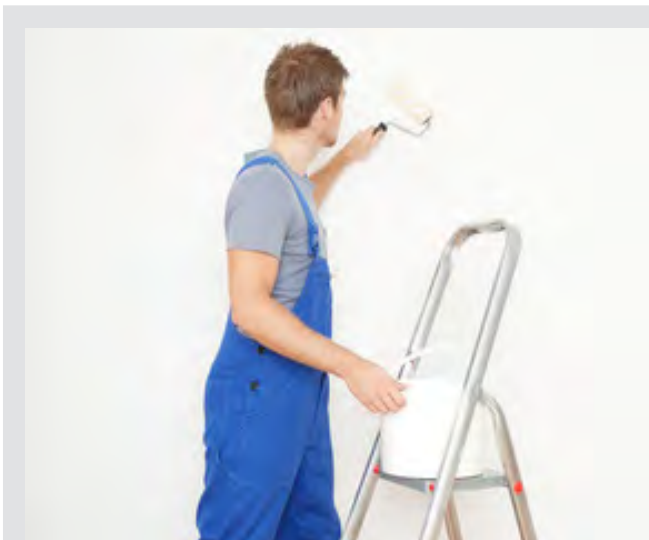


## DAMAGE EXAMPLES FROM PRACTICE



### WORK RIGHTS

Mr. Schmitt was terminated by his employer suddenly and for no apparent reason. Mr. Schmitt disapproved of this unjustified termination and intervened with a solicitor whom his legal expenses insurer recommended. The insurer made a cover letter.



### APARTMENT RIGHTS

Mrs. Poczesniok moved out of her apartment. At the key hand-over, your landlord refuses to refund the deposit. As a reason, he states that the walls have not been repainted. The landlord does not want to remember the agreement when moving in that the flat, which had not been renovated by the previous tenant, no longer needs to be whitewashed when moving out. Since Mrs. Poczesniok has a witness for the testimony and pictures of the move, who document the state of the apartment, she wants to sue her bail. Your legal expenses insurer grants a cover letter.



## TRAFFIC RIGHTS



When overtaking, a driver forces Mr. Witt's car off the road. This gets into the ditch and turns over several times. Mr. Witt gets a whiplash and a concussion. His car has only scrap value. Although the motor vehicle liability insurance of the accident causer comes up to a reasonable amount for the property damage and the loss of use, it does offer, in the opinion of Mr Witt, too low a settlement payment in the case of compensation for pain and suffering. Mr Witt discusses the case with his legal expenses insurer and receives a cover letter for this case. His lawyer considers the offer for the injuries to be appropriate and refuses to file a lawsuit. The costs of this consultation are borne by the legal expenses insurer.



## SOCIAL-LEGAL PROTECTION



Mrs Kessler applied for the 67th pension. The amount of the pension is too low, which is why she has her documents checked by a counseling center. It turns out that the education times for her three children were not taken into account. She appeals against the pension decision, which does not lead to a correction of the pension amount. Ultimately, she solicits a cover letter from her legal expenses insurance and hands it over to a lawyer for representation in court.



## TAX RELIEF



Ms. Raier's trip to work is usually 15km. Due to extensive road work, you have to take a daily detour of 12 km to work. Until their usual work path is free again, nearly 2,500 km detour come together. In the course of the tax declaration, the responsible clerk acknowledges only the usual route. Despite contradiction and attempt to explain the tax office does not distract. Ms. Raier's legal expenses insurance company agrees to pay the necessary costs for a court hearing. Ms. Raier then hands the matter over to her lawyer.



## USEFUL INFORMATION



### FOR WHOM IS THE INSURANCE?

For all persons who want to protect themselves from the financial risks of a legal dispute.

### WHAT IS INSURED?

The services required to meet the legal interests of the policyholder or the insured person as agreed.

### WHERE IS THE INSURANCE?

Legal expenses insurance is valid worldwide, but there are different cover sums for Europe and overseas.

### HOW TO DETERMINE THE INSURANCE AMOUNT?

Depending on individual needs, there are different insurance sums that can be agreed upon.

### WHO IS INSURED?

Depending on the agreement, the following persons are insured:

- policyholder
- spouse and partner
- Kinder - sofern diese unverheiratet und minderjährig sind.
- Children - if they are unmarried and underage. Children are covered by insurance, but at the latest until the time when they carry out a

permanent occupational activity for the first time. Maximum, however, up to the age of 25.

### WHAT SERVICES ARE INSURABLE?

Depending on the scope of coverage agreed, the following can be insured:

- Private and professional legal protection
- Legal protection for owners, tenants and landlords of apartments and land
- Traffic protection
- Driver legal protection

As far as agreed, the following types of benefits are included in the scope of coverage:

Damage protection, legal protection in contract and case law, tax legal protection, social court RS, administrative offense legal protection, criminal legal protection, administrative legal protection, disciplinary and state case law, victim legal protection, counseling right protection (different areas).

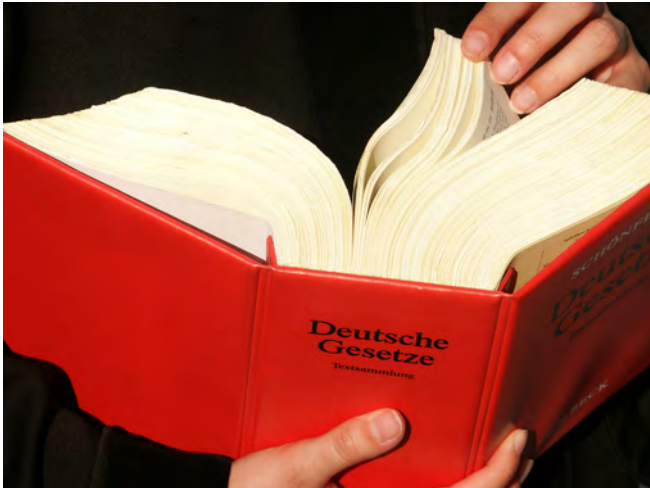
### WHAT SERVICES CAN NOT BE ASSURED?

- Building Litigation Disputes
- Disputes in the area of family, life partner corporate and inheritance rights
- Disputes before international tribunals
- Disputes of the policyholder and co-insured people among each other
- intentional crimes

If necessary, some of these points can be insured separately via special modules.



## USEFUL INFORMATION



### WHAT PAYMENTS ARE MADE IN THE EVENT OF DAMAGE?

The insurer pays the costs and advances necessary to fulfill the legal interests less the contractually agreed deductible:

- Costs of the lawyer according to the Lawyers Compensation Act (RVG)
- Legal costs, including compensation for witnesses and experts
- Costs of the opposing party, insofar as the insured person is responsible for them

### WHAT ELSE IS THERE TO CONSIDER?

It is advisable to seek consultation with the legal expenses insurer before first consulting a lawyer. In this way, you can check in advance whether a legal dispute has the prospect of success, specifically delineate the scope of insurance and have a binding cover letter given.

For individual components of the legal expenses insurance, a waiting period may be agreed. For insurance claims that occur within this waiting period or before the start of the insurance, there is no insurance cover.

### WHAT ADDITIONAL INSURANCES ARE RECOMMENDED?

#### Personal Liability Insurance

If you inflict damage on another, you must pay for it. A personal liability insurance covers these costs. However, it also assumes the role of a „passive legal protection insurance“ and examines claims for damages that are made to you as to whether they are justified. All costs, up to a possibly arising legal dispute, are then borne by the liability insurance. You also enjoy insurance coverage as a tenant of an apartment, when participating in road traffic as a cyclist or skater, traveling or playing sports. Personal liability insurance is an absolute necessity for everyone!

#### Accident insurance

In addition, accident insurance is advisable. In 70% of all cases, there is no benefit entitlement over the statutory accident insurance. This is for example for all accidents that occur during your free time. Especially for the adjustment of the usual living environment to a disability, it often requires large funds (remodeling house, cars, etc.) which are irrespective of whether there are cuts in income. If you have been invalidated by a tortfeasor, you will only be entitled to compensation for damages in addition to a reasonable allowance for pain and suffering other specific costs. More is legally not intended as compensation. You need to pay for „comfort purchases“ such as high-quality prosthetic devices with nerve impulse detection or the employment of a human reader instead of a computer solution.

#### Disability insurance

The statutory pension insurance only provides a disability pension for those born in 1961 when it is no longer possible to work as usual due to health problems. The examination is based solely on general work ability and the number of working hours that is possible on a daily basis. Even with seriously ill people it often comes to the performance rejection. Since this pension benefit is only very low, you will incur enormous income losses even in the case of benefits. With your own private safeguarding of the workforce, in which it is clearly defined under what conditions a previously agreed pension is paid out, play it safe.