

# CHECKLIST INSURANCE



## WHICH INSURANCE DO YOU NEED WHEN YOU ARRIVE IN GERMANY?

### HEALTH INSURANCE

- Everybody has to have health insurance!
- There is special medical care available free of charge for refugees.
- Please ask at your reception centre or local authority what you have to do if you require medical assistance.

### PRIVAT LIABILITY INSURANCE

- If you damage a car when cycling, or
- If you drop your smartphone or that of a friend and it breaks you will be liable to pay for the damage. Even if you were just careless for a moment and didn't want to damage anything. That can be very expensive. That is why **everybody** needs private liability insurance.

### Private liability insurance pays

- when something is damaged the repair costs
- when something breaks and cannot be repaired the value of the item
- when someone is injured or hurt doctor and hospital bills
  
- **if you have children:** Children are covered by their parents' private liability insurance. Parents are responsible for their children and must ensure that they do not do any damage. Your insurance should therefore also cover damages caused by young children under the age of seven.
- **if you have a pet:** Pets can also cause damage. If small pets such as birds or cats break something, it will be covered by the private liability insurance. Larger pets such as dogs should be covered by a separate insurance, the so-called pet owner liability.
- **if you move into your own home:** Private liability insurance should also cover any damage to a rented flat. The insurance should pay if you lose your keys.
- **if you buy a car:** You are required by law to take out automobile liability insurance. A traffic accident can be very expensive. If you cause a traffic accident, the insurance will cover the damage. But be careful: If the accident was your fault, the damage to your car will not be covered. There is another type of insurance for this.



verbraucherzentrale

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- **if you work or regularly volunteer somewhere:** Even if you receive no or little payment for your work: You should enquire whether your private liability insurance covers any damage you cause at work. And what if you have an accident yourself and are hurt? For such an event, there is a statutory accident insurance, which is free of charge for you: Find out beforehand!
- Private liability insurance contracts can vary widely!
- Seek independent and neutral advice! For example, at a Consumer Advice Centre (Verbraucherzentrale)
- The insurance amount should be at least 5 million Euros. The insurance amount is the maximum amount of money that the insurance company will pay in the event of damage.
- The insurance coverage should apply all over the world.

**!** **Important!** Check your insurance policies when your circumstances change! For example, if you move into a new flat, get married, have children or buy a car.

## **i** **ARE YOU UNSURE?**

Get independent and neutral advice! You can get further information from your Consumer Advice Centre (Verbraucherzentrale). [www.verbraucherzentrale.de](http://www.verbraucherzentrale.de)

Gefördert durch:



Bundesministerium  
der Justiz und  
für Verbraucherschutz

aufgrund eines Beschlusses  
des Deutschen Bundestages

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