

SHORT INFORMATION: PRIVATE PERSONAL LIABILITY INSURANCE (PRIVATE HAFTPFLICHTVERSICHERUNG)

a must even for refugees

In Germany you can be insured against many kinds of damage. Some types of insurance are important, others are not. The first and most important kind of insurance which you need from the beginning, is a private "Personal Liability Insurance".

What does 'personal liability' mean?

According to German law you have to recompense people for any kind of damage you have caused them. This is called 'personal liability, or, in other words, you are responsible for these damages.

Do you have to recompense people at all times and for any damage?

No. You only have to pay compensation if you have not paid proper attention. Then you are responsible for the damage. If you cannot prevent damage from happening, you do not have to pay.

First example: Riding a bike you put on the brakes too late. This why you hit a car and scratch the paintwork. This kind of damage you have to pay for.

Second example: Looking at his smartphone and not paying any attention, somebody walks into your bike. The smartphone falls to the ground and breaks. This kind of damage you do not have to pay for, because you are not responsible.

What is a private personal liability insurance (good for)?

This insurance pays for damages which are your fault and you are liable for.

In the first example these are the costs for respraying the paintwork.

Also, the liability insurance is there to help, if someone claims compensation from you without any reason. This is called 'legal protection' (Rechtsschutz).

In the second example, the owner of the smartphone demands money for a new phone. The insurance helps you to defend yourself against this claim. The insurance takes care of the paperwork. If you need legal representation, the insurance pays for it.

Is it important to have a private personal liability insurance?

A private personal liability insurance is the most important private insurance. According to German law you have unlimited (financial) liability.

Third example: You cross a street without looking. A bus tries to avoid you. It goes into a skid and hits a tree. Many people are hurt. The bus cannot be repaired. Without a private personal liability insurance you would have to pay all the resulting costs yourself. This can become immensely expensive. If the worst comes to the worst, you will have to pay for this all your life.

Who is insured?

In a family liability insurance the whole family is insured. Children are insured with this kind of insurance up to the end of their first (vocational) training. In a single liability insurance, adults can be insured on their own.

How high should be the sum insured?

The insured sum is the maximum amount of money the insurance will pay in damages. The minimum sum insured should be 5 million Euros.

In **example 3**, therefore, the insurance would pay out up to 5 million Euros.

How much is a private personal liability insurance?

A reasonable insurance offering good terms is about 50 to 80 Euros a year.

Die Stiftung Warentest gibt [eine Übersicht über verschiedene Haftpflichtversicherungen](#) in deutscher Sprache. Dort bekommen Sie Hilfe bei der Auswahl einer passenden Versicherung. Die Testergebnisse sind allerdings kostenpflichtig.

Status Mai 2018

Imprint:

Verbraucherzentrale Niedersachsen
Herrenstraße 14
30159 Hannover

Verbraucherzentrale Rheinland-Pfalz e.V.
Seppel-Glückert-Passage 10
55116 Mainz

Nachdruck nur mit ausdrücklicher Genehmigung.
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Projekt „Flüchtlinge als Verbraucherinnen und Verbraucher“, gefördert durch das Ministerium für Familie, Frauen, Jugend, Integration und Verbraucherschutz

Die Übersetzung wurde:

Gefördert durch:



Niedersächsisches Ministerium
für Ernährung, Landwirtschaft
und Verbraucherschutz