

## AVOID UNPLEASANT SURPRISES

When you take out your household contents insurance, you concluded a contract with the insurer. Just as you can expect the agreed benefits to be available in the event of damage, the insurer also relies on you to comply with your part. This includes certain obligations that you must comply with. Some are quite logical; with others you are often not even aware that you are committing a breach of obligation and thus the insurance cover could be jeopardised. We would therefore like to provide you with the most important and common points that you need to consider so that there are no unpleasant surprises in the event of a claim. As a rule: notify us of any changes, even if they are only temporary.

## PLEASE NOTE THE FOLLOWING POINTS

### 01 | IN EVERYDAY LIFE

- Always keep doors and windows closed when you are away. Do not leave windows tilted and lock doors (including patio or balcony doors).
- Do not leave the washing machine, dishwasher, stove, open fire (e.g. candles) running or burning unattended or in your absence.
- Adhere to the regular maintenance intervals by a specialist company for systems under your responsibility (e.g. photovoltaic system, heating) and allow the chimney sweeper the necessary access in your living area.
- Check connections of water-bearing devices and sealing joints on bath and shower trays at regular intervals for leaks and rectify discovered defects.
- Heat all living rooms (including kitchens and bathrooms) sufficiently in the cold season.
- Before drilling holes or inserting nails or screws, check walls for pipes or power cables using a metal detector or cable finder. Such devices are available for less than 20 euros.
- Do not leave cash and valuables lying around in the open and keep them in suitable containers. Please observe the safe obligation for high values.
- Please notify us immediately of any high-priced new purchases so that your sum insured, or cover can be adjusted if necessary (e.g. purchase of art or collectors' items, high-quality instruments, etc.).
- Report to us immediately any potentially risk-increasing circumstances that occur (e.g. phases of vacancy during moving or renovation, attaching scaffolding to the house, etc.).
- As a precaution, create a means of proving what you have in the event of a claim. This could be purchasing invoices and operating instructions or a photo or video tour of your premises. For collections or special items such as jewellery and watches, we recommend photo documentation of the individual items with a list of any special features (e.g. first pressing and country of origin for records, minting errors for coins, etc.).

### 02 | IN THE EVENT OF A CLAIM

- Please inform us or the insurer immediately of the occurrence of the damage as soon as you become aware of it.
- Take appropriate measures to reduce the amount of damage and rule out consequential damage.
- In the event of crimes, report them to the police immediately. Please ask for the file number under which the case is being processed. Submit the police confirmation of the report with the police number or the file number of the public prosecutor's office.
- Block all debit and credit cards, accounts, mobile phone cards, etc., if they or the corresponding access data have been stolen.
- Fill out the insurer's questionnaires conscientiously and completely. If you are unable to answer any questions, please make a note of this.
- Create a directory that lists all damaged, lost, or destroyed items.
- Estimate the amount of damage (non-binding) or submit a cost estimate for the repair of the damage.
- Take meaningful damage photos of the source of the damage and the damaged items and keep them until the damage is completed.
- Submit the initial purchase receipts for the items concerned. If no original proof of purchase is available, submit a duplicate instead or photos/user instructions, bike pass, etc., which can be used to prove the existence of the item.
- In the event of bicycle theft, submit all keys to the bicycle security system.
- Do not place any repair orders or similar and do not make any new purchases without first obtaining approval from the insurer. This does not apply to necessary loss minimisation measures.
- For your own safety, have electrical appliances checked before they are restarted.

Please note that these lists cannot possibly be exhaustive for each individual claim. We would like to give you a guideline for the most common or most important problems. Violations can jeopardise your insurance coverage or lead to delayed claims processing. We are always there for you and your questions!

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