



AVOID UNPLEASANT SURPRISES

When you took out your personal liability insurance, you concluded a contract with the insurer. Just as you can expect the agreed benefits to be available in the event of a claim, the insurer also relies on you to do 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

- If your contract was concluded in the single tariff, report immediately if you have married or had a child. If a partner is to be taken into the same household, please report him or her with his or her full name and date of birth.
- As a pedestrian or with vehicles that do not require insurance (e.g. bicycles, rollerblades, skateboards, etc.), follow the traffic rules and behave defensively so as not to provoke accidents.
- If possible, always lead small children by the hand in traffic.
- Pay attention to your duty to supervise children - according to their age and individual maturity and understanding.
- As a tenant, check walls for pipes or power lines with a metal detector or line finder before drilling holes or inserting nails or screws. Such devices are available for less than 20 euros.
- Do not leave washing machines, dishwashers, cookers or open fires (e.g. candles) unattended or burning in your absence.
- Heat rented rooms appropriately in the cold season.
- Fulfil obligations such as your clearing and gritting duties.
- Always act with foresight.
- Always consider the possible consequences if you fail to do something (e.g. not reporting a wet spot on the wall of your rented apartment).
- Inform us immediately if you acquire large animals such as dogs, horses, alpacas or exotic animals such as poisonous snakes so that we can check your insurance cover accordingly and find solutions if necessary.

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.
- In the event of personal injury, please always inform the police immediately.
- Even if you are clearly at fault, never make an admission of guilt.
- Fill out the insurer's questionnaires conscientiously and completely. If you are unable to answer any questions, please make a note of this.
- Do not hire your own lawyer to defend the claims!
- Forward documents with claims for damages to us or the insurer immediately.
- In the interests of the injured party, they should photograph the damaged items and keep them until the insurer has finally settled the claim. It is also essential that any repairs are agreed with the insurer beforehand. This is in the interest of the injured party and is not your obligation!

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!

As of 09/2025