



AVOID UNPLEASANT SURPRISES

When you took out your legal cover 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

- Communicate changes directly so that adjustments can be made if necessary (e.g. moving abroad).
- Are you renting out? Make sure that your tenant's financial circumstances are in order (e.g. if there is a private insolvency or an arrest warrant).
- In traffic, it is important to ensure that the vehicle is registered or has an insurance license plate and an operating permit. The driver must be in possession of a mandatory driving licence and is entitled to drive the vehicle.
- Are you looking for a career change? You should report any changes to your employment immediately to the insurer.
- As a trader, you must notify your insurer of any changes that affect your business (e.g. business activities, company headquarters or number of employees).

02 | IN THE EVENT OF A CLAIM

- Inform the insurer immediately of the occurrence of the legal case.
- Inform the insurer completely and truthfully about all circumstances of the legal protection case.
- Obtain a commitment of cover from the insurer before initiating the process.
- Name all evidence and provide the insurer with the relevant documents.
- If it does not lead to any unreasonable impairments for you, first coordinate cost-inducing measures with your insurer.
- Also inform the instructed lawyer completely and truthfully, provide him with all evidence and help him to obtain the necessary documents.
- Inform the insurer of the status of the matter at the insurer's request.
- If you are investigated by the police or public prosecutor's office, exercise your right not to have to comment on the matter. First discuss the matter with your insurance company or your lawyer. Remember the often-heard phrase, that anything you say can also be used against you.
- The following applies: Always approach the insurer first before calling in a lawyer.

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!