

## AVOID UNPLEASANT SURPRISES

When you took out your accident 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 act with foresight and do not take unnecessary risks.
- Always obey the traffic rules in road traffic and behave defensively so as not to provoke any accidents - even as a pedestrian or with vehicles that are not subject to compulsory insurance (e.g. bicycles, rollerblades, skateboards, etc.).
- Take regular breaks on longer car journeys.
- When travelling abroad, find out about dangers (e.g. poisonous plants, hookworms on the beach, etc.) before you travel.
- Keep cleaning agents, medicines and similar hazardous substances in the household out of the reach of children (e.g. dishwasher tabs).
- Pay particular attention to safety and tidiness in the home and when doing DIY work in order to avoid risks (falls, cuts, burns, scalds, electric shocks, poisoning, etc.).
- Please seek professional help if you feel that your life is only a burden and are thinking about ending it – a failed suicide attempt can lead to permanent physical limitations that will only make your life more difficult in other ways.
- When consuming alcohol or other intoxicating substances, pay attention to the right amount and avoid loss of control.
- Please notify us of any change of profession or the birth of a child so that we can adjust or expand your insurance cover accordingly if necessary.

### 02 | IN THE EVENT OF A CLAIM

- Report an accident that has occurred immediately and seek medical treatment. Consider the contractual deadlines. Even in the event of an accidental death, corresponding reporting deadlines for a contractually agreed life insurance benefit must be considered. Please talk to your relatives about this so that they can act accordingly.
- Ask for the following documents: medical report, discharge report, certificate of hospitalisation (with diagnosis).
- Accidents that initially appear minor should also be reported.
- Fill out questionnaires and claims reports from the insurer conscientiously and completely. If you are unable to answer questions (example: were you completely/completely healthy before the accident?), please note this – otherwise this can have far-reaching consequences for you, including the insurer's exemption from pay.
- If permanent damage remains as a result of an accident, the claim for disability benefits must be filed in writing within twelve months (some insurers apply longer deadlines). In order to be entitled to invalidity benefits, it is necessary that you comply with the deadlines set out in the contract for filing a permanent claim.
- Should a reassessment of the degree of disability appear necessary due to changes in the state of health of the injured person, please inform the insurer immediately. (Consider the contractual deadlines!)
- If the accident was caused by a third party (including animals or vehicles belonging to third parties), the person responsible for the accident should in any case inform their liability insurance immediately and you should make a corresponding liability claim yourself.
- If necessary, the reimbursement of travel expenses and loss of earnings due to trips to appraisers, etc. can also be claimed.

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!