

PLEASE NOTE!

This short leaflet contains only the most important information. Further information can be found on our homepage at www.vz-bw.de/beratung or in our self-help guides. In certain cases, we may recommend a one-to-one consultation session.

LANGUAGE BARRIERS

It is particularly important for asylum seekers and 'tolerated' persons to know that: we can only offer our legal advice service in the German language for legal reasons so that we can rule out any possible misunderstandings. It is therefore essential that those who seek our advice have sufficiently good knowledge of the German language. Otherwise they should bring with them an interpreter, who is at least 18 years of age.

OUR SERVICE

Upon arriving in Germany, refugees – who are also consumers – are confronted with many questions and problems. If misunderstandings arise between refugees and business organisations, a refugee support worker is often the first contact person who can help. The Consumer Advice Centre provides information and offers support to helpers and refugees with various services:

- Training and information for both paid and voluntary refugee support workers
- Multilingual online information for refugees, including Arabic, English and Farsi
- General information for refugee support workers on consumer issues in our advice centres
- Information stands

Further information on important consumer issues particularly affecting refugees and refugee support workers can be found on:

www.vz-bw.de/fluechtlingshilfe

REFUGEE AID PROJECT

The Refugee Aid Project colleagues can be contacted directly at fluechtlingshilfe@vz-bw.de

Please write to us if you have any general questions concerning consumer protection regarding refugees, if you have come across any consumer problems experienced by refugees or if you would like to let us know about any other dubious scam or problem.

TEL. NO. FOR APPOINTMENTS AND INFORMATION

In the case of any specific actual consumer problem, we are happy to offer one-to-one advice and information.

To make an appointment, call **(0711) 66 9110**

Monday to Thursday 10.00 am – 6.00 pm |

Friday 10.00 am – 2.00 pm

Overview of our Advice Centres:

www.vz-bw.de/beratung-vor-ort

Who needs what kind of insurance and which insurance policies are over-priced and unnecessary? You can find the answers in our self-help guide „Properly Insured“ (184 pages, Book EUR 16,90/ plus postage and packing, e-book EUR 13,99. All prices include VAT) www.vz-bw.de/ratgeber

verbraucherzentrale
Baden-Württemberg

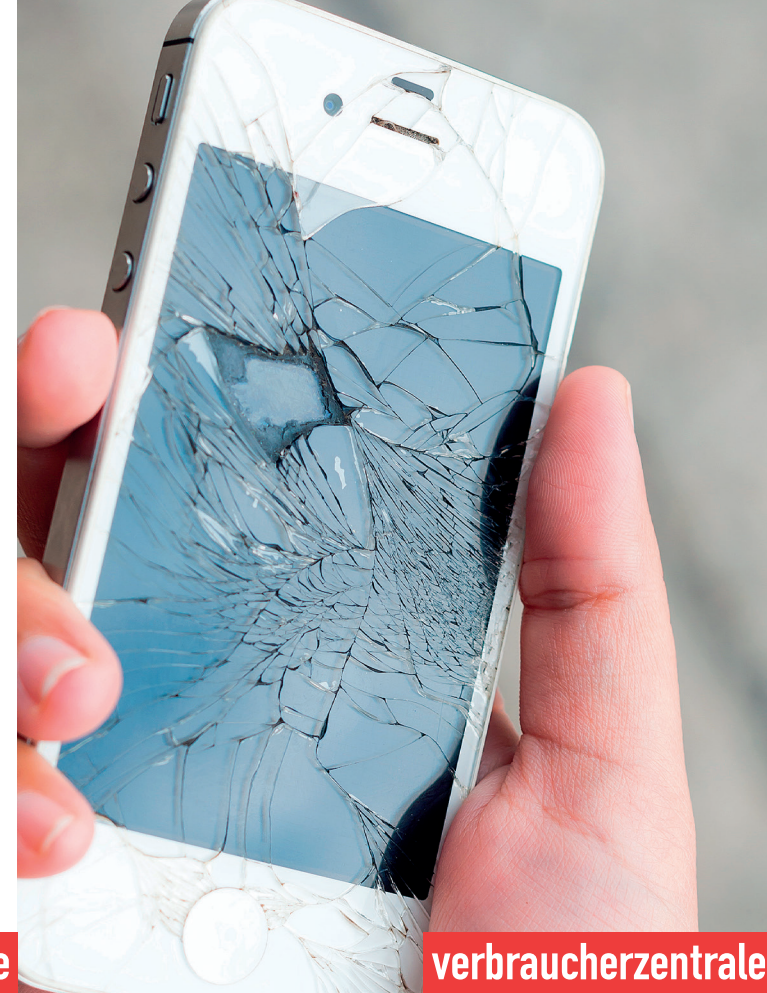
PUBLICATION DETAILS

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Cover photo: T.Dallas / Shutterstock

Funded by the Ministry of Rural Affairs and Consumer Protection in Baden-Wuerttemberg

Date of publication: November 2016



verbraucherzentrale
Baden-Württemberg

INSURANCE EXPLAINED IN SIMPLE LANGUAGE

Personal liability insurance and health insurance

INSURANCE EXPLAINED IN SIMPLE TERMS

PERSONAL LIABILITY INSURANCE AND HEALTH INSURANCE

In Germany, you can get insurance against a lot of different kinds of damage. But which types of insurance are particularly important and where can I get good advice about this? Please be careful: a contract is a contract, and you should not enter into a contract without due caution.

The most important types of insurance are **health insurance** and **personal liability insurance**. Depending on your residency status and the accommodation you are in, it could be that you are already covered by a state insurance scheme or that there are special group insurance schemes available through the state or through your local authority. Find out whether you are already covered by any insurance policies before entering any contract.

...❖ WHAT DOES PERSONAL LIABILITY MEAN?

According to German law, you have to compensate any damage which you cause others. This is called personal liability. In other words, you are liable for the damage done.

...❖ DO I ALWAYS HAVE TO COMPENSATE ALL DAMAGE DONE?

No. You only have to compensate any damage which has occurred if you did not take sufficient care. This means when you have caused the damage to occur. If you could not have prevented the damage from occurring you do not have to pay for it.

First example: You are riding your bike and you put on the brakes too late. Because of this, you bump into a car and you scratch the paintwork. You have to pay for the damage.

Second example: Someone is looking at their smartphone and walks straight into your bike because they weren't looking where they were going. The mobile phone falls onto the ground and breaks. You do not have to pay for this damage because it was not your fault.

...❖ WHAT IS PERSONAL LIABILITY INSURANCE?

This type of insurance pays for damage which you have caused and which you are liable for. In the **first example**, this would be the cost of a respray of the car part.

Personal liability insurance can also help when someone demands compensation for damage from you without reason. This is called legal protection.

In the **second example**, the owner of the smartphone demands the money for a new mobile phone, even though you are not liable to pay for it. The insurance policy helps defend you in this situation. The insurance company will deal with the paperwork. If you need a lawyer, the insurance company will pay for this.

...❖ IS IT IMPORTANT TO HAVE PERSONAL LIABILITY INSURANCE?

Personal liability insurance is the most important kind of private insurance. According to German law, there is no financial limit to liability. What that means exactly can be shown by the following example:

Third example: You cross a street. You don't look properly before crossing. A bus has to swerve to avoid you. The bus starts to skid and hits a tree. A number of people are injured. The bus is a write-off and can't be repaired. Without personal liability insurance, you would have to pay for all the damage which has occurred. That could be extremely expensive. In a worst case scenario, you could be paying out for the rest of your life.

...❖ WHO IS INSURED?

With a personal liability insurance family policy, the whole family is covered. Children are insured under a personal liability insurance family policy until finishing their first apprenticeship or educational training scheme.

With a single person personal liability insurance policy, adults can be individually insured. You are classified as a single person if you are not married.

...❖ HOW HIGH DOES THE SUM INSURED NEED TO BE?

The sum to be insured is the maximum amount which would be paid out. The sum insured should be at least EUR 5 million, a higher sum is even better.

In the third example, the insurance policy would pay out up to EUR 5 million.

...❖ WHAT DOES PERSONAL LIABILITY INSURANCE COST?

A reasonably priced insurance policy with good terms and conditions costs between EUR 50 - EUR 80 per year.

...❖ DO I NEED HEALTH INSURANCE?

In Germany, it is mandatory for every resident in the country to have health insurance. According to the Asylum Seekers' Benefits Act, asylum seekers have the right to receive any necessary medical or dentistry treatment in the case of serious illness pain. This includes the provision with medicines and bandages/dressings as well as other provisions for the healing, improvement of symptoms or alleviation of symptoms of illness, or of the results of illness. Provision with replacement teeth is only carried out in certain individual cases if it is decided on medical grounds that this cannot be postponed.