



**One thing's certain:
We'll take it!**

 Privat-Schutz

A member of the Versicherungskammer group





**All good things come in threes.
And there are three good reasons to opt for
the partnership between the Sparkasse banks
and insurance company Feuersozietät.**

1. We are close at hand.

We're right there where you need us most: just around the corner. There are more than 500 branches of Sparkasse in Berlin and Brandenburg. And Feuersozietät insurance policies are a permanent feature of each and every one of them.

2. We serve the community.

Whether it's culture, sport, community involvement, business or science: the projects we sponsor are as diverse and vibrant as our region itself. We take pleasure in giving something back to our neighbours.

3. Making history. But never being stuck in the past.

Feuersozietät has been around for 300 years, and Sparkasse banks for more than two hundred. We were the first to be able to offer financial security to everyone living in Berlin und Brandenburg with our buildings insurance and savings books. And now, together within the Sparkasse Finance Group, we are doing our best to ensure that you have a robust partner to rely on as you face the challenges tomorrow brings.



**Included in
Privat-Schutz**

	Insurance	Why	I'm already covered
✓	Personal liability insurance	Whether it's an act of carelessness at a friend's house or a mishap while travelling: personal liability insurance is essential if you don't want to have to meet the costs out of your own pocket.	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, with the Feuersozietät <input type="checkbox"/> No, not interested at the moment
✓	Contents insurance including glass cover	Your furniture and clothing cost a lot of money. Their value should be well protected and covered in full.	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, with the Feuersozietät <input type="checkbox"/> No, not interested at the moment
✓	Accident insurance	If an accident happens, you need help as soon as possible – plus an excellent standard of cover. Preferably world-wide and 24/7.	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, with the Feuersozietät <input type="checkbox"/> No, not interested at the moment
✓	Legal expenses insurance	You sign a lot of contracts over the years. Road traffic, dealing with the neighbours, and your work life are also areas where there is lots of potential for conflict. Legal expenses insurance can help if trouble arises.	<input type="checkbox"/> Yes, with the ÖRAG <input type="checkbox"/> No, not interested at the moment

Flexible to combine – for flexible savings

Mixing and matching our policies can prove worthwhile – the more types of insurance you have with Sparkassen-Privat-Schutz, the more you can save – **anything up to 20 percent!**

Number of policies taken out	Discount on total premium*
1	0 percent
2	5 percent
3	10 percent
4	15 percent
5	20 percent


* no discount on legal expenses insurance





Life's too short to keep having to go back to square one!

No two people are the same; we all have different priorities in life. But even so, there's one solid foundation that provides us with security and upon which we all depend. This foundation is made up of all our most important assets: our personal belongings, our home and our savings.

You know yourself how unpredictable life can be. But the good news is that with our  Privat-Schutz policy, you can let us worry about that nasty surprise waiting around the corner. So live life to the full, and we'll do our bit by providing you with the insurance protection you need.

Four good reasons to take out an Privat-Schutz policy

1. It's all-inclusive: home contents, personal liability, accident and legal expenses insurance
2. Smart, flexible, and available from a single, convenient source
3. Exceptional cover for your premium if you take out our full package
4. Impressive benefits and modern add-on services





Contents insurance: protecting the things that make a house a home

Computers, furniture, clothing, crockery, TVs: we often underestimate the value of the assets we keep within our own four walls until disaster strikes - and hits you in the wallet!



One in two of us has been affected by the loss or damage of household effects.

A house is broken into every four minutes in Germany. And the numbers are on the rise.

4

210,000
That's how many bikes were stolen in Germany last year – or 575 every day.

Damage to contents is caused by a burst pipe or leaking washing machine in more than fifty percent of cases. With results that are anything but clean!



It can soon add up

- There's a burglary. Your smartphone, tablet and valuables are stolen. Your home is vandalised. Cost: **several thousand euros.**
- During a summer storm, a lightning strike creates a power surge. Your home cinema has to be replaced. Cost: **€4,000**
- A fat fire totally destroys your kitchen. You have to buy everything from new. Cost: **€10,000**
- Whilst cooking, a pot slips out of your hand and falls onto the ceramic hob. The hob and electronic controls have to be replaced. Cost: **€1,500**

What we do

- ✓ Depending on the circumstances, we provide new-for-old-cover for contents which have been destroyed, damaged or even lost.
- ✓ We also pay consequential costs, such as clean-up, transportation and storage costs, but also hotel bills and the charge for changing your locks.

Your contents are covered in the event of	
Fire, lightning, explosion, implosion	✓
Power surge damage	✓
Burglary, theft and vandalism	✓
Broken glass in furniture and household glazing	✓
Water leakage	✓
Storm/hail damage	✓
Natural hazards (such as inundation after heavy rain, flood damage caused by overflowing rivers and lakes, weight of snow and landslips)	✓

Main forms of cover	
Water damage to household goods caused by burst pipes	✓
Misuse of store cards, cheque guarantee cards and credit cards	✓ Up to €200
Waiver of our right to object to the claim on the grounds of gross negligence	✓
Theft of valuables from the home by deception	✓ Up to max. €1,500
Broken glass; all panes and mirrors, ceramic hobs and their electronics	✓
Theft of children's prams	✓ Up to max. 2% of insured sum
Cover for valuables such as jewellery, furs and works of art	✓ Up to max. 30% of insured sum
Scorch damage	✓ Up to max. 10% of insured sum
Theft of garden furniture and equipment, garden tools incl. robot mowers, as well as laundry and clothing on washing lines	✓ Up to max. €5,000
Hotel expenses following indemnifiable damage	✓ Up to max. 100 days, max. €200 per day
Return travel costs, e.g. from holiday in the case of an insured event	✓ Up to max. 5% of sum insured
Damage resulting from water discharge from aquariums or water beds	✓
Cover for home offices	✓
Theft of wheelchairs and walking frames	✓

This is just a selection of the losses and risks we cover.

Personal liability insurance: Your fault, your liability



If you make a mistake, you might end up paying the price, because if you cause loss or injury to another person, then it's up to you to put things right. That's the law. So a simple mishap with serious consequences can quickly result in financial disaster.

Sec. 823 BGB

Mishaps and accidents leading to liability claims take place every 16 seconds in Germany – that's 5,400 times per day!

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It can soon add up

- A teenager careers through the house with his friend's tablet in his hand; the tablet falls downstairs and breaks. Claim: **€600**
- You are invited to a birthday party, and accidentally spill a glass of red wine onto the expensive carpet, which has to be professionally cleaned. Claim: **€500**
- A teenager uploads photos from his latest birthday party to his Facebook account. A guest finds out and demands compensation, because he didn't consent to their publication. Claim: **€5,000**
- An inline skater crosses a busy junction without paying attention. A coach of holidaymakers swerves to avoid him, and collides with an HGV loaded with expensive technical equipment. Serious injuries and considerable damage to property ensue. Claim: **€150,000**

What we do

- ✓ We check whether claims against you are legally justified.
- ✓ We handle justified claims on your behalf.
- ✓ We'll protect you from unauthorized claims - including in court if need be.

Who's covered?	
The policyholder	✓
Their spouse/registered partner	✓
Their live-in partner	✓
Their unmarried children* up to their 18th birthday and for 6 months thereafter	✓
Their unmarried children* after their 18th birthday if they are in school or ongoing vocational/professional training and for 6 months thereafter	✓
Their severely disabled children and those in need of nursing care*	✓

* includes stepchildren and adopted children, foster children and children in guardianship

The principal services provided by our basic protection	
Cover for third-party liability claims for personal injury, property damage and/or pecuniary loss	✓ Up to €30 million
Damage occurring when providing informal assistance (e.g. helping a friend to move house)	✓
Loss or damage caused by the use of a bicycle or pedelec (an electric bicycle with starting assistance up to 6 km/h and/or pedalling assistance up to max. 25 km/h)	✓
Cover for insureds without criminal responsibility (e.g. dementia sufferers and children)	✓
Damage to movable items which have been lent, rented or leased	✓
Rental property damage to privately rented premises or accommodation	✓
Loss of private building and apartment keys belonging to a third party	✓ Up to €30,000
Uninsured losses protection (for cases where the liable party has no personal liability insurance and for claims in excess)	✓
Co-insurance of loss or damage arising from owner-used residential property, e.g. a detached/semi-detached house or freehold apartment	✓

This is just a selection of the losses and risks we cover.

Supplement our basic protection with our additional package of benefits	
If you lose your job , we'll take care of the premiums	✓ For max. one year
Protection of vested rights: we will insure you for loss or damage which would otherwise have been covered by the insurer you left for us	✓
Market guarantee: we will insure you for loss or damage if there is another insurer on the market providing this cover	✓
Personal liability claims by work colleagues , which arise from actions you take in the course of exercising your profession	✓ Up to €10,000

This is just a selection of the losses and risks we cover.



Accident insurance: Getting you back on your feet financially

Accidents can happen in the blink of an eye. Often you'll get off lightly, but if your injuries are serious enough to have a life-long impact on your health, you can soon find yourself facing financial hardship..

An accident happens about once every five seconds.



70%
of accidents occur in your free time, meaning you cannot claim on your statutory workplace accident Insurance.

50%
of accidents outside work also occur outside the home – during sport, when cycling or simply when crossing the street.

It can happen so quickly

- You are cycling along when you are struck by an HGV and knocked to the ground. The consequences: serious injuries to every part of your body, including a traumatic head injury. The doctor assigns a 10 percent disability rating to your arm, a 30 percent disability rating to your right leg, and a 20 percent disability rating with respect to your other injuries.

With invalidity cover of €150,000 and a total of 60 per cent disability, we'll help you out to the tune of €270,000.

- You are standing on a canopy cleaning a 1st floor window from the outside. You spill some water, slip, and fall to the ground. The consequences: two broken heel bones and a comminuted fracture of the left lower leg. The doctor assigns a 27 percent disability rating.
- With invalidity cover of €150,000 and 27 per cent disability, we'll help you out to the tune of €46,500.**

What we do

- ✓ We soften the financial blow after an accident by paying you a variety of benefits.
- ✓ You are protected world-wide and 24/7.
- ✓ You decide for yourself how much your mobility is worth.
- ✓ Our invalidity payout increases depending on the gravity of your permanent injuries.

Main forms of cover	
Basic invalidity cover for loss of or complete loss of function of limbs or sensory organs	✓ €150,000. Alternatively you can opt for €50,000 or €100,000 of cover.
Sliding scale of benefits	✓ 500% progressive benefits (sliding scale based on level of disability)
Hospital benefits after full inpatient treatment	✓ €20 per day for up to three years
Hospital benefits after discharge from hospital	✓ €20 per day for up to 100 days
Hospital benefits after outpatient treatment	✓ 20 per day for up to three days
Co-insurance of dislocations, sprains, tears, injuries sustained during life-saving measures, frostbite and typical diving injuries	✓
Immediate assistance in the event of certain injuries, e.g. femoral neck fractures, almost all fractures/breaks, cruciate ligament ruptures, etc.	✓ Up to 10% of the basic invalidity sum
Salvage costs and return transport costs	✓ Up to max. €50,000
Payment for death within one year as the result of an accident	✓ €10,000
Costs for cosmetic operations, incl. the cost of dental treatment and dentures	✓ Up to max. €50,000 (Up to max. €10,000 for dental treatment)
Help with the costs of staying at a rehabilitation centre	✓ €5,000 for a minimum stay of three weeks

This is just a selection of the losses and risks we cover.

Supplement our basic protection with our attractive add-on services	
Help with everyday living: whether it's childminding, domestic or gardening help, assistance with meals or getting about, or looking after your pets – we can take care of the everyday things you are unable to cope with after a stay in hospital.	✓
Rehabilitation: After a serious accident, we can help with the necessary medical, professional, technical and nursing aspects of your rehabilitation programme.	✓

Additional information	
<p>What are progressive benefits?</p> <p>The more serious the consequences of the accident, the greater your financial needs will be. Our sliding scale takes account of this. The advantage is that your payout will be greater depending on your degree of disability. With total disablement of 100 per cent and basic invalidity cover of €150,000, an insured person will, for instance, receive 500 per cent of the sum insured, i.e. €750,000. The progressive benefit kicks in once the level of disability exceeds 25 per cent.</p>	<p>How is the level of the disability payment calculated?</p> <p>This depends on the degree of disability, and is contractually defined. For instance: loss of or complete loss of function of one arm: 70–80 percent; of one leg: 55–75 percent; of vision in one eye: 55 percent; of hearing in one ear: 35 percent; of smell: 15 percent; of sense of taste: 10 percent; of a kidney: 25 percent.</p>



Personal legal expenses insurance: For when all you want is justice

Even the most peace-loving of us can quickly become involved in a legal dispute. So it's good to have a reliable solicitor at your beck and call.

Did you know ...

60%

... that about 60 per cent of Germans have already been involved in a legal dispute?

12 Mio.

... that 12 million Germans go to court every year?

€ < €/h

... that the premium for legal expenses insurance is generally less than a solicitor's hourly charge?

It can soon add up

- P** You buy a designer bag for €900 on the internet from a company based in Hong Kong. Despite transferring the money, there is no sign of the bag. You have to sue for the return of your money. Amount in dispute: €900 – **Cost: €4,500**
- P** The tax authorities do not allow you to claim for certain special expenses that you have personally incurred. You want to appeal and fight your case in the tax court if necessary. Amount in dispute: €2,000 – **Cost: €1,000**
- H** Mould has formed in your apartment. Your landlord refuses to deal with the problem. You consult a solicitor. The court instructs an expert to examine the damage. Amount in dispute: €6,000 – **Cost incl. appraisal: €6,000**
- V** After you are injured in a road accident, the other party denies being at fault. As part of the process, you also have to get a medical report. Amount in dispute: €25,500 – **Cost incl. report: €11,500**
- B** Your employer sacks you for no good cause. You don't accept his decision, and have three weeks in which to appeal. Amount in dispute: €12,000 – **Cost: €2,800**

Main forms of cover

Emergency assistance with legal protection claims

Our panel of some 100 legal experts will consider the prospects for success in your case, check at once whether you are covered, and talk to you about the next steps you should take.



Recommended lawyers

We will be happy to give you the names of experienced solicitors from our network who specialise in your type of case, so that you can consult with them face-to-face in your local area.



Legal advice hotline

Free of charge: at your request, we can put you in touch with a suitably qualified firm of solicitors for an initial consultation on the phone* - even in cases where you are not insured or for which no insurance is available.



Mediation

Mediate rather than litigate: in suitable cases, we can put you in touch with a professional conflict manager. Always free of charge!



Retroactive cover for loyal customers

After you have been with us for five years, we will guarantee you unlimited retroactive cover for insured risks in your personal life. This means that you are covered for loss or damage incurred before you joined us, but of which you had no knowledge at the time.**



This is just a selection of the losses and risks we cover.

* An initial consultation on the phone with a solicitor licensed to practise law in Germany. The initial consultation can be made in the absence of any relevant documents; German law must be applicable to your case.

** Provided that the risk in question has been insured for at least five years at the going rate.

These modules will ensure you get justice



Personal and housing legal insurance



Road traffic legal insurance



Employment legal insurance

What we do

- ✓ If you have legal problems, we will walk you through them from day one on our **MEINRECHT** legal hotline, and show you the way forwards.
- ✓ In private litigation, we bear the costs of your solicitor, the court, witnesses and expert witnesses, and any bail which is set.
- ✓ Unlimited cover. The only exception is bail, which is capped at €500,000.

You can access all of these services by calling our legal hotline



(02 11) 529-55 55

As you would expect:
Exclusive services for our customers



Emergency legal assistance: your solicitor is just a phone call away

It doesn't matter whether you urgently need the help of a solicitor in an emergency, have questions about your legal protection policy, or are looking for useful tips on the subject of legal protection: our **Anwalts-Notruf app** offers a comprehensive range of services.

Alternatively, you can call **MEINRECHT day or night on (02 11) 529 55 55.**



Claims hotline: whatever the problem, one call is all it takes

So the worst-case scenario has happened and you need help quickly? Don't worry – our claims hotline is there for you **Mondays to Fridays from 8 till 6** for claims under your contents, personal liability or accident policy.

You can reach us on **(0 30) 26 33 888.**

You can also notify us directly of any loss or damage at www.feuersozietat.de

The MehrWetter app: for fair weather and foul

Is the weather looking promising for that hiking trip? Will I need to bring in the plants from the balcony to protect them from the first frost of winter? Are strong winds on the way? With our free **MehrWetter app**, questions like these can be answered in a trice. Developed in association with the Fraunhofer Institute for Open Communication Systems (FOKUS), you can have local weather information at your fingertips!



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