

Benefit Guarantee

The security PLUS of the Private Liability Insurance “Premium Protection”:

If another insurer active in Germany offers services (without a supplemental premium) which are not insured via this contractual agreement, then we shall nonetheless pay benefits if there is statutory liability. The corresponding rate must be generally available.

With the Benefit Guarantee, you are automatically always guaranteed at the latest level!

This guarantee does not apply to damage caused by professional, commercial or insurable risks, intent or asbestos, contractual liability, for own damage and damages occurring abroad.

| Premium Benefits | Premium | Top |
|--|---------|-----|
| Benefit Guarantee (See explanation above) | ✓ | — |
| Non-detrimental treatment guarantee in comparison with the direct previous insurer | ✓ | — |
| Condition differential insurance: Applies in the event that coverage from a canceled / expiring previous insurance exists and this private liability insurance is to begin in a future date. | ✓ | — |
| Innovation clause – future premium-free condition improvements will automatically become a component of your existing insurance | ✓ | ✓ |

| Insured Amounts | Premium | Top |
|---|--|--|
| A lump sum insured for personal injury, property damage and financial loss is agreed. You can choose between | EUR 50 million ¹ or EUR 10 million | EUR 50 million ¹ or EUR 10 million |
| Bad debt protection (incl. "Victim protection" in the event of an intentional act by the injuring party) | ✓ No minimum damage value | ✓ Minimum damage value: EUR 2,500 |
| • incl. legal protection against damage claims (amount insured of EUR 150,000) | No minimum value in dispute | Minimum value in dispute: EUR 2,500 |

| Insured Persons | Premium | Top |
|--|----------------|---|
| You are insured yourself as policyholder | ✓ | ✓ |
| Your spouse or registered civil partner (under the insurance cover for "families" and for "spouses/civil partners without children") | ✓ | ✓ |
| Your family members and those of your co-insured spouse/civil partner living in the same household with you (e.g. parents, siblings, children, grandchildren) | ✓ ² | — |
| Children, parents, and grandparents remain insured when they move from the household to a nursing facility. | ✓ ² | — |
| Unmarried minor children (including foster children, stepchildren and adopted children) | ✓ ² | ✓ ² |
| Unmarried children of full age while in school education or vocational training (even if not living in the same household with you) | ✓ ² | Only during initial training/education ² |
| Insurance coverage is also provided during the waiting period (up to 1 year) prior to starting the initial education/training or voluntary military service, voluntary social / ecological year or Federal Volunteer Service or if unemployed (up to 1 year) | ✓ ² | ✓ ² |
| A parent living in your household | ✓ ² | ✓ ² |
| Persons living in your household who require permanent care (at least care degree 2) | ✓ ² | ✓ ² |
| Unmarried persons temporarily integrated into the family network (e.g., au pair, exchange student) and minors staying overnight | ✓ ² | ✓ ² |
| Persons employed in your household are also insured for damage they cause to others as a result of their work. | ✓ | ✓ |
| Mutual personal injury claims of co-insured persons are also insured | ✓ | ✓ |

¹ = Maximum of EUR 15 million per injured person ² not insured under the coverage for "singles" and for "spouses/civil partners without children".

✓ = insured risk

— = not included

DD = deductible per claim

| Important Insured Benefits for You and the Co-insured Persons | Premium | Top |
|--|------------------------|-----------------------------|
| Unpaid honorary post/voluntary work on the basis of social commitment (but not in a position of responsibility) | ✓ | ✓ |
| Duty of supervision over other's children | ✓ | ✓ |
| Damages caused by persons without responsibility for torts (not included in the policy for singles) | ✓ | EUR 100,000 |
| Damages caused by acts of courtesy | ✓ | EUR 100,000 DD: EUR 150 |
| Electronic data interchange / Internet use | ✓ | ✓ |
| Waiver of the obligation to check data by e.g. virus scanner / firewall | ✓ | — |
| Exercise sports / cycling (incl. pedelecs with pedaling assistance up to 25 km/h) | ✓ | ✓ |
| Use of kite sports equipment (including kite buggies), beach, land and ice sailing equipment | ✓ | ✓ Up to 30 m line length |
| Keeping and tending animals | | |
| The insurance covers: • The keeping and tending of tamed domestic pets (e.g. cats), tamed small animals (e.g. parrots, hamsters) and bees . | ✓ | ✓ |
| • The permitted, appropriate welfare of wild animals in your home , provided they were legally acquired and legally imported into the country, incl. expenses for emergency response (e.g. by a police/fire brigade operation) to catch escaped animals. | ✓ | — |
| • Keeping own assistance dog (e.g. guide dog, handicapped - only keeping an accompanying dog - or signal dog) | ✓ | Only a guide dog |
| • Herding other people's horses and driving other people's carts • Riding other people's horses • Herding other people's dogs – incl. "fighting dogs" | ✓ | ✓ |
| Loss of third-party items and damages to borrowed / rented / leased items | | |
| Loss of third-party keys (under Premium coverage also vehicle and safe keys) | | |
| • Private keys (incl. code cards / mere key transponders) and | ✓ | EUR 100,000 |
| • Professional keys (incl. code card / mere key transponder) respective deductible | No deductible | DD: EUR 150 |
| Loss of other third-party movables (does not apply, for example, to valuables, vehicles, professional items) | ✓ | — |
| Damages to rented / leased land, buildings, residential rooms and other rooms rented/leased for private purposes in buildings (including rented vacation properties) | ✓ | ✓ |
| Rental property damages to movable items in hotels, guesthouses, vacation apartments and houses | ✓ | EUR 100,000 |
| Damages caused to third-party movable items that were hired, leased, rented or borrowed for private purposes (but not, for example, to vehicles) | ✓ | EUR 100,000 DD: EUR 150 |
| House and land ownership (within Europe, on the Canary Islands, the Azores or Madeira) | | |
| You are insured as the owner or tenant (not as the landlord) of • A single-family / semi-detached house (SFH) including a separate apartment, a two-family house (TFH) or an apartment building in which you live | ✓ Also multiple SFH | Only SFH /TFH |
| • One or more apartments (including vacation apartments) | ✓ | ✓ |
| • A weekend/vacational house used for own residential purposes | ✓ | ✓ |
| • An allotment garden including shed/cabin | ✓ | ✓ |
| • One or more undeveloped plots up to | 20,000 sqm | 10,000 sqm |

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| Important Insured Benefits (continued) | Premium | Top |
|--|---|--|
| You are insured as lessor of | | |
| <ul style="list-style-type: none"> • A single-family / semi-detached house • A two-family house • Not more than 2 residential units in the apartment building you live in | <p>✓ ✓ ✓</p> | <p>✓ ✓ ✓</p> |
| <ul style="list-style-type: none"> • Additional condominiums and self-contained flats | <p>✓ Up to EUR 30,000 gross annual rent</p> | <p>1 condominium and 1 self-contained flat</p> |
| <ul style="list-style-type: none"> • Individually rented residential rooms • A vacation / weekend house or a holiday apartment provided that these are used exclusively for residential purposes • Garages/parking spaces • Individual rooms for commercial purposes • Up to 8 beds to holidaymakers <p>Prerequisite: no serving of drinks in accordance with the Licensing Act</p> | <p>✓ ✓ ✓ ✓ ✓</p> | <p>✓ ✓ 1 garage 1 room ✓</p> |
| <p>Building contractor's protective liability for new buildings, conversions, repairs, demolition and digging work up to a construction sum of</p> | <p>Up to the insured amount for co-insured real estate, EUR 400,000 for other construction projects</p> | <p>EUR 250,000</p> |
| <p>Damages caused by stationary photovoltaic systems (including feed-in risk)</p> | <p>✓</p> | <p>✓</p> |
| <p>Damage caused by geothermal plants (incl. subsidence of land and landslides)</p> | <p>Including plants that are/were built by drilling</p> | <p>Only near surface plants</p> |
| <p>A heating oil tank - without limitation for volume - for the one- / two-family house in which you live is covered (Premium coverage also includes a multi-family building in which you live)</p> | <p>✓</p> | <p>✓</p> |
| Motor vehicles, aircraft and watercraft | | |
| <p>Damages when loading and unloading a motor vehicle as well as during manual cleaning and maintenance work up to</p> | <p>EUR 20,000</p> | <p>—</p> |
| <p>Loss of the no-claims discount in the third-party motor vehicle liability insurance (up to 5 years) for damage caused with a borrowed third-party motor vehicle</p> | <p>✓ Also loss of no-claims discount in full comprehensive insurance</p> | <p>✓</p> |
| <p>Damage to a third-party vehicle caused by refueling with the wrong fuel</p> | <p>EUR 20,000</p> | <p>—</p> |
| <p>Additional liability insurance for rental vehicles in other European countries (so-called "Mallorca policy")</p> | <p>✓</p> | <p>✓</p> |
| <p>Aircraft models subject to compulsory insurance Insured is the permitted possession and use of up to 3</p> <ul style="list-style-type: none"> • Remote-controlled so-called "drones" (Multicopter helicopters), which are propelled purely by electric power, with a take-off mass of up to • Other remote-controlled aircraft models not requiring certification with a take-off mass of up to 25 kg | <p>5 kg ✓</p> | <p>500 gr³ ✓</p> |

³ Under Top protection, the take-off mass may be up to 5 kg if you or the insured person are a member of a model aircraft club and use the "drone" on/above a model flying site.

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| Important Insured Benefits (continued) | Premium | Top |
|--|--|---|
| Remote-controlled land and water model vehicles | ✓ | ✓ |
| Watercraft - the use of the following is covered | | |
| • Own watercraft with engine (engine power of up to 15 HP) | ✓ | ✓ |
| • Own and third-party watercraft without engine (including wind and kite surfboards, wakeboards) | ✓ | ✓ |
| • Third-party sailing boats without engine | ✓ | ✓ |
| • Own and third-party sailing boats with a total sail area of up to 20 sqm (including with auxiliary engine up to 15 HP) | ✓ | ✓ |
| • Third-party watercraft with an engine power of up to 80 HP | ✓ | ✓ |
| • Occasionally used third-party watercraft without limitation of the engine power, if no official permission is required | ✓ | ✓ |
| Professional Risks | Premium | Top |
| Professional activity as a daycare provider (not for companies or institutions such as kindergartens) | ✓ | ✓ |
| Property damage claims by employers, principals or work colleagues as a result of operational activities or activities performed under an employment contract | EUR 20,000 | — |
| Co-insurance of certain self-employed / freelance activities | ✓ Annual turnover of up to EUR 15,000 | Inclusion possible (Additional premium) Annual turnover of up to EUR 6,000 |
| Co-insurance of the public servant liability risk (for civil servants and public sector employees) | Inclusion possible (Additional premium) | Inclusion possible (Additional premium) |
| Other Countries | Premium | Top |
| Worldwide insurance coverage for temporary stays abroad | Unlimited | 5 years |
| Insurance coverage if staying abroad within Europe | Unlimited | Unlimited |
| Security deposit for foreign damages – worldwide In case of a deposit ordered by the authorities, the Barmeria deposits up to | EUR 250,000 | EUR 100,000 |
| Additional Special Features | Premium | Top |
| New Value Compensation for items with a new acquisition price of up to EUR 5,000 - up until 12 months after purchase. This does not apply to glasses, computers of any kind, telephones, cameras, etc. with this exception: We will pay the acquisition price for a laptop/tablet PC if this device is provided to the insured person by the school for teaching purposes. This only applies until the end of full-time compulsory schooling (not compulsory vocational schooling). | ✓ | — |
| Exemption from paying premiums in the case of unemployment up until | 12 months | — |
| Daily termination right: After expiry of the agreed contractual term, you may terminate the contract upon a daily basis. | ✓ | ✓ |

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