

Insured risks and damages

A. Guarantees	Premium	Top
Benefit Guarantee: If another insurer who is active in Germany offers services (without a supplemental premium) which are not insured via this contractual agreement, then Adcuri shall nonetheless pay benefits. The corresponding rate must be generally available. With the Adcuri Benefit Guarantee, you are automatically always guaranteed at the latest level!	✓	—
Non-detrimental treatment guarantee when changing to Adcuri in comparison with the direct previous insurer	✓	—
Condition differential insurance: You will receive the better Adcuri services immediately even if this insurance is only then concluded with its beginning in the future and previous insurance coverage is still valid until it expires.	1 year	—
Innovation clause – future premium-free condition improvements will automatically become a component of your existing insurance.	✓	✓
GDV service guarantee - the service standards of the model insurance terms and conditions recommended in a non-binding manner by the Gesamtverband der Deutschen Versicherungswirtschaft [General Association of the German Insurance Industry] e.V. (GDV) shall be fulfilled.	✓	✓
Guarantee regarding the fulfilment of the minimum service standards recommended by "Arbeitskreis Beratungsprozesse"	✓	✓
B. What is Insured?	Premium	Top
All household contents shall be insured in the flat which has been agreed in the insurance certificate as being the insurance location	✓	✓
Valuables (locked in the safe ¹) shall be insured up to	100% of the amount insured	30% of the amount insured
Valuables shall, if they are not stored in a locked safe , be insured at these maximum limits:		
• Cash up to	EUR 5,000	EUR 1,500
• Documents (e.g. savings bank books) up to	EUR 20,000	EUR 5,000
• Jewellery, stamps, coins and the like up to	EUR 50,000	EUR 25,000
For items in private customer lockboxes in the vaults of financial institutions, insurance coverage shall exist within the parameters of the highest compensation for valuables	✓	Max. of EUR 15,000
C. Against What Risks are the Household Contents Insured?	Premium	Top
Financial losses caused by online banking fraud (phishing)	EUR 10,000	—
Damage to refrigerated goods (food and medications)		
• Through technical malfunction of the cooling device or	✓	—
• After the malfunction of the cooling device which has been caused by overvoltage damage, a lightning strike or a power failure in the public electricity network	✓	✓
Damage caused by rain, hail or snow which directly penetrates the flat	EUR 10,000	EUR 5,000 DD: EUR 500
Transport vehicle accident: Damage to insured contents as the result of an accident with a passenger vehicle by means of which the contents have been transported	✓	✓
Psychological help after a damage event up to	EUR 10,000	—
Damage to smart home security components as the result of		
• Operating errors		
• Intentional damage by third parties		
• Damage from dropping them/breaking them		
• Reimbursement of the costs up to	EUR 10,000	—
• Mounting / design errors (after the guarantee/warranty lapses)		
Malfunction of smart home devices: Consequential damage to household contents, particularly through, for example, the unintended opening of doors or windows	EUR 10,000	—
Protection after manipulation (hacking) of smart home devices It shall be considered to be a burglary if the thief gained access to the flat by having manipulated (hacked) the smart home security components.	✓	—

¹ = Requirements: Recognised by the VdS Schadenverhütung GmbH [German Association of Damage Insurers] or a likewise qualified inspecting authority. In the case of free-standing safes: Minimum weight of 200 kg. In the case of a lower weight: Professionally anchored down or firmly embedded in the wall or floor.

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D. Where are the Household Contents Insured?	Premium	Top
Worldwide coverage • Your goods shall also then be insured worldwide if they are not located outside of the insured flat for a longer period of time than • Compensation shall be provided up to	2 years	1 year
Long-term worldwide coverage for sporting goods such as horse-riding saddles, scuba-diving and golfing equipment which are customarily also stored over the long term outside of the flat up to	100% of the amount insured	40% of the amount insured
For the timeframe of training and volunteer work , the household contents shall be insured worldwide up to	EUR 10,000	EUR 5,000
For the timeframe of training and volunteer work , the household contents shall be insured worldwide up to	40% of the amount insured	40% of the amount insured
Provisional insurance for the first own household of your children (up to 40 % of the insured amount) – from the beginning of the move for	1 year	6 months
Items in the purely commercially-used rooms / working rooms in single-family houses (including with one's own entrance) shall be insured if these rooms are used • As work offices; • For the exercising of selected professions (e.g. for psychologists, psychotherapists, specialised medical professions).	✓	—
This shall be valid for up to 50 % commercial space of the entire residential housing/commercial space.		
Items which are permanently located in your job-related second residence shall be insured up to (The compensation for valuables shall be limited to a max. of EUR 2,500)	EUR 20,000	—

E. Special Expansions of Coverage	Premium	Top
Damage caused by smoke and soot (emitted from the furnace, heating, cooking or dryer systems located on the insured property)	✓	20% of the amount insured max. of EUR 10,000
Expanded protection for smoke and soot damage (not just caused by heating systems)	✓	—
Deflagration damage	✓	✓
Special Service Expansions for the "Mains Water" Risk: Damages caused by water shall also be insured, if the water has been emitted from • Waterbeds, aquariums or swimming pools, • Rainwater pipes which run within the building, • Water columns, indoor fountains or cisterns.	✓ ✓ ✓	✓ ✓ —
Simple bicycle theft (incl. bike trailers) + secure batteries (for a supplemental premium, a comprehensive bicycle protection policy can also be co-insured)	✓	Incl. 1% of the amount insured, may be increased
Simple theft of baby carriages, wheelchairs / invalid roll chairs as well as walking aids	✓	EUR 5,000
Simple theft from the real estate property and from collectively-used areas (also stairwells) of • Linen and clothing which, at the time of the theft, was located outside of the flat for the purpose of washing, drying, bleaching or airing; • Garden furniture and gardening equipment including automatic lawnmowers; • Rotary clothes dryers, trampolines, play equipment and grills; • Garden sculptures, decorative fountains	✓ (Sculptures and decorative fountains max. of EUR 10,000)	EUR 5,000
• Children's play equipment and toy vehicles (e.g. go-cart) and sporting equipment; • Washing machines and clothes dryers; • Sheep, goats, rabbits, hares and poultry if the raising of these animals is not being done commercially and/or for agricultural industry purposes, as well as feed and < straw stockpiles.	✓	—
Simple theft from ship cabins and sleeping car compartments	✓	✓
Simple theft of locked trailers, caravans, passenger and water sports vehicles (including from luggage boxes)	EUR 10,000	EUR 5,000
Simple theft of items from the workplace (valuables shall not be insured; electronic devices shall be compensated at the current value)	EUR 10,000	—

✓ = insured risk

— = not included

DD = deductible per claim

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E. Special Expansions of Coverage	Premium	Top
Simple theft of items in hospitals and nursing homes/senior homes (the compensation for valuables shall be limited to a maximum of EUR 600)	✓ Including theft from rehabilitation facilities, and medical practices	EUR 5,000
Confidence Trick Theft	EUR 10,000	EUR 5,000
Customer, check or credit card misuse	EUR 10,000	EUR 5,000
Burglary via non-insured rooms	✓	—
Simple theft from lockers / lockboxes (closed containers outside of buildings) – the following shall not be insured: Valuables, cameras/video-recording devices and electronic devices	✓	—
Expanded vandalism protection (including outside of the insured location – including after a robbery)	✓	—
Simple theft of alarm and protection systems (e.g. motion detectors, cameras, alarm systems on the real estate property)	✓	—

F. What Costs shall be Reimbursed?	Premium	Top
Additional costs for water-/energy-saving devices in the highest efficiency class (refrigerators/freezers, dishwashers, washing machines and driers)	✓	Up to EUR 500 per device
Costs for rental and replacement devices (shall be valid for washing machines, clothes dryers, refrigerators/freezers or chest freezers, furnaces/ovens, dishwashers)	✓	—
Cancellation costs for a holiday or a business trip – without a minimum trip duration – in the case of an expected damage amount of at least EUR 5,000	EUR 10,000	—
Additional travel costs for the early return from one's holiday – without a minimum trip duration – in the case of an expected damage amount of at least 5,000 EUR	EUR 10,000 (also applies for business trip)	EUR 5,000
Costs for hotel or similar lodging	Up to 1 year per day up to EUR 150 or 2.5‰ of the amount insured (incl. pet accommodation)	Up to 1 year per day up to EUR 125 or 2‰ of the amount insured
Transport and warehousing costs	Up to 1 year	Up to 1 year
Moving costs	✓	EUR 5,000
Water and gas loss	✓	EUR 5,000 DD: EUR 100
Data recovery costs	✓	✓

G. Additional Special Features	Premium	Top
Full benefit guarantee up to the insured amount (underinsurance waiver) – This guarantee shall be valid		
• Generally for damages of up to EUR 5,000;	✓	—
• If the agreed insured amount per square metre of living space amounts to at least EUR 650.	✓	✓
Continuation of the underinsurance waiver after moving If, upon the move into a larger flat, the requirements of the underinsurance waiver cease to be valid, it shall nonetheless continue to be valid up to The full insurance coverage even in the case of damages that have been caused as the result of gross negligence	1 year	—
No benefit limitation in the case of a violation of an obligation as the result of gross negligence up to a compensatory amount of	10% of the amount insured max. of EUR 10,000	10% of the amount insured max. of EUR 5,000
Provisional Insurance Amount	30% of the amount insured	10% of the amount insured
Full insurance coverage even in the case of the violation of a statutory- / government agency-prescribed obligation to install smoke detectors	✓	✓
The following shall not be considered to be an increased risk • the scaffolding of the building in which the flat is located • the unoccupied flat until	✓ 6 months	✓ 3 months
Exemption from paying premiums in the case of unemployment until	1 year	—
Daily termination right: After expiry of the agreed contractual term, you may terminate the contract upon a daily basis.	✓	✓