

## Benefit Guarantee

### The security PLUS of the Dog 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
<b>Benefit Guarantee</b> (see above for explanation)	✓	—
<b>Non-deterioration guarantee</b> compared to the direct previous insurer	✓	—
<b>Condition differential insurance:</b> It applies in the event that there is still a current/expiring previous insurance policy and the insurance is taken out with Adcuri with a start in the future.	max. 15 months	—
<b>New value compensation</b> for items with a new price of up to EUR 5,000 (which were not older than 12 months at the time of the claim)	✓	—
<b>Exemption from contributions in the event of unemployment</b>	1 year	—
<b>Deposit for foreign claims</b> in the European Union, Switzerland, Norway, Iceland and Liechtenstein	EUR 250,000 Worldwide	EUR 100,000
<b>Rescue and recovery costs</b>	✓	—
<b>Use as therapy/assistance/rescue/search animal</b>	✓	✓
<b>Commercial use</b> up to EUR 15,000 turnover per calendar year	✓	—
<b>Damage to other movable property</b> that has been rented, leased, hired or borrowed	✓	up to EUR 10,000 SB 150 EUR

Further benefits	Premium	Top
<b>Sum insured</b> (lump sum for personal injury, property damage and financial loss)	EUR 50 million* or EUR 20 million	EUR 50 million* or EUR 10 million
<b>Loss of receivables cover</b> - minimum loss amount incl. legal protection for damages (minimum amount in dispute: EUR 2,500)	none up to EUR 150,000	EUR 2.500 up to EUR 150.000
<b>Preventive insurance</b> for new risks arising during the term of the contract	✓	✓
<b>Damage to rented property</b> in residential premises and other rooms in buildings rented for private purposes	✓	✓ DD 150 EUR
<b>Damage to rented boxes, pastures</b> (including enclosures), racecourses rented for private purposes	✓	up to EUR 10,000 DD 150 EUR
<b>Puppies of the insured parent animal</b> are insured free of charge up to the age of 12 months	✓	✓
<b>Policyholder also as keeper of other animals</b> (provided that he is not commercially)	✓	✓
<b>Animal keeper</b> (if not acting on a professional level)	✓	✓

\* max. EUR 15 million per injured person

Further benefits (continued)	Premium	Top
<b>Participation in events such as shows, races</b> (with and without sledges/carriages) and tournaments as well as preparations for these (training), provided that no income is	✓	✓
<b>Damages related to breeding</b> (intentional and unintentional breeding)	✓	✓
<b>Animal excrements</b>	✓	✓

Abroad	Premium	Top
<b>Worldwide insurance cover</b> for temporary stays up to	Unlimited	5 years
<b>Insurance cover for stays abroad</b> within Europe	Unlimited	Unlimited

Other special features	Premium	Top
<b>Daily cancellation right:</b> After expiry of the agreed contractual term, you may terminate the contract upon a daily basis.	✓	✓
<b>Innovation clause:</b> Future premium-free term improvements automatically become part of the policy	✓	✓

✓ = insured benefit

— = not included in the scope of benefits

DD = deductible per claim