



Personal Liability Insurance

? What do I need it for?



➤ Personal liability insurance covers damages you or your family cause to others or to their property.

Why am I expected to take it out?

➤ In Germany, you are legally responsible for any damage you cause to others or to their property. Your personal liability insurance will handle a claim against you until it is either settled or rejected. This is one of the most important insurances and DESY insists that you have it during your stay in Germany.



➤ Landlords/landladies, renting rooms or apartments through the DESY Housing Service, want to be sure that their tenants are properly insured.

Will the insurance cover all damages I cause?

➤ No. Rented objects are usually excluded. Household goods, furniture and electrical equipment in rented rooms are NOT covered. When you *borrow* something from somebody and damage it, the damage cannot be claimed. Only sudden and accidental damages, not *gradual* damages are covered.

Examples of Coverage and Exclusion

can be covered	will not be covered
<p><i>I broke a chair in my friend's apartment.</i></p> <p>→ The damage <u>can</u> be covered, because the damage is done to a third party's property (your friend's).</p>	<p><i>I broke a chair in my rented apartment.</i></p> <p>→ The damage will <u>not</u> be covered, because the chair is a "rented object".</p>
<p><i>My daughter damaged the wooden floor of our apartment while playing with her building blocks.</i></p> <p>→ Expenses for mending the floor are covered, because "the room itself" is damaged.</p>	<p><i>I spilled my drink over the landlord's hi-fi system in my rented room/apartment.</i></p> <p>→ This is, once more, "damage to a rented object" – you are responsible, but the insurance will <u>not</u> pay for the damage.</p>
<p><i>I left the water running in the bathroom and my neighbour's apartment was damaged.</i></p> <p>→ Damages to the building (floor, ceiling, walls etc.) and to the neighbour's property are covered.</p>	<p><i>The old fridge in my rented apartment broke down.</i></p> <p>→ If you did not cause the damage, you are not responsible (liable) at all. Neither your insurance nor you will have to pay.</p>
<p><i>I slammed the door of my apartment by mistake and the glass pane fell out.</i></p> <p>→ This is another case of "damage to the building", so the expenses for repair are covered.</p>	<p><i>After I have lived in a flat for a year it turns out that the walls need renovation due to humidity damage (mould).</i></p> <p>→ This is a "gradual damage"; the insurance will not cover it. Was it your wrong conduct that caused the damage? In this case, you will have to pay for it.</p>
<p><i>While cycling I hit another cyclist, causing him injury and damaging his bike.</i></p> <p>→ Both medical expenses and repairs for the other person's bicycle are covered.</p>	