

Recommended Insurances to Protect You from Financial Disaster

Accidents happen and, in Germany, they can be expensive. Three essential but affordable insurances can save you and your loved ones from costly harm.

Private Liability Insurance (Private Haftpflicht)

One simple mistake can cost you thousands. If you accidentally injure someone or damage their property, private liability insurance covers the costs. From leaky washing machines to cracked bathroom tiles and scratched flooring, you may find yourself owing your Landlord a decent amount to cover renovation costs. Even if you knock over an expensive item in a store, damage a friend's belongings, or cause an accident as a pedestrian or cyclist, this insurance pays for claims and legal fees, preventing financial ruin.

Renters Insurance (Hausratversicherung)

Imagine losing everything to a fire, burglary, or water damage. Renters insurance protects your belongings, including furniture, electronics, and clothing. It also covers costs if your home is uninhabitable due to damage. This small investment ensures you won't have to replace everything out of pocket. If you currently have a renters insurance policy through your stateside agency, be sure to make them aware that you are currently international, to ensure that the coverage is applicable in Germany.

Pet Liability Insurance (Haustier Haftpflichtversicherung)

If your dog bites someone or damages property, you are legally responsible. Pet liability insurance covers medical expenses, legal fees, and repair costs, protecting you from expensive claims. Some breeds are even required by law to have this coverage, making it essential for pet owners.

Get Covered Today

These insurances are affordable, but invaluable in protecting you from financial hardship. Contact your preferred insurance provider today or search online to compare policies and get the best coverage for your needs.

Signature: _____

Date: _____