

PERSONAL LIABILITY INSURANCE

Overlooked a car while riding by bicycle? Forgotten to switch-off the hotplate or to shut off the water supply for the washing machine? Lost the key for the hall of residence? – The claims for a damage can easily exceed 100,000 €.

International students as well as Germans are liable without limit in Germany. The claim for a damage doesn't expire, when they leave Germany. If it is not possible to balance the claim, they have to accept a long-standing payment plan agreement. A personal liability cover helps you to avoid such situations for a small amount of money.

Here is our offer:

| | | | |
|-------------------|---------------------|----------------|---------------------------------------------------------|
| Tariff „Exklusiv“ | Insured sum | 50,000,000 € | combined limit for bodily injury and property damage |
| | Important extension | 50,000,000 € | Damage at rented things |
| | Deductible | 150 € | per each claim |
| | Premium | 28,39 € | for a 6 months period |
| Tariff „Klassik“ | Insured sum | 10,000,000 € | combined limit for bodily injury and property damage |
| | Deductible | 150 € | for each claim |
| | Premium | 16,07 € | for a 6 months period |

How can I apply for a cover?

Fill in the enclosed application form and send a foto to info@vbsailer.de or you send the form per post to Versicherungsbüro Sailer, Döbelestr. 11, 78462 Konstanz. You will receive a policy from VHV Insurance Company, 30138 Hannover, send to the address provided on your application form.

Where is the insurance cover valid?

It is valid in the territorial limits of Europe, but not in your home country.

When does the cover expire?

When you leave Germany definitively, please send an email with the confirmation of your deregistration at the Bürgerbüro to the **Versicherungsbüro Sailer** (info@vbsailer.de). The contract will then be stopped. Additionally you can stop the contract at the end of each year of insurance, if you inform us in written form at least three months in advance.

What else is to consider?

Please inform the Versicherungsbüro Sailer in time, when you change your address or your bank account. Please do not forget stating your insurance number.

What is to be done in the case of a claim?

Please inform the Versicherungsbüro Sailer immediately on every claim. Make photos if possible and describe, what happened. Give us the address, phone number and email of the claimants. Where and when did what happen? How old are the damaged things? – Don't say, that you are responsible, so that the insurer can defend you.

What is not covered?

- ... Damage of your own things. Insured are only acts, which cause damage to **others**.
- ... Claims in the context of **professional work**.
- ... Claims caused by driving a car (**motor vehicle**).
- ... Claims caused by breaking **window glass** or other glass plates in the rented rooms.
- ... Damage to **rented movable things**. (**They are only covered in the tariff "Exklusiv"**).

For further questions don't hesitate to contact us.

Versicherungsbüro Sailer

Döbelestr. 11, 78462 Konstanz, Phone. +49 7531 81992 – 0, Fax: +49 7531 81992 - 30 , Email: info@vbsailer.de

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Application form for a personal liability insurance for singles at VHV insurance company in Hannover.

- Please write in block letters -

Ms Mr

_____/ _____ / _____
(Title) (Surname) (First name)

Address (incl. c/o, room number): _____

Email: _____ Mobile: _____

Date of birth: _____ Nationality: _____

Family status: single - if not, please contact us -

Method of payment: by direct debit by invoice

Name of the bank: _____

IBAN: DE _____ BIC: _____

Begin: today
End: Please inform us per email to info@vbsailer.de, when you leave Germany definitively, to cancel the contract.

Herewith you confirm, that you have no further personal liability insurance. You accept, that the cover is restricted to the territorial limits of Europe and not valid in your home country. The contract expires, when you return to your home country.

– Please mark the product you prefer with a cross in the table in front of the respective premium.

| Tariff (please make a cross) | „Klassik“ | „Exklusiv“ |
|------------------------------------------------------------------------|----------------------------------|----------------------------------|
| Insured sums | | |
| - combined limit for bodily injury and property damage | 10,000,000 € | 50,000,000 € |
| - damages at rented furniture in your apartment and other lent things. | 0 € | 50,000,000 € |
| - Loss of employees –keys | 2,000 € | 50.000.000 € |
| - Loss of private keys (dorm keys, etc.) | 30,000 € | 50,000,000 € |
| Deductible | | |
| - The deductible per claim is | 150 € | 150 € |
| Premium | | |
| - pay always for a 6 months period - or - | <input type="checkbox"/> 16,07 € | <input type="checkbox"/> 28,39 € |
| - pay per month (this is only possible with direct debit) | <input type="checkbox"/> 2,82 € | <input type="checkbox"/> 4,96 € |

With your signature you confirm, that you have knowledge of the product-Information-form and the general terms and conditions, which you can find on the internet at:

<https://www.vhv.de/dam/jcr:1d010193-c75d-42ec-9f75-7b3ca7e90e86/102.0005.58.pdf>

<https://www.vhv.de/dam/jcr:0c189b00-8cd6-4967-9ee6-60a5cdbb45e2/102.0013.20.pdf>

You will get this information also in written form, together with your documents, when you apply for a contract.

Konstanz, _____
(date and signature)