Guide in English · step by step

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Compare in your language.

Car insurance in Germany: the comparison calculator step by step

The comparison calculator is in German. Here you see the screens in order and what each field means, explained simply, in English. That way you can fill everything in yourself.

How to use it: keep this guide open. Open the comparison calculator at the address below and fill in the screens in order.
The comparison calculator is here: am-finanzvergleich.de/en/car-insurance-in-germany/

1. **“Situation” (your situation).** “Was möchten Sie versichern?”: what you want to insure. “Neu angeschafftes Auto”: a car you’ve just bought, new or used. Choose this if you’re now registering it in your name. “Bestehendes Auto”: a car you already have and that is already insured. Choose this if you only want to switch insurer. “Versicherungsbeginn”: the day the new insurance starts. If you’re switching insurance, this is usually 1 January. Then press “weiter”.

2. **“Ihr Auto” (your car).** “Fahrzeugauswahl über”: how you want to find the car. “Fahrzeugschein (HSN/TSN)”: with the two codes from the registration document. This is the easiest and safest way. The codes are in the registration document, in fields 2.1 and 2.2. “Marke & Modell (Suche)”: search by make and model. Then it asks in order: “Marke” make, “Modell” model, “Kraftstoff” fuel, “Karosserie” body type, “Leistungsbereich” engine power. “Erstzulassung des Autos”: date of first registration, it’s in the registration document. “Finanzierung des Autos”: how you paid for the car. “Eigenfinanziert” with your own money, “Kreditfinanziert” with a loan, “Leasing” with leasing.

3. **“Nutzung Ihres Autos” (how you use the car).** “Verwendung”: “nur privat (inkl. Arbeitsweg)” private only, including the way to work. “nur gewerblich” for a business only. “privat und gewerblich” both. “Jährliche Fahrleistung”: how many kilometres you drive a year. If you don’t know, “Fahrleistung berechnen” helps you calculate it. “Nächtlicher Stellplatz”: where the car is parked at night. “Einzelgarage” your own garage, “Straße (öffentlich)” on the street, “Privat-/Betriebsgrund” private land or company land, “Parkplatz” car park. “Stellplatz abschließbar”: whether the space can be locked, “ja” yes, “nein” no. “Saisonkennzeichen”: whether the car is only on the road in some months of the year. For most people the answer is “nein”.

4 **“Versicherungsnehmer (Sie selbst)” (who takes out the insurance, so you).** “Geschlecht”: “männlich” male, “weiblich” female. “Geburtsdatum”: your date of birth. “Pkw-/Auto-Führerschein erworben am”: when you got your licence. “Land des Führerscheinerwerbs”: in which country you got it. “Familienstand”: marital status, “verheiratet” married, “ledig” single. “Beruflicher Status”: “Angestellte/r” employee, “Arbeiter/in” worker. “Postleitzahl”: postcode. “Wohnort”: the place where you live. “Punkte in Flensburg”: whether you have penalty points for traffic offences. “Regelmäßiger Zugriff auf weiteres Auto”: whether you can often use another car too.

5 **“Fahrer Ihres Autos” (who drives the car).** “Fahrer des Autos”: “Versicherungsnehmer” only you. “Versicherungsnehmer und weitere Fahrer” you and other drivers. If you also choose other drivers, the calculator will ask for their age. “Halter des Autos”: the person listed as the keeper in the registration document. “Zulassung auf den Halter”: since when the car has been registered in this person’s name. “wie Erstzulassung” means the same day as the first registration.

6 **“Ihre aktuelle Versicherung” (your current insurance).** The calculator asks this if you’re switching insurance. “Auto aktuell versichert bei”: which insurer the car is insured with now. “Wie lange waren Sie bei diesem Versicherer”: how long you’ve been with this insurer. “bis zu 1 Jahr” up to one year, “länger als 1 Jahr” more than one year. “Ist Ihr aktueller Vertrag bereits gekündigt”: whether you’ve already cancelled your current contract. The form says “1-Klick-Kündigungsservice”. This is a service that sends the cancellation letter for you.

7 **“Ihr Schadenfreiheitsrabatt” (your discount for claim-free years).** “Vom Versicherer regulierte Schäden in den letzten 3 Jahren”: whether the insurer has paid any claims in the last 3 years. “Schadenfreiheitsklasse (SF-Klasse) Haftpflicht”: your no-claims class. Next to it the coming year is shown, because the calculator asks for the class that will apply then. As the form explains: if you don’t know, add 1 to this year’s class. This year’s class is on your insurer’s bill. “Weiteres Auto auf Sie oder ein Familienmitglied versichert”: whether another car is insured in your name or a family member’s name.

8 **“Rabatte” (discounts).** “Berufsrabatte”: discounts by profession. “Beruf” profession, “Branche” sector, “Arbeitsweise” how you work, “Arbeitgeber” employer. “Kombi-Rabatte”: tick if you also have other insurance. “Rechtsschutz” legal protection, “Unfall” accident, “Kranken” health, “Leben” life, “Rente” pension. “Weitere Rabatte”: other discounts. “Kinder unter 17 Jahren im Haushalt” whether children under 17 live in your home. “Selbstgenutztes Wohneigentum” whether you live in a house or flat you own. “Jahreskarte für den öffentlichen Nahverkehr” whether you have an annual public transport pass. “BahnCard-Besitzer” whether you have a rail discount card. “Automobilclub-Mitglied” whether you’re a member of a motoring club. At the end there is a box to tick: you confirm that you received the first information from the insurance broker (Erstinformationen). Answer everything honestly, because in case of a claim the insurer can check it.

9 **“Tarifoptionen” (tariff options).** A small window opens. “Versicherungsschutz”: what cover you want. “Haftpflicht” the compulsory insurance, “Teilkasko” partial cover, “Vollkasko” comprehensive cover. “Selbstbeteiligung”: the amount you pay yourself for each claim. The higher this amount, the lower the premium. “Werkstattauswahl”: where the repair is done. “durch Versicherer” means at the garage chosen by the insurer, and it’s usually cheaper. “Zahlweise”: payment method, “jährlich” once a year. With the button “übernehmen” you save your choice.

10 **“Ergebnis” (list of results).** The offers appear one below the other. “Günstigster Tarif”: the cheapest tariff. “Preis-Leistungs-Empfehlung”: a recommendation with good cover for its price. The price is usually for one year. “Tarifnote”: the tariff’s rating. “Leistungsdetails”: what exactly is covered. “Tarif vergleichen”: puts tariffs side by side. On the left it says “Schutz erweitern”, so extend cover: “Schutzbrief” breakdown assistance, “Fahrerschutz” driver protection, “Rabattschutz” discount protection. They’re not compulsory and they raise the premium. To choose a tariff, press “weiter”.

11 **After choosing a tariff: six short steps.** At the top it says: “Kontakt” contact, “Fahrzeug” vehicle, “Vorversicherung” previous insurance, “Optionen” options, “Zahlungsdaten” payment details, “Übersicht” summary. In the “Kontakt” step the calculator asks for “E-Mail-Adresse” your email address, “Telefonnummer” your phone number, “Anrede” form of address, “Herr” Mr, “Frau” Ms, and “Titel” academic title. If you don’t have one, leave “kein Titel”. Then you enter your first name, surname and address. In the “Zahlungsdaten” step it asks for the number of the bank account (IBAN) the premium is paid from. In the “Übersicht” step you see everything once more. When you press the last button, the contract is concluded. Before you press it, check everything you’ve entered.

On every screen “zurück” means back, and “weiter” means next. You can go back or close the page at any time. Until you press the last confirmation button, no contract is concluded.

If this guide helped you, send it to a friend or family member in Germany.
am-finanzvergleich.de/en/car-insurance-in-germany/

We are neither advisers nor brokers. The comparison is free for you. If you sign a contract through our partners, we may receive a commission. The price for you doesn’t change. There are no extra costs for you. The comparison calculators belong to our partners and the screens may change over time. Before you sign a contract, check that you understand everything.