Guide in English · step by step

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Compare in your language.

Household insurance 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/household-insurance-germany/

1 **To start: you and your address.** At the very top it says “Ein Service der Mr-Money Makler-Bund GmbH”. This calculator belongs to our partner Mr-Money. “Bestand in den letzten 5 Jahren eine Vorversicherung?”: whether you’ve had such insurance in the last 5 years. “Gewünschter Versicherungsbeginn”: when the insurance should start. “schnellstmöglich” as soon as possible. “PLZ - Risiko-Anschrift”: the postcode of the flat to be insured. “Risiko-Anschrift” is the address where your belongings are. “Ort”: town. “Straße”: choose your street from the list. “Hausnummer”: house number. “Geburtsdatum”: your date of birth.

2 **Your flat.** “Wo wohnen Sie?”: what kind of building you live in. “Mehrfamilienhaus” apartment building, “Einfamilienhaus” single-family house, “Zweifamilienhaus” two-family house, “Doppelhaushälfte” semi-detached house, “Reihenhaus” terraced house. “Ist die Wohnung möbliert vermietet?”: whether you rent the flat out to someone furnished. For most people “nein”. “Ihre gesamte Wohnfläche im Haus”: the total size of your flat. “qm” next to it means square metres. This number is in your tenancy agreement. “Davon sind im Keller”: how many of these square metres are in the basement. “Öffentlicher Dienst”: whether you work in the public sector. “Bauartklasse”: how the building is built. Most houses in Germany are made of stone or concrete with a tiled roof. That’s the first option in the list: “massive Bauweise mit harter Dachung (BAK I)”. If you’re not sure, ask your landlord.

3 **The cover.** “Versicherungssumme”: the full value of your belongings, so the highest amount the insurer pays. With “automatisch (empfohlen)” the amount is calculated automatically from the square metres. The word in brackets means “recommended”. With “selbst angeben” you enter the amount yourself. “Fahrraddiebstahl bis”: the most euros you get if your bike is stolen. “Glasversicherung”: whether the insurance should also cover broken glass. “Elementarschäden”: damage from natural forces. In brackets they’re listed: flooding, earthquake, subsidence, landslide, snow load and avalanche. “Best-Leistungs-Garantie”: an extra guarantee the insurer gives. What exactly it means is described in the tariff details. These options raise the premium.

4 **“Rabattrelevante Angaben” and sending.** “Selbstbeteiligung”: whether you agree to pay part of each damage yourself. With “ja” the premium is lower. “Laufzeit”: “1 Jahr” one year, “3 Jahre” three years. “Schäden in den letzten 5 Jahren”: how many claims you’ve reported in the last 5 years. “Davon sind Fahrraddiebstahlschäden?”: how many of them were bicycle thefts. With “Filter” the first option is enough for most people: compare based on what I entered. With the box at the end you confirm that you’ve read the texts “Erstinformation” and “Mitteilung zur Beratungsgrundlage”.

5 **The list of results.** At the top there are three tips: “Preis-Tipp” price tip, “Preis-Leistungs-Tipp” good cover for its price, “Leistungs-Tipp” the widest cover. Below it says “Tarife sortiert nach günstigster Beitrag”: tariffs in order, from the cheapest premium. Each tariff shows: “Vers.summe” the insured amount. “Selbstbeteiligung” the amount you pay yourself. “Wertsachen” the highest amount for valuables, for example jewellery and cash. “Überspannung” damage to electrical devices from lightning. “Fahrrad” bicycle theft. “Leistungspunkte”: points for the cover, at most 150. The cheapest tariff often has few points, so look at both together. Below the price it says “jährlich”: the price isn’t monthly but annual. “Tarifdetails”: details. “Vergleichen”: puts the tariffs you’ve ticked side by side. To choose, press “Antrag”.

6 **“Antrag” (the application).** First it says “Ihr gewählter Versicherungsschutz”: the cover you’ve chosen. “Zahlbeitrag”: the premium you’ll pay. When you press “Antrag”, three steps follow: “Versicherungsnehmer” who takes out the insurance, “Antragsdaten” application details, “Bestätigung” confirmation. At the top it says this sentence: “Laufzeit 1 Jahr mit automatischer Verlängerung, Kündigungsfrist 3 Monate vor Ablauf”. This means: the contract runs for one year and renews itself. If you want to cancel it, you have to do so in writing at the latest 3 months before the end of the contract year. The fields: “Anrede, Titel” form of address and academic title, “Herr” Mr, “Frau” Ms. “Vorname” first name, “Nachname” surname. “Postleitzahl, Ort” postcode and town. “Straße, Hausnr.” street and house number. “Telefon-Nr.” phone number. “E-Mail-Adresse” your email address. Check that you’ve entered it correctly, because the insurance documents are sent there. “Genaue derzeitige Berufsbezeichnung”: the exact name of your current job. “Geburtsdatum” date of birth. “Staatsangehörigkeit”: citizenship. From the list you choose your country, for example “Vereinigtes Königreich”, “USA” or “Deutschland”. “Familienstand”: marital status. “verheiratet” married, “zusammenlebend” living together without being married, “ledig” single, “geschieden” divorced, “getrenntlebend” separated, “verwitwet” widowed. In the next step the calculator usually asks for the bank account the premium is paid from. When you press the last button in the confirmation step, your application will be sent.

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/household-insurance-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.