Guide in English · step by step

am-finanzvergleich.de

Compare in your language.

Liability 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/liability-insurance-germany/

1 **The first form.** 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. “nein” no, “ja” yes. “Gewünschter Versicherungsbeginn”: when the insurance should start. “schnellstmöglich” as soon as possible, “Datum angeben” you enter the date yourself. “Tarifauswahl”: who should be insured. “Familie/Lebensgemeinschaft mit Kinder” a family or couple with children. “Paar/Lebensgemeinschaft ohne Kinder” a couple without children. “Single ohne Kinder” one person, without children. “Single mit Kinder” a single parent with children. “PLZ des Antragsstellers”: your postcode. “Öffentlicher Dienst”: whether you work in the public sector. For most people “nein”. “Geburtsdatum”: your date of birth.

2 **Extra protection.** “Ausfalldeckung”: if someone causes you damage and has neither insurance nor money, your own insurance will pay for your damage. “Deliktunfähige Kinder unter 7 Jahre mitversichern?”: under German law, children under 7 aren’t liable for damage they cause. With this option the insurance will still pay for such damage. This is useful if you have small children. “Hund mitversichern? (kein Kampfhund!)”: whether you also want to insure your dog. The brackets mean: not breeds considered dangerous.

3 **“Rabattrelevante Angaben” (details relevant for the discount) and sending.** “Laufzeit”: contract length. “1 Jahr” one year, “3 Jahre” three years. Three years are usually a bit cheaper, but tie you in longer. “Schäden in den letzten 5 Jahren”: how many claims you’ve reported in the last 5 years. “Filter” has two options. The first: compare based on what I entered, no other filters needed. The second: I want to set more filters. The first is enough for most people. At the end there is a box to tick: you confirm that you’ve read and downloaded two information texts, “Erstinformation” and “Mitteilung zur Beratungsgrundlage”. If you don’t tick it, the list won’t open.

4 **The list of results.** At the top, in the yellow boxes, 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. “Vers.summe”: the highest amount the insurer pays per case. “Selbstbeteiligung”: the amount you pay yourself in each case. “Leistungspunkte”: points for the cover, at most 150. Below the price it says “jährlich”: the price isn’t monthly but annual. “Tarifdetails”: what exactly is covered. If you tick the boxes on the right and press “Vergleichen”, you’ll see the tariffs side by side. “Eingaben ändern”: change what you entered. To choose, press “Antrag”.

5 **“Antrag” (the application).** 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/liability-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.