



# WELL-INSURED, WHATEVER HAPPENS.

LIABILITY AND INSURANCE.

# WBM.

Wohnungsbaugesellschaft  
Berlin-Mitte mbH



## PERSONAL LIABILITY INSURANCE: A MUST-HAVE FOR US ALL.

Everyone needs personal liability insurance. You must pay for any damage you accidentally or negligently inflict on others. Even a little carelessness can have expensive consequences. For example, if you accidentally destroyed a vase or even hurt someone – if you have culpably violated your duty of care, personal liability insurance will cover the costs if there are legitimate claims against you. Glasses that have been trodden on must be replaced quickly.

Higher costs can arise if the neighbouring apartment is under water because of a ruptured hose on your washing machine. If you cause damage to someone else, you may find yourself liable for lifelong payments. Personal liability insurance covers potential claims from injured parties, even in court, if necessary. Personal liability insurance is usually

included for the whole family – even children while they are still in education and as long as they are unmarried. Insurance usually offers protection against the financial consequences of personal injury, damage to property, rented property and financial losses.

In any case, it is worthwhile comparing rates. The rates for individuals, families and senior citizens are quite different. Suitable personal liability insurance is available on the Internet, for example:

[www.tarifcheck24.com/  
haftpflichtversicherung.html](http://www.tarifcheck24.com/haftpflichtversicherung.html) or  
[www.finanztip.de/recht/versicherungen/  
haftpflichtversicherungen](http://www.finanztip.de/recht/versicherungen/haftpflichtversicherungen)



## HOME CONTENTS INSURANCE: FOR YOUR PEACE OF MIND

Home insurance offers customised risk provision for your own home. The insurance covers the loss by risks such as fire, water, storm damage and burglary in your apartment. It covers not only furniture and carpets but also privately used household items, such as dishes, clothing, tools and electrical appliances, which would be replaced in case of damage. This is usually on a new-for-old basis.

In many cases, people underestimate the value of their house. If you make a rough calculation of the value of your possessions, it will soon reach several thousands of euros. Therefore, home insurance is worthwhile, not only for owners of valuable objects but also for smaller households. If a loss occurs it could result in substantial follow-up costs as well as the cost for the damaged furnishings.

If there is damage in your own household, for example, through a burst pipe or fire, this is not automatically insured by the landlord. These items would be replaced by the home insurance or taken over by the civil liability insurance, unless the damage is caused by someone else.

Besides cleanup and removal costs, for example, after an apartment fire, there could also be storage costs. Household insurance usually covers these costs. And, should an apartment be temporarily uninhabitable because of the damage, the accommodation costs for a hotel or similar will be met proportionately.

A standard sum insured is € 30,000 and it is possible to get inexpensive household insurance for a few euros a month. When choosing insurance you should pay special attention to the level of coverage provided by the policy. Short contract periods are advisable. Make sure you do not value the sum insured too low. To calculate the value of your own household, there is a simple formula: Multiply your living space by 650 euro. You can compare different rates by using:

[www.check24.de/Hausratversicherung](http://www.check24.de/Hausratversicherung)

# DO YOU ALREADY KNOW ABOUT OUR OTHER GUIDES?



## IS THIS VALUABLE OR CAN I DISPOSE OF IT?

Helpful tips. It's all about waste.

*german-english / german-turkish / german-russian / german-vietnamese*

## HERE'S TO GOOD NEIGHBOURS

Tips and rules to create a good neighbourly environment in apartment buildings

*german-english / german-turkish*

## APARTMENTS FOR SENIORS IN BERLIN

A relaxing place to grow older

*german-english*

## GETTING PESTS UNDER CONTROL.

Useful tips for pest control.

*german-english / german-turkish*

## KNOWING HOW IT WORKS

All about service charges

*german-english /*

*german-turkish*

## DOG, CAT... HOUSE

A wild how-to guide to having pets in rental apartments

*german-english / german-turkish*

## CONTACT:

Tenants' service

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## OPENING TIMES:

Our tenants' service is open for you:

Monday to Thursday 08.00–17.00 hrs

Friday 08.00–14.00 hrs

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