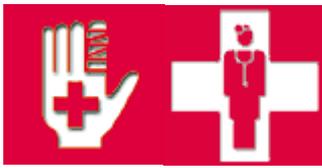


Private insurances



Insurance: It's the Law – Many German insurance schemes are mandatory.



Health Insurance. What the Germans call *Krankenversicherung* is mandatory. See other article.

Pflegeversicherung

Since 1995, every person living in Germany has been required to participate in another mandatory insurance plan, long range nursing insurance. This will be collected by your *Krankenversicherung* company if you use a German one.

Reisenkrankenversicherung



Another noteworthy difference: mandatory insurance is recognized throughout Europe, whereas most private insurance benefits stop at the border or, at best, are limited when you are abroad. You can, however, get travel health insurance protecting you everywhere in the world except in the country that issued your passport. (Like an E111 from UK) Seeing a specialist in a foreign country requires an OK from the company.

Personal Liability Insurance. This is mandatory in the case of automobiles). You can also get insurance covering other cases of liability for injury or damage to other persons or their property. It is highly recommended if you rent a house or an apartment.

Accident and Disability Insurance

Most accident insurance will pay protection in case of death or a daily sum if you are hospitalized or sick. It may even pay damages in case of injury and any cost relating to cosmetic surgery. Disability insurance pays a lump sum, the size of which depends on the degree of injury. The least expensive version is the *reine Risiko-Unfallversicherung*, which has a low premium and pays a large lump sum in the event of disability. The catch is that it doesn't pay for lesser injuries, such as a broken arm or leg. This cover can also be provided by British insurers, if you know where to ask.

Home Insurance.

Household Insurance (*Hausratversicherung*), covering the contents of



your home against fire, water damage, theft, vandalism and hail, isn't required by law in Germany. But it is recommended and some landlords demand it. Policyholders should make sure they insure their household goods for their full value and maintain a current list of all personal items such as furniture, home entertainment equipment, jewellery and antiques. Some policies even pay for hotel stays during the renovations. In the event of damage, contact your insurance agent immediately by phone and by registered letter. In the case of theft you must prove what was stolen. Receipts, inventories, guarantees and photos are very helpful. (again this can be sourced through the UK also.)

Legal Insurance

(*Rechtsschutzversicherung*) covers any legal costs you encounter, up to €150,000. And, if you want to counter sue, it will pay as long as there is a reasonable chance of winning. Legal insurance can be purchased for the entire family, for the job (*Arbeitsrechtsschutz*) and for traffic infractions (*Verkehrsrechtsschutz*). If you're renting your apartment or house, it's a good idea to have *Mietrechtsschutz* insurance, which can cost up to €60 per year).

SOME COMMON WORDS YOU MAY ENCOUNTER AND WHAT THEY MEAN IN ENGLISH

Abmeldung	notice of withdrawal
Angehörige	dependents
Antragsfrist	deadline for application
Beitrage	premium
Beitragsrückerstattung	reimbursement of premiums
Berechtigter	beneficiary
Berufshaftpflicht	personal employment insurance
Betriebskrankenkasse	company sickness fund
Freibeträge	deductibles
Freiwillige versicherung	voluntary insurance
Gesetzliche Krankenkasse	statutory health care plan
Gruppenversicherung	group insurance
Haftpflichtversicherung	liability insurance
Hausratversicherung	insurance for household items
Karenzzeit	waiting period
Krankenhausbehandlungen	hospital care
Krankenschein	physician's sick notice

Krankentagegeld	daily sick pay
Krankenversicherung	health insurance
Lebensversicherung	life insurance
Leistung	benefit
Mietrechtsschutz	legal rent protection
Pflegeversicherung	long range nursing insurance
Pflichtmitglieder	compulsory member
Prämie	premium
Rechtsschutzversicherung	legal rights insurance
Reiseversicherungen	travel insurance
Risikoverteilung	risk distribution
Rückversicherung	reinsurance
Selbstbeteiligung	coinsurance
Unfallversicherung	accident insurance
Versicherungsvertreter	insurance agent
Vollversicherung	comprehensive insurance