

PRIVATSCHUTZ

Allianz private accident insurance – Overview

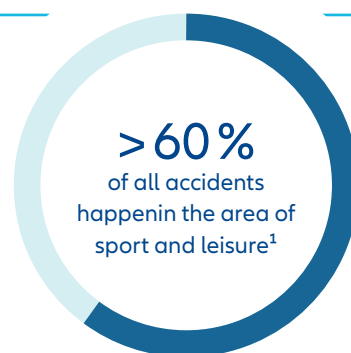
In Germany, employees are generally protected by statutory social insurance. This includes the following insurances: Health insurance, long-term care insurance, pension insurance, unemployment insurance and statutory accident insurance. The aim of social insurance is to provide legally regulated protection for employees. It offers protection against general life risks such as unemployment, illness, the need for long-term care, invalidity, accidents at work and occupational illnesses.

Employees can also extend their cover with private insurance (e.g. private health insurance, occupational disability insurance, private accident insurance). These private insurance policies allow you to close the gaps in your statutory social insurance cover and to take out personalised insurance to suit your needs. In this way, you can ensure that you and your family are comprehensively covered in every situation.

Accident risks in everyday life

If nothing happens, everything is fine. However, an accident can cause upset and pain, and possibly also long-term physical disability combined with a financially uncertain future. The majority of all accidents occur in the area of sport and leisure, many of them at home – in situations where there is no statutory accident insurance cover.

¹ Statistical average value of the Bavarian State Ministry of the Environment and Consumer Protection from 29/06/2023



Why accident protection makes sense



Lily S., 31, falls off her bike. She injures her spine and her shoulder. Lily is severely and permanently disabled.

² The examples shown are fictitious examples.

³ Accident cover with a disability sum of 100,000 euros (except basic tariff), lump-sum payment depending on the degree of disability.

These insurances are important, but often not sufficient after an accident.

Statutory accident insurance



Does not pay because the accident occurred during leisure time and not during working hours.

Statutory health insurance



Only pays for medical treatment.

With the private accident insurance from Allianz you are comprehensively covered.

One-off capital payment and utilisation



One-off capital payment of up to **500,000 euros**³, e.g. can be used for remodelling the house.

Services



Through the **'Wieder-Fit'** service, **additional treatments by specialists** such as osteopathy (**up to 10,000 euros**).

✓ Rates compared






Benefits (at a glance)

The following benefits are included in all offers of insurance

- ✓ Accident consultants, worldwide around the clock
- ✓ Wieder-Fit
- ✓ Progression 500
- ✓ Cosmetic operations and salvage costs: EUR 100,000

	Basis	Smart	Komfort	Premium
Benefit from degree of disability	50%	20%	1% or 20%	1%
Disability sum EUR 20,000 to EUR 250,000	Selectable	Selectable	Selectable	Selectable
Maximum disability benefit	Up to 500 %	Up to 500 %	Up to 500 %	Up to 500 %
TopSchutz Maximum disability benefit from 50% disability	—	Optional	Inclusive	Inclusive
Death benefit EUR 1,000 to EUR 250,000	—	—	Selectable	Selectable
Accident assistance family Accident counsellor and re-fit also for partners and family	—	—	Counselling	Counselling and assumption of costs for therapies and aids

Useful supplementary cover

-  **Unfallrente:** A lifelong monthly pension is paid from a degree of disability of 50% due to an accident.
-  **Krankenhaustagegeld:** Daily hospital allowance is paid for each day of inpatient treatment in a hospital as a result of an accident. From the 4th day you will receive double the daily rate. We pay 3 daily rates for outpatient operations following an accident.
-  **Rundum Service:** Your personal accident consultant will organise help for you at home, for your family or for care after an accident. And that for up to 6 months from the date of the accident. Can only be taken out in the tariff for adults.
-  **Akuteistung:** Rapid cash benefit of up to EUR 3,000 for broken bones, torn muscles, tendons, ligaments and capsules, even if no permanent physical impairment remains.
-  **Kinderinvaliditätschutz:** One-off payment from a degree of disability of 50% due to accident or illness. Can be contracted from the 1st birthday until the 17th birthday.

§ Important to know

Particularly suitable for: Private accident insurance is suitable for all persons who attach great importance to security. It can be taken out from birth to 82 years of age.

Not suitable for: Private accident insurance is not suitable, if you are already in need of long-term care or are currently applying for care benefits or if you are a professional athlete, tamer or artist.

Dynamic and premium adjustment: With the annual increase in benefits and premiums benefits and premiums (dynamic), you ensure that your cover is continuously adjusted. If you wish, you can also object to this dynamic. The dynamic ends on your 55th birthday. After your 55th birthday, the premium increases annually by 5% until your 75th birthday.

Statutory accident insurance: You receive the benefits of private accident insurance benefits independently of statutory benefits.

Privatschutz: You receive attractive price advantages for the Comfort and Premium tariffs attractive price advantages if you take out additional private protection insurance.

General Terms and Conditions of Insurance (AVB): This information can only offer you an overview of the services we provide. The German version of General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out is decisive as far as your insurance cover is concerned.

Private accident insurance supports you after an accident with a personal accident consultant, rapid assistance and financial benefits. Always there for you when you need us.

