

liability



PRINAS

Assekuranz Service GmbH



home | household



car



legal expenses



accident



Best coverage is our first priority.

**PRINAS. The perfect fit for you.**

Subsidiary company of



## Tailored to your needs



### Your needs count!

With changes in our personal lives, the need for insurance coverage often changes as well. Nowadays, change often occurs faster than one might expect. This is why HDI offers you a newly developed range of products for your personal security.

#### Individual coverage

Benefit from a coverage that is tailored to your personal situation and today's requirements.

Examples are

- personal liability insurance
- accident insurance
- household contents insurance
- residential building insurance
- domestic glass insurance
- legal expenses insurance

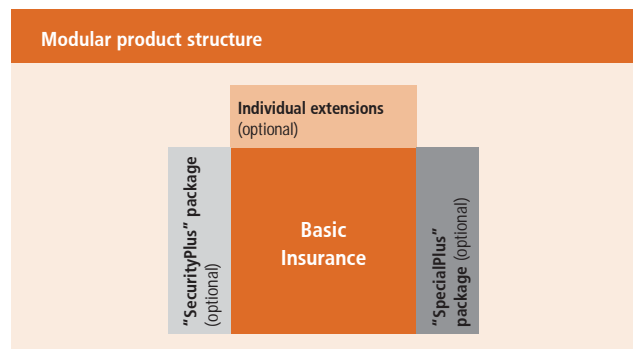
We offer you one-stop service for very low premiums. From a broad range of products, just choose those that are important to you.



**Individual coverage**  
The perfect fit for you.

### Modular structure

You live a lifestyle according to your personal needs. Your HDI insurance coverage is just as individual. Our personal liability, accident, residential building and household contents insurance policies are all based on a modular structure. In addition to our comprehensive basic coverage, we offer various packages and extensions which can be combined flexibly.



With our legal expenses insurance you can also choose the best protection for each situation. You decide what you need.

#### Combine and save!

All those who have insured their car with us can benefit from our extra discount when taking out other HDI insurance packages:

- 10 % on private liability insurance
- 10 % on motorist's legal protection
- up to 15 % on accident insurance
- up to 15 % on car insurance, if you take out residential building insurance with HDI.

## More security for you



### HDI personal liability insurance

The personal liability insurance is one of the most important policies one can have. It provides protection against the financial consequences of damages you are liable for by law as a private citizen.

#### Your benefits at a glance

- **Great coverage:** liability up to EUR 5 million or EUR 10 million
- **All included:** we offer insurance against many risks in everyday life, including damage to persons, property, assets or rented property
- **Singles pay less:** singles benefit from our special single liability insurance with the same coverage at a lower premium
- **Security for your loved ones:** our family liability insurance includes coverage for your spouse/partner/person living with you in domestic partnership and their children (as long as those are not married themselves and until the end of their professional training)

#### The basic insurance

Our personal liability insurance offers comprehensive coverage even in the basic version. Here are some examples of insured risks:

##### Family and leisure

Loss of private keys owned by third parties, up to EUR 25,000 with a EUR 150 excess
Internet risks (damages from exchanging, transmitting or providing data)
Sail boats (owned by you) with a sail area of up to 15 sqm
Windsurf boards (owned by you)
Practicing sports (except hunting) - also included are e. g. riding horses which are owned by a third party or kite-surfing
Damages from owning or taking care of tame pets or domesticated small animals and bees (non-commercially, dogs and horses are not included)
Voluntary work as long as you do not work in a leading position or carry a high degree of responsibility

##### Property and rented property

Flats within Germany used by yourself (also holiday flats)
A detached house or duplex and weekend or holiday home within Germany, used by yourself (yard and garages included)
Letting of a self-contained flat in your house
Photovoltaic/solar systems (ownership and feed-in of electricity into a power grid) which belong to the above-named property. Damages through the feed-in of electricity with an excess of EUR 150
Construction work (e. g. reconstruction, extension) on the above-named property up to EUR 60,000
Ownership of ponds, swimming-pools and biotopes

##### Being abroad

World-wide insurance of temporary residence in a foreign country up to 5 years
Kaution bei Schäden im europäischen Ausland bis 15.000 EUR

#### Optional coverage

##### The "SecurityPlus" package covers e. g.

Letting of space used for commercial purposes
Letting of freehold flats and holiday flats within Germany
Letting of garages
Real estate (freehold flat, detached house solely used by the owner) within the EU when being abroad temporarily or up to 5 years
Water pollution by overground fuel oil tanks up to 5,000 litres
Golf carts that need no licence or insurance

##### Individual extensions

Loss of commercial keys owned by third parties, up to EUR 25,000 with a EUR 150 excess
Work as a family child care provider
Professional liability insurance for teachers on duty

#### Examples for calculating the premium

Non-binding model calculation (as of 1-7-2010)

The current conditions that are effective for your company can be obtained from your contact person.

Liability for damage to persons, property, assets and rented property	EUR 5m	EUR 10m
Family liability insurance (basic insurance)*	EUR 56,85	EUR 62,53
Single liability insurance (basic insurance)*	EUR 43,93	EUR 48,34
Additional "SecurityPlus" package as an extension to the basic coverage	EUR 10,96	EUR 12,06

All calculations shown are for annual premiums and include the current insurance tax.

\* In combination with a car insurance, the above-listed premiums are reduced by 10 %.

## Show that you care



### HDI accident insurance

#### Our products at a glance

- HDI personal accident insurance
- HDI children's accident insurance
- HDI accident insurance 50Plus

Nowadays, it is usual to lead an active lifestyle. However, an accident can happen in the blink of an eye and spoil your plans for the future. Most accidents happen during leisure time, i. e. at home, on holiday or while practicing sports. In these moments you are often not covered by public insurance. After such an accident, you might not be able to work again or your home might have to be rebuilt to be disabled friendly. You will find detailed information on the HDI personal accident insurance below. If you have any questions about our other insurance services, please do not hesitate to ask your contact person.

#### HDI personal accident insurance

##### The basic Insurance

The most common risks are already covered by our basic insurance at a very low premium.

- **Invalidity benefits** to compensate the possible loss of income after an accident
- **Death benefits** to take care of the bereaved
- **Daily hospital allowance** to complement the allowance from public health insurance and **recovery benefits** after the hospital stay
- Lifelong **accident annuity** at a degree of disablement of 50 % or more

##### The basic insurance covers e. g.

Reimbursement for cosmetic surgery expenses up to EUR 5,000
Salvage expenses up to EUR 10,000 and allowances for rehabilitation up to EUR 1,000
Coverage of <ul style="list-style-type: none"> <li>– accidents as a result of strokes/heart attacks</li> <li>– consequences of mental or nervous disorders</li> <li>– insect bites</li> <li>– results of intoxication (consumption of solids or liquids)</li> </ul>
Children are co-insured with their parents for one year starting with their birth (provided that the child was born during the insurance contract period)

#### Optional coverage

##### The "SecurityPlus" package covers e. g.

Reimbursement of cosmetic surgery expenses up to EUR 10,000
Allowance for rehabilitation measures of EUR 3,000
Reimbursement for medical aids and equipment up to EUR 1,500
A dismemberment schedule with higher benefits compared to the basic insurance in case of invalidity
Twice the death benefits in case of the death of both parents

##### The "SpecialPlus" package

Within the scope of the insured sum, the package covers: <ul style="list-style-type: none"> <li>– Inguinal hernia</li> <li>– Conditions affecting consciousness (e. g. epileptic seizures)</li> <li>– Serious infections (e. g. malaria, typhus, cholera)</li> </ul>
Benefits of up to 40 % even if an illness or physical infirmity has added to the malfunction of the respective part of the body by 40 % already before the accident

#### Individual extensions

After an accident, we offer additional assistance services such as

- meal delivery service
- in-house emergency hotline
- outpatient care at home
- a housekeeper for grocery shopping or help with the laundry

#### Example for calculating the premium

Non-binding model calculation (as of 1-7-2010)  
The current conditions that are effective for your company can be obtained from your contact person.

##### Basic insurance with the package "SecurityPlus" (Risk category A\*)

Indemnification for total disablement	EUR 300,000
Basic insured sum for invalidity	EUR 100,000
Death benefits	EUR 25,000
Accident benefits (monthly)	EUR 250
Daily hospital allowance and recovery benefits	EUR 20
<b>Monthly premium</b> with the combine and save offer	<b>EUR 10.34**</b>
without the combine and save offer	<b>EUR 12.10**</b>

\* Applicable for all people employed in trading or as an office worker  
\*\* The monthly premium includes the current insurance tax and an additional premium for payment by instalment

## Your home in good hands



### HDI household contents insurance

For most people, home means a place where they are safe and sound and do not need to worry about their valuables or personal belongings. Therefore, damage by **fire, burglary, water or storm/hail** often comes as a shock. With the HDI household contents insurance, you do not need to worry about financial losses since damaged, missing or destroyed property will be compensated.

#### The basic insurance

No matter if the damage is caused by accidental escape of water, burglary and robbery or storm/hail – our home contents insurance protects you against loss of your valuables and belongings.

#### Additional coverage of e. g.

... hotel expenses after an insured event	up to 10 % **
... damage caused by lightning-induced over-voltage, over-current and short circuit	up to EUR 5,000
... damage by scorching	up to EUR 500
... damage on deep freezers and frozen food caused by a power blackout	up to EUR 200
... valuables in general	up to 20 % **
... damage caused by vandalism after burglary	no limit
... theft from locked cars within Germany*	up to EUR 500
... theft of linen and clothes from the insured property	up to EUR 250
... theft of garden furniture and gardening tools/appliances from the insured property	up to EUR 1,000
... theft of secured baby carriages, motorised wheel-chairs and walking frames	up to EUR 500
... damage of property off-premises (e. g. when taking property with you on holiday)	up to 15 % ** max. EUR 15,000

In addition, we will not hold you responsible for damage of up to EUR 5,000 which occurred due to gross negligence.

\* please take your belongings which are likely to be stolen (e. g. valuables, mobile electrical devices such as phones) with you when leaving the car since those are not insured

\*\* of the insured sum

### Optional coverage

#### The "SecurityPlus" package

Extended coverage of...	
... hotel expenses after an insured event	up to 20 % **
... damage caused by lightning-induced over-voltage, over-current and short circuit	no limit
... theft of valuables in general	up to 30 % **

With the "SecurityPlus" package, payment of an additional premium is only due if the property is uninhabited for longer than 3 months (basic coverage: 2 months).

#### The "SpecialPlus" package

Extended coverage of...	
... theft from locked cars* (within Germany and other European countries)	up to EUR 2,000
... theft of garden furniture and gardening tools/appliances from the insured property	up to EUR 2,000
... damage caused by backwater	up to EUR 10,000
... damage caused by vandalism	up to EUR 10,000

In addition, we will not hold you responsible for damage of up to EUR 15,000 which occurred due to gross negligence.

\* please take your belongings which are likely to be stolen (e. g. valuables, mobile electrical devices such as phones) with you when leaving the car since those are not insured

\*\* of the insured sum

### Individual extensions

In addition to the packages, we offer individual extensions such as our tradesman service or the insurance of further damage by natural hazard.

### Example for calculating the premium

Non-binding model calculation (as of 1-7-2010)

**Property in constantly inhabited buildings (building class 1), rating zone 2, no excess**

Insured sum EUR 80,000

+ "SecurityPlus" package

+ bicycle theft up to 1 % of agreed sum insured

**Annual Premium**

**132,69 EUR\***

\* Annual premium including the current insurance tax

### A perfect complement: HDI domestic glass insurance

This policy covers damage to glass in and on the building and furniture.

## Do what is necessary



### HDI home insurance

Hazards like fire, storm and tap water are unpredictable and can quickly damage or destroy your home. Without the cover of a home insurance, the inhabitants would be faced with ruin. With us, you get comprehensive cover which will help you to rebuild your home in case of damage.

#### The basic insurance

Please note that the following items refer to the agreed hazards **fire (f)**, **tap water (tw)** and **storm/hail (st)**.

**With our basic insurance we offer coverage of e. g.**

... damage caused by lightning-induced overvoltage, over-current and short circuit	f	up to 10 %*
... damage by scorching	f	no limit
... accidental escape of water from fish tanks, waterbeds, downpipes within the building, air-conditioning, reverse cycle heating and solar heating systems as well as floor heating	tw	no limit
... damages for burst gas pipes	tw	no limit
... damages for burst water pipes on and beyond the property	tw	up to EUR 2,000
... breakage of mountings and fixtures, per item	tw	up to EUR 500
... reimbursement of expenses for the removal of trees blown over or snapped by storm or lightning	f, st	up to EUR 2,500
... building shell insurance against fire damage	f	up to 12 months

In addition, we will not hold you responsible for damage of up to EUR 5,000 which occurred due to gross negligence.

\* of the insured sum

#### Optional coverage

##### The "SecurityPlus" package

Please note that the following items refer to the agreed hazards **fire (f)**, **tap water (tw)** and **storm/hail (st)**.

**With our "SecurityPlus" package we offer an extension of the basic coverage for e. g.**

... building shell insurance against the hazards tap water and storm/hail (extended building shell insurance)	f, tw, st	no limit
... damage caused by lightning-induced overvoltage, over-current and short circuit	f	no limit
... reimbursement of expenses for the removal of trees blown over or snapped by storm or lightning	f, st	up to EUR 5,000

In addition, we will not hold you responsible for damage of up to EUR 15,000 which occurred due to gross negligence.

\* of the insured sum

#### The "SpecialPlus" package

Please note that the following items refer to the agreed hazard **tap water (tw)**.

**With our "SpecialPlus" package we offer an extension of the basic coverage for e. g. ...**

... damages for burst water and heating inlet pipes on the property which serve as a water supply for non-insured buildings/facilities	tw	up to EUR 20,000
... damages for burst water and heating inlet pipes beyond the property which serve as a water supply for insured buildings/facilities	tw	up to EUR 20,000
... damages for burst water outlet pipes on and beyond the insured property	tw	up to EUR 5,000
... loss of water and gas due to pipe rupture	lw	up to 1.000 EUR

#### Individual extensions

In addition to the above-mentioned, we offer individual extensions such as an insurance of photovoltaic systems or our tradesman service. In case of an emergency we can organise and pay for the expenses of:

- emergency lock and key service
  - sewer cleaners and plumbers
  - electricians and heating system technicians
  - emergency heating
  - pest control
- up to EUR 300 per claim, maximal EUR 1,200/year

#### Basic insurance for a single-family home without a basement, approx. 120 sqm residential area including 1 garage

Insured risks: fire, tap water, storm/hail

"Insured sum 1914" M 17,400

Discount for new buildings: 40 %

Dynamic replacement cost insurance with waiver of average

Building class 1, rating zone 2, ready for occupancy since 2009

**Annual premium 138,71 EUR\***

\* Annual premium including the current insurance tax

#### Pay 40 % less during the first year

During the first five years upon completion, you get a discount on the basic premium for your building. In the first year, the discount for new buildings is 40 %. Until the fourth year, it is reduced by 10 % each year and therefore amounts to 5 % in the fifth year.

Have the case decided in your favour



## HDI legal expenses insurance

Whether driving a car, buying furniture or in working life – once you get into a legal dispute you might need the help of a lawyer or even might have to take your case to court. Every lawsuit costs money and the outcome often is uncertain. We are the right partner to support you – even through all levels of jurisdiction if necessary.

### Your benefits as a policy holder of HDI legal expenses insurance at a glance

- Ask before you sue – the legal advice hotline. You get free legal advice on the phone by an independent, competent lawyer. You only need to pay the telephone charge (14 Cent/minute from the landline network of the Deutsche Telekom, prices may vary for calls from mobile phones)
- Individualised personal, professional and motorist's legal protection to fit your personal situation
- Comprehensive coverage for you, your partner and your under-age children

### HDI motorist's legal protection

It could happen to you:

- You have received a speeding ticket which you want to dispute.
- The authorities have withdrawn your licence and you want to appeal the decision.
- You have had a car accident but the other party denies they are at fault and the liability insurers refuse to cover your damages of EUR 10,000.

Good to know: HDI motorist's legal protection covers you as a driver in any car you drive even if it is not your own. Our family motorist's legal protection covers all land vehicles registered to the family.

### HDI personal, professional and motorist's legal protection for salaried employees

It could happen to you:

- Your employer gives you an unfavourable reference.
- You have bought a new computer but it differs from the description in the brochure.
- Public health insurance will not cover the cost of your treatment and you want to appeal this decision.

### HDI legal protection for homeowners and tenants of homes and land

It could happen to you:

- Your landlord makes an unjustified rent increase demand. You do not want to accept this.
- Your neighbours often give noisy late-night parties. You now want to sue the disquieters.

### Competitive premiums at a glance

As of 1-7-2010

#### Motorist's legal protection

per car, motor cycle, bus with up to 9 seats, camper

	no excess	EUR 150 excess
Regular premium	EUR 60.00	EUR 49.00
Combine and save premium*	EUR 54.00	EUR 44.10
Regular premium for families	EUR 101.00	EUR 77.00
Combine and save premium* for families	EUR 90.90	EUR 69.30

#### Personal, professional and motorist's legal protection for salaried employees

	no excess	EUR 150 excess
Family premium	EUR 157.00	EUR 136.00
Single premium	EUR 136.00	EUR 114.00

#### Legal protection for homeowners and tenants of homes and land\*\*

	no excess	EUR 150 excess
per housing unit used by yourself	EUR 47.00	EUR 34.00

All premiums quoted are annual premiums including the current insurance tax.

\* These premiums apply when combined with HDI motor insurance.

\*\* Only insurable in addition to personal and professional legal protection or personal, professional and motorist's legal protection.

Do you have any open questions or would like to have an individual offer?

We will promptly send you a personal, non-binding offer. For a personal consultation, our teams are available during normal office hours.

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You can also send it by regular mail, of course. Or use the online calculator!

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