

## A Exercise 6 (Track 13)

### **What you need to know about Personal Liability Insurance as a foreigner living and working in Germany.**

Personal liability insurance provides you with coverage in cases of accidental damage to a third party or their property. In Germany, you are legally responsible for any damages caused to others by you personally but also by your children and your pets. As a rule, spouses and children are covered without any surcharge. But as soon as your children complete their vocational training or get married they are no longer covered under your policy. Personal liability policies often include some kind of legal costs insurance.

Claims will not be waived unless the damages in question have been completely paid. This is why personal liability insurance is one of the most important types of insurance you should have while you are living in Germany.

Some credit cards provide personal liability insurance. Credit card holders should check whether this is true for their credit card and whether such insurance is also valid abroad.

You will normally pay your personal liability insurance on an annual basis. The exact amount will depend on the particular insurance company's tariff, but it is usually around € 60.