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Car Insurance — Liability, Comprehensive, and No-Claims Discount

Car liability insurance is mandatory in Germany. Third-party, comprehensive coverage, no-claims discounts, and how foreigners can insure cheaply.

Deutsche Begriffe: Kfz-Haftpflichtversicherung | Teilkasko | Vollkasko | Schadenfreiheitsklasse | eVB-Nummer | Typklasse

Car Insurance — Mandatory in Germany

In Germany, **no car can drive without Kfz-Haftpflichtversicherung (liability insurance)**. Without insurance, you cannot get a license plate or registration. Driving without insurance is a **criminal offense** (§ 6 PfIVG).

Three Types of Insurance

1. Kfz-Haftpflichtversicherung (Mandatory!)

Liability insurance pays for **damage you cause to others**:

- **Personal injury** — injuries to other people
- **Property damage** — damaged cars, guardrails, buildings
- **Financial loss** — lost income of the injured party

Minimum coverage amounts:

- Personal injury: €7.5 million
- Property damage: €1.22 million
- Financial loss: €50,000

Recommendation: Choose coverage of **€100 million flat rate** — the additional cost is small, but protection is significantly better.

2. Teilkasko (Third-Party Fire & Theft) — Optional

Third-party coverage pays for damage to **your own vehicle** caused by:

- **Theft** (vehicle or parts)
- **Fire and explosion**
- **Weather events** (hail, storm, flooding)
- **Animal collisions** (collision with wildlife)
- **Glass damage** (stone chips, windshield)
- **Marten bites** (to cables and hoses)
- **Lightning strike**

3. Vollkasko (Comprehensive) — Optional

Comprehensive coverage includes **everything from Teilkasko** plus:

- **Own-fault accidents** — damage to your own car
- **Vandalism** — intentional damage by third parties
- **Hit-and-run** — when the other driver is not identified

No-Claims Discount Class (SF-Klasse)

The **Schadenfreiheitsklasse** determines how much you pay. The longer you drive without accidents, the cheaper it gets:

SF Class	Meaning	Premium Rate
SF 0	New driver	approx. 100%
SF ½	First year	approx. 100%
SF 1	1 year claim-free	approx. 100%
SF 3	3 years claim-free	approx. 60%
SF 5	5 years claim-free	approx. 45%
SF 10	10 years claim-free	approx. 30%
SF 20	20 years claim-free	approx. 23%
SF 35	35+ years claim-free	approx. 20%

SF-Class for Foreigners

Problem: If you come from abroad, you typically start in the expensive **SF 0** or **SF ½** — even if you've been driving claim-free for years.

Solutions:

- **Request a no-claims certificate** from your foreign insurer (in German or English)
- Some German insurers **recognize foreign claim-free years** — ask them!
- **Transfer SF-Class** — spouse or parents can transfer their SF-Class (fully or partially)
- **Second car rule** — if a family member already has an insured car, the second car often starts at SF ½ instead of SF 0

Typical Costs (As of March 2026)

Costs depend on many factors: vehicle type, location, age, SF-Class, annual mileage.

Insurance Type	Annual Premium (typical)
Liability only (SF 0)	€500-1,200
Liability only (SF 5)	€250-500
Liability + Teilkasko	€350-700
Liability + Vollkasko	€500-1,500

Novice drivers and newcomers pay particularly high premiums — up to **€1,500-2,000/year** for liability alone.

eVB-Nummer — Insurance Proof

For registration, you need an **eVB-Nummer** (electronic proof of insurance):

- 1. Conclude insurance** (online, by phone, or in person)
- 2. You receive a 7-digit eVB-Nummer** via email or SMS
- 3. Provide this number to the vehicle registration office**
- 4. The office electronically verifies your insurance coverage**

Without eVB-Nummer, no registration!

Deductible (SB)

With comprehensive insurance, you can agree on a **deductible**:

- **Teilkasko:** typically €150

- **Vollkasko:** typically €300–500

Advantage: The higher the deductible, the lower the premium. For small claims, you pay yourself, but you save on annual premiums.

Switching Car Insurance

- **Deadline:** Most contracts can be canceled by **November 30th** (applies to the following year)
- **Special termination right** for premium increases or after a claim
- **Comparison portals:** Check24, Verivox, HUK24 — price comparison takes 5 minutes

Money-Saving Tips

- **Annual payment** — instead of monthly or quarterly (up to 10% discount)
- **Workshop binding** — commit to using a partner workshop (10–15% discount)
- **Register few drivers** — only people who actually drive
- **State garage/parking spot** — reduces premium
- **State realistic mileage** — fewer km/year = cheaper
- **Telematics tariff** — especially for young drivers: an app measures your driving behavior and rewards safe driving with discounts (up to 30%)

--- Status: March 2026. All information without warranty.