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Liability Insurance — The Most Important Insurance in Germany

Why Haftpflichtversicherung is almost mandatory in Germany: what it covers, what it costs, and what to watch for. Status: March 2026.

Deutsche Begriffe: Haftpflichtversicherung | Privathaftpflicht | Schlüsselverlust | Deckungssumme | Schadenersatz

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Why Haftpflichtversicherung?

In Germany, the rule is: **Anyone who causes damage is liable without limit** with their entire assets (§ 823 BGB). A single accident can financially ruin you — e.g., if you injure a pedestrian as a cyclist.

Private liability insurance (Privathaftpflicht) covers:

- Damage claims from other persons
- Personal injury, property damage, and financial loss
- Assessment of whether claims are justified
- Defense against unfounded claims (passive legal protection)

What does it cost?

- **Single person:** from €3-5/month (approx. €40-60/year)
- **Family:** from €5-8/month (approx. €60-100/year)
- Coverage sum: at least **€10 million** recommended

Typical damage cases

- You damage your landlord's apartment (burst pipe, burn mark)
- You cause an accident as a cyclist
- Your child damages something at friends' homes
- You knock over something expensive in a store
- You lose your key (lock replacement in apartment building: €5,000–20,000!)

What to watch for?

- **Key loss** covered? (important for tenants!)
- **Goodwill damage** insured? (e.g., you help with moving and something breaks)
- **Rental property damage** to the apartment
- Coverage sum **at least €10 million** (better €50 million)
- **Valid worldwide** (important when traveling)

Don't confuse

Insurance	Mandatory?	Purpose
Haftpflichtversicherung	No (but strongly recommended)	Damage you cause to others
Health Insurance	Yes	Your own medical costs
Motor Liability Insurance	Yes (for car owners)	Damage caused by your car
Household Contents Insurance	No	Your own belongings in the apartment

Tips

- **Compare:** Check24.de, Verivox.de, or Clark (app) — compare tariffs
- Many landlords **expect** Haftpflichtversicherung coverage
- **Annual payment** is cheaper than monthly

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