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## Household Contents Insurance (Hausratversicherung) — Protection for Your Apartment

What household contents insurance covers, how much it costs, and what to consider when choosing a policy.

**Deutsche Begriffe:** Hausratversicherung | Versicherungssumme | Einbruchdiebstahl | Elementarschäden | Unterversicherung

### What is Hausratversicherung?

**Hausratversicherung** protects your **apartment furnishings and personal belongings** against damage caused by:

- **Fire** (fire, lightning strike, explosion)
- **Water from pipes** (burst pipes, leaking washing machine)
- **Storm and hail** (from wind force 8 onwards)
- **Burglary and theft** and vandalism following break-in
- **Robbery** (assault, including outside your home — limited)

The insurance reimburses the **replacement value** of damaged or stolen items — meaning you receive the amount a brand new equivalent item would cost.

### Do I need Hausratversicherung?

Hausratversicherung is **not mandatory**, but **highly recommended**. Consider:

- **What do you own?** — Furniture, electronics, clothing, kitchen, jewelry — it quickly adds up to **€20,000–€50,000**

- **Could you replace everything?** — If your apartment burns down or you're robbed, can you replace everything out of pocket?
- **How high is the risk?** — Ground floor, bad neighborhood, old building = higher risk

Who absolutely needs it?

- **Families** with substantial household contents
- **Tenants on ground floors** (higher burglary risk)
- **Owners of valuable items** (electronics, jewelry, musical instruments)

Who can skip it?

- **Students in dorms** — often covered by parents' insurance (up to age 25, only if registered in same household)
- **Minimalist lifestyle people** with few possessions

## What is covered?

Covered items

- **Furniture** — beds, wardrobes, tables, sofas
- **Electronics** — TV, laptop, smartphone, gaming console
- **Clothing** — entire wardrobe
- **Kitchen** — stove, refrigerator, dishes, cookware
- **Jewelry and cash** — limited (typically: cash up to €1,500, jewelry up to €20,000, higher in safe)
- **Bicycles** — often up to 1% of the sum insured (e.g., €500 at €50,000 coverage), theft only with additional clause
- **Valuables** — art, antiques, collections (often limited)

NOT covered

- **Building itself** — covered by building insurance (landlord's responsibility)
- **Cars and motorcycles** — separate motor insurance
- **Damage from negligence** — e.g., you leave the bathtub running (liability insurance covers damages to third parties)
- **Natural disasters** — flooding, earthquakes only with **Elementarschäden** insurance (additional module)

- **Theft without break-in** — e.g., open window → not considered burglary

## How much does Hausratversicherung cost?

Costs depend on:

Factor	Impact
<b>Versicherungssumme</b>	Higher value = higher premium
<b>Apartment size</b>	Larger apartment = higher premium
<b>Location</b>	Cities with high crime = more expensive
<b>Deductible</b>	Higher deductible = lower premium
<b>Add-ons</b>	Bicycle theft, natural disasters = more expensive

### Typical costs

Apartment	Versicherungssumme	Annual Premium
40 m <sup>2</sup> (single)	€25,000	€40–€80
65 m <sup>2</sup> (couple)	€45,000	€70–€120
90 m <sup>2</sup> (family)	€65,000	€90–€180
120 m <sup>2</sup> (large family)	€85,000	€120–€250

**Rule of thumb:** approximately €650 Versicherungssumme **per square meter** of living space.

## Calculating the correct Versicherungssumme

Method 1 — Flat rate per square meter

- **€650/m<sup>2</sup>** of living space
- At 60 m<sup>2</sup> = €39,000 Versicherungssumme
- Advantage: simple, underinsurance waiver often included

Method 2 — Room-by-room inventory

List all items and add up **replacement prices**:

- Living room: sofa (€800), TV (€600), books (€300) = €1,700

- Bedroom: bed (€500), clothing (€2,000), jewelry (€1,000) = €3,500
- Kitchen: appliances (€1,500), dishes (€500) = €2,000
- etc.

**Tip:** Take **photos** of your furnishings and keep receipts — this facilitates damage claims.

## Important policy details

### Underinsurance waiver

If your actual values are **higher** than the Versicherungssumme, the insurer reduces claims proportionally (**Unterversicherung**). With the **underinsurance waiver** (for flat-rate calculation per m<sup>2</sup>), full damage is always covered.

### Deductible

- **No deductible** — insurer pays every claim from the first euro
- **€150-€500 deductible** — you pay smaller claims yourself, premium is cheaper
- **Recommendation:** €150 deductible is a good compromise

### Important add-ons

- **Bicycle theft** — theft of locked bicycles, including at night
- **Elementarschäden** — flooding, earthquakes, landslides, snow damage
- **Glass breakage** — windows, ceramic cooktop, shower enclosure
- **Outside coverage** — protection outside apartment (e.g., travel luggage)

## In case of damage — What to do?

- 1. Call police** — in case of burglary call 110 immediately
- 2. Document the damage** — take photos, list stolen/damaged items
- 3. Notify insurer** — within **1 week** (in case of burglary immediately)
- 4. Don't change anything** — until police/insurer inspects the damage
- 5. Provide receipts** — purchase receipts speed up settlement

## Tips for foreigners

- 1. Compare** — use online comparison portals (Check24, Verivox, Clark)
- 2. Sign contract in German** — contracts are in German, ask for advice
- 3. Monthly payments available** — many insurers offer monthly payment (small surcharge)
- 4. Annual cancellation** — observe cancellation period (usually 3 months before expiry)
- 5. Combination discounts** — some insurers offer discounts if you also have liability insurance with them