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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

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

Typical costs

Apartment	Versicherungssumme	Annual Premium
40 m² (single)	€25,000	€40–€80
65 m² (couple)	€45,000	€70–€120
90 m² (family)	€65,000	€90–€180
120 m² (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/m²** of living space

• At 60 m² = €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 m²), 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

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