



"Mabuhay"

*You take care of others,  
we take care of you...*



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# Welcome to Germany Safety Package

*(including the safe trip home)*



# Privat-Haftpflichtversicherung

## - overview

? Why do you need personal liability insurance?

A brief act of carelessness or a mishap can end up causing you significant financial harm. They can even bring you to the brink of financial ruin, if other people suffer injuries or third-party property is damaged as a result. Personal liability insurance covers justified claims for damage and defends you against any claims that are unjustified.

### Examples

#### BODILY INJURY: BICYCLE COLLISION



John was cycling out of his driveway onto the cycle path when he collided with another cyclist (an apprentice) on his way to work. The cyclist was seriously injured. Diagnosis: fracture of the fourth cervical vertebra, resulting in paralysis from the neck down. In addition to damages for pain and suffering and standard claims for damages, John was also liable for the claims pursued by the employers' liability insurance association, including 24-hour-a-day care, as well as costs for a range of needs amounting to EUR 20,000 per month.

**Total loss:**  
more than EUR 7 million

#### PROPERTY DAMAGE: FIRE DAMAGE AT SCHOOL



Julia's daughter (14 years old) and a classmate were playing with fire in the school building after lessons had ended for the day. They left thinking they had extinguished the fire, but that was not the case. Most of the listed building was burnt out, and the entire building was severely damaged following a huge backdraft. In addition to the substantial costs incurred to restore the building to its original condition, makeshift classrooms had to be rented during the construction period.

**Total loss:**  
more than EUR 17 million

#### DEFENCE AGAINST UNJUSTIFIED CLAIMS



Paul's landlord accused him of causing serious mould damage because of his alleged failure to air the apartment properly. Paul, however, did not believe this was his fault because he had always followed the landlord's instructions about airing the flat. On the contrary, he suspected that faulty brickwork was responsible for the mould infestation.

**The claims were successfully defended before**

### Example of contribution:

	25 years	30 years	40 years
Single	6,59 € monthly	7,19 € monthly	8,12 € monthly
Family	9,71 € monthly	10,59 € monthly	11,95 € monthly

# Rechtsschutzversicherung

## - overview

?Why do you need legal expenses insurance?

Anyone can find themselves caught up in disputes in everyday life, for example because of an uncertain legal situation following a traffic accident or an argument with a neighbour or employer. A simple difference of opinion can quickly lead to a costly and protracted legal dispute. Legal expenses insurance shields you from this risk of incurring costs and supports you right from the outset with important services - in particular with legal advice over the telephone.

### Examples

#### TRAFFIC: DRIVING THROUGH A RED LIGHT



While driving to see a customer, Axel is caught by a traffic camera at a malfunctioning traffic light, despite it showing amber. He faces the risk of a fine, points on his licence and a driving ban. He desperately needs his driving licence for work and is sure he did nothing wrong, and so he appeals against the penalty notice. The court dismisses the case against him.

**Costs can quickly escalate to more than EUR 700.**

#### WORK: DISMISSAL



Chris is a mechanic and has worked at the same company ever since he was an apprentice. After 34 years of service, he is handed notice of termination of employment by his employer. In the case against his dismissal, he is awarded a very high severance payment.

**In the first instance, court costs can be more than EUR 2,000.**

#### PROPERTY OWNER: IMPAIRMENT OF VALUE



Paul is worried about the value of his land because a filling station is to be built on the adjoining property. If that goes ahead, it will severely impact the value of his land. He files an objection against the building permit. The ensuing proceedings before the administrative court have a litigation value of EUR 50,000.

**Costs can run into tens of thousands.**

### Example of contribution:

	25 years	30 years	40 years
Single	35,65 € monthly	38,85 € monthly	41,07 € monthly
Family	39,38 € monthly	42,88 € monthly	45,33 € monthly


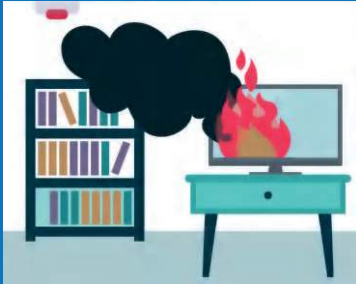

# Hausratversicherung

## - overview

?Why do you need home contents insurance?

Over time people tend to gather quite a lot of valuable property in their homes: clothing, furniture, electrical devices and much more. Just imagine that all this property is completely destroyed by a fire - and that you would have to buy each and every thing again. But even partial loss, for instance as a result of a burglary, would be financially painful. In such cases, home contents insurance provides cover. At Allianz you decide against which risks and to what extent you want to protect the contents of your home.

### Examples

BURGLARY	DAMAGE CAUSED BY FIRE	DAMAGE CAUSED BY WATER LEAKS
		
<p>The Millers were away for only a few hours visiting friends. When they returned in the evening, burglars had taken the door off its hinges and broken into the apartment. A television set, notebook computer, paintings and silver cutlery - everything was gone. Loss:</p>	<p>One evening Felix switched the TV to standby and went to bed. During the night, a build-up of heat caused a cable in the TV to start smouldering. A fire broke out. The family was alerted by the smoke detector and escaped unharmed. However, most of their possessions were destroyed by fire and smoke.</p>	<p>Laura switched on the dishwasher and went into the living room. An hour later, she realised that water had been leaking from the machine. Laura called a technician, who repaired the dishwasher. The worst damage, however, was in the kitchen. The skirting boards and parts of the kitchen furniture had to be replaced.</p>
<p><b>EUR 7,800 for stolen home contents</b></p> <p><b>EUR 850 for damage to the apartment door</b></p>	<p><b>Loss:</b></p> <p><b>EUR 40,000</b></p>	<p><b>Loss:</b></p> <p><b>EUR 3,300</b></p>

### Example of contribution:

	25 years	30 years	40 years
50 square meters apartment	5,30 € monthly	5,83 € monthly	6,63 € monthly



# Allianz Reise-Krankenschutz

Our Allianz travel health cover offers you in case of emergencies the health care and cost security you are used to at home. No matter whether you are traveling alone, as a couple or with your family: We have the right travel cover for you.

- ✓ Worldwide insurance cover with 100% reimbursement of costs for emergency treatment
- ✓ 100 % reimbursement for epidemic or pandemic disease such as COVID-19, even if there is a travel warning exists.
- ✓ Incl. repatriation of sick persons at home and abroad, if it is medically reasonable
- ✓ Assumption of rescue and recovery costs up to 15.000,- EUR
- ✓ Travel and return costs of a close person
- ✓ Special assistance services: Medical interpreter service in all common world languages. Immediate support in the event of illness, for example in finding a clinic.
- ✓ 24-hour emergency call service
- ✓ Real-time service: immediate payment for outpatient treatment costs at the doctor's or medicines at the pharmacy
- ✓ Sport & Active Insurance: reimburses up to 500,- EUR per person/family/couple for pre-booked missed activities and activities booked in advance as well as 500,- EUR per person or 1.000,- EUR per family / couple for sports equipment in case of loss, damage and theft
- ✓ Allianz Travel App: All information about your travel protection, digital services for emergencies and much more.



## Example of contribution:

	0-50 years	51-65 years	> 65
Single	13,90 € annual fee	19,00 € annual fee	49,00 € annual fee
Family	29,90 € annual fee	49,00 € annual fee	89,00 € annual fee

# Body and Beauty Package








# MeinZahnschutz plans at a glance

?Why is supplementary dental insurance so important?

A smile is so valuable – and brightens up the world around us. And because you're much more likely to smile with healthy teeth, we've got you covered. With the Alles+Mehr Paket from Allianz, you don't have to worry about high dental costs. MeinZahnschutz has it all. And many more advantages too!

## Examples

PROFESSIONAL DENTAL CLEANING	DENTAL TREATMENT	DENTURES
		
Tony (21) has his teeth professionally cleaned twice a year by his dentist. Because Tony has statutory insurance, he must pay the full cost himself.	Sofia (30) needs a root treatment as cavities have inflamed her dental nerve. In her case, her health insurance fund will not contribute to the costs.	Sven (41) needs a tooth pulled. To close the resulting gap, the dentist recommends an implant with a crown. He has to cover most of the costs himself.
Total cost: <b>2 x EUR 120</b>	Total cost: <b>EUR 520</b>	Total cost: <b>EUR 2,820</b>
Cost without MeinZahnschutz: <b>EUR 240</b>	Cost without MeinZahnschutz: <b>EUR 520</b>	Cost without MeinZahnschutz: <b>EUR 2,280</b>
Cost with MeinZahnschutz: <b>EUR 0</b>	Cost with MeinZahnschutz: <b>EUR 0</b>	Cost with MeinZahnschutz 90: <b>EUR 282</b>

	MeinZahnschutz 75	MeinZahnschutz 90	MeinZahnschutz 100
Dentures for standard care		✓ 100%	
Professional dental cleaning and prophylaxis		✓ 100%	
Dental treatment		✓ 100%	
Analgesia during dental treatment		✓ 100%	
Bleaching		✓ 100% up to EUR 150 for every 2 years of insurance	
Innovation guarantee		✓	
Dentures including analgesia	75%	90%	100%
Orthodontics under 21 years (from 21 years in the event of an accident or serious illness) including extras such as ceramic/mini-brackets or lingual technology	75% up to EUR 2,000	90% up to EUR 2,500 <sup>1</sup>	100% up to EUR 3,000 <sup>1</sup>
Bite trays	75%	90%	100%
Maximum reimbursement (1st/1st-2nd/1st-3rd/from 4th calendar year) with trunk year (first insurance year ends on 31/12)	EUR 1,000 / EUR 1,500 / EUR 2,000 / unlimited	EUR 1,000 / EUR 2,000 / EUR 3,000 / unlimited	EUR 1,000 / EUR 2,500 / EUR 4,000 / unlimited

	entry age					
	0-20	21-30	31-40	41-50	51-60	From 61
MeinZahnschutz75	8,43 €	12,94 €	17,39 €	21,55 €	27,10 €	30,64 €
MeinZahnschutz90	13,15 €	15,89 €	23,58 €	31,56 €	41,89 €	48,04 €
MeinZahnschutz100	17,47 €	18,77 €	29,88 €	41,73 €	56,93 €	65,63 €

# Unfallversicherung

## - overview

?Why do you need accident insurance?

An accident happens every four seconds in Germany. That's around eight million people who have an accident every year. Accidents can not only change normal everyday life for a while or even in the long term, but often also present those affected with financial problems if, for example, a house conversion or a change of residence becomes necessary due to disability. The statutory accident insurance does provide basic assistance here - but only for accidents suffered by employees while at work and on their direct way to and from work. For the rest of the day, i.e. during leisure time or vacation, there is no financial protection whatsoever.

### Examples

#### STAIRS ACCIDENT



**John**, 34 years old, father of a two-year-old daughter, falls down the stairs. He lands so badly on her arm that she suffers a compound fracture and has to spend five days in hospital.

**The consequence:** Due to the arm fracture, John is unable to care for herself and his family, run the household and look after his daughter for several weeks. Despite several months of therapy, the movement of the arm is restricted, resulting in a disability of 10%. For activities in the household, there is no insurance coverage via the statutory accident insurance.

#### CAR ACCIDENT



**Sarah**, 6, was sitting in the back seat when her father drove the family car left the roadway. The car overturned several times. Sarah is taken to hospital with serious injuries including severe head trauma with cerebral hemorrhage and skull fractures.

**The result:** lengthy inpatient treatments and surgical interventions. After completion of the acute treatment, apart from the visible scars, the patient is 50 % disabled. Sarah does not receive any benefits from the accident insurance. Since the accident, she has suffered from massive concentration difficulties and requires special schooling support. In addition, Sarah's scars are to be surgically corrected after her corrected surgically once her growth is complete.

#### BICYCLE ACCIDENT



**Bianca**, 32 years old, comes back from shopping by bicycle. While doing so she hits a pothole with her front wheel and falls. She suffers a fracture of the right collarbone.

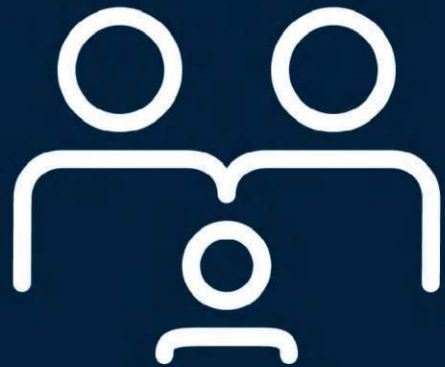
**The consequence:** Claudia W. has to spend five days in hospital and despite intensive physiotherapy, the mobility of her right shoulder remains limited. mobility remains restricted. She is left with a disability of 10%. As this was a leisure accident, Claudia W. does not receive any benefits from her statutory accident insurance.

### Example of contribution:

sum insured: 250.000 € and more benefits

	25 years	30 years	40 years
Per Person	30,35 € monthly	30,35 € monthly	30,35 € monthly

*Protect your Income  
and  
the Future of your Families*



# Berufsunfähigkeitsversicherung

## - overview

?Why do I need income protection?

The causes of occupational disability are manifold and can affect anyone. Statistically, one in four people will become unable to work at some point during their working life. Accidents rarely lead to occupational disability. In more than 90% of cases, occupational disability has other causes. Even those who work in a supposedly "harmless" office job can become unable to work due to burnout or back problems, for example. Overall, illnesses of the psyche or the musculoskeletal system cause more than half of all cases of occupational disability.

Supplementary occupational disability insurance (BUZ) supplements an old-age provision, for example - at a more favorable combined rate. **Allianz**:

- Takes over the premium payment for the duration of the occupational disability and thus secures the pension target.
- Pays - if also insured - 100% occupational disability pension from 50% occupational disability for the duration of the occupational disability.
- Provides comprehensive adjustment/increase options without a new health check.

### At a glance



### The main advantages

- **Monthly pension:** Reliable protection against financial consequences in the event of occupational disability in the form of a premium waiver and, if applicable, pension. Retirement provision is guaranteed. From the first contribution.
- **Flexibility:** numerous options for pension increases, inflation protection, review of contributions and payment breaks.
- **Faster benefits:** Allianz BUZ Plus takes effect starting at 6 months of sick leave.

### Example of contribution:

1.000 EUR income protection  
+ probable pension in old  
age

629,08 € monthly

492,93 € monthly

285,09 € monthly

25 years

30 years

40 years

Monthly pension (1.000 €)  
if something happens 143,33 € monthly

160,19 € monthly

202,09 € monthly