

knapp 50 Euro jährlich gegen mögliche Schadenszahlungen schützen. Sollten Sie finanziell nicht in der Lage sein, eine private Haftpflichtversicherung abzuschließen, können Sie sich auch an Ihre Kommune wenden. Eventuell besteht bereits ein Schutz, der Ihnen eine gewisse Sicherheit verschafft. Falls nicht, können Sie Ihre Kommune auf spezielle Gruppenverträge, wie beispielsweise von der GVV oder Allianz, aufmerksam machen. Eine Haftpflichtversicherung ist wichtig. Sollten Sie keine haben, empfehlen wir Ihnen daher, dies baldmöglichst nachzuholen. Die Versicherung schützt Sie und Ihre Familie vor hohen Kosten, die durch fahrlässige Unfälle entstehen können.

English version

Liability Insurance for Refugees

> [Checklist for Liability Insurance](#)

Just a short moment of not paying attention, but then it's already too late: an accident can happen faster than you think. Whether you drop your smartphone or someone scratches your car, personal liability insurance will normally cover damages to others' property caused by you. What happens, though, when the person responsible for causing the damage isn't insured? This is the case with most refugees in Germany.

Many asylum seekers who are currently residing in Germany are not covered by liability insurance. Thus, accidents could occur and damages could arise that aren't covered by any insurance. In this article, you'll find tips on what to do should such an accident happen or damages occur, who is responsible for these damages, and how these special circumstances are being handled in various communities.

What Is Liability Insurance and When Does It Take Effect?

Accidents don't happen to asylum seekers more often than

others, but these situations tend to be more problematic since refugees typically don't have liability insurance. And that can become quite expensive depending on the extent of the damages. They would theoretically have to cover the damages themselves. But what happens when you don't have the financial means to cover the costs?

Liability insurance will cover you should you cause damage to someone else's property and ensures that you won't have to pay for the damages out of your own pocket. The insurance is valid as soon as you sign the contract. How much the insurance costs will depend on if you just want to insure yourself or your entire family.

There are, however, different kinds of liability insurance. The type of insurance which is most important for day-to-day life is private liability insurance. This serves as a safeguard against hazards in your daily life. This will make sure that you don't have to pay for accidents you cause yourself out of your own pocket.

An example: you're riding your bike and run into someone else's car. This causes damage to the paint and you're responsible for paying for the repairs. Even small accidents like this can quickly cost thousands. In this case, your liability insurance would come into play and pay the repairs for you. It's very important, however, not to flee the scene of the accident since this could have very negative consequences.

Private liability insurance will provide you with a certain amount of coverage: the highest sum your insurance will pay should there be an accident. The higher amount of coverage you choose, the higher the cost is for the insurance. You can choose to pay these costs monthly, quarterly, every 6 months, or once a year. It wouldn't hurt to take a couple of minutes and [compare the different kinds of private liability insurance available](#) (only available in German).

You can also extend your liability insurance to cover other areas; it's also currently possible to insure these extras as a package. Other things insured in such a package could be things such as damages to rented property, complacency damages, or losing your keys.

I'm Not Insured – Who Pays for the Damages?

If you're new to Germany, perhaps you've had other things on your mind or you've never even heard of liability insurance. Sometimes it's too late and there's already been damage caused. If you're responsible for covering the resulting damage, you would have to pay for it out of your own pocket if you don't have any liability insurance. In such an instance, the costs could quickly rise to over thousands of Euros; covering costs amounting to so much is hardly possible to cover out of pocket. In this special circumstance, the other person involved in the accident would have to cover the full span of the costs involved even though s/he wasn't the one who caused the accident. This is something both people involved are sure to be unhappy with. One problem with this is that such incidents cost the insurance company of the insured individual large sums of money. Another thing is that the person responsible for causing the damage will probably feel guilty since they would like to help, but are unable to. This is why getting liability insurance should be something for you to consider. If you're unable to pay for the insurance, there is an alternative.

A Special Case: Liability Insurance for Asylum Seekers and Refugees

There are currently more and more insurance companies that offer special protection programmes for refugees and asylum seekers. They often need special assistance when accidents occur since, in Germany, they have the legal obligation to personally handle the costs involved. This is rarely a possible feat.

GKV-Kommunal is already currently offering such assistance. They offer municipalities the possibility of insuring all refugees in a city, township, or county. The amount of coverage is 10 million Euros per asylum seeker. This allows the town's occupants to feel more secure since they would not have to cover the costs of an accident caused by an uninsured refugee. The municipality would also no longer be liable for the actions of refugees since the insurance provided by GKV would cover the damages.

Allianz also offers such coverage. There are special group policies for municipalities to insure refugees for 3-5 Euros a month per person. This provides every asylum seeker with private liability insurance that covers all hazards that could occur in day-to-day life. The municipality must only report to Allianz every month how many refugees they have taken in.

What Do I Do if I Have a Car Accident?

To start off: in order to drive a vehicle in Germany you need special auto liability insurance. Without this, you're not legally allowed to operate a motor vehicle. Before purchasing a vehicle, you need to acquire appropriate [auto liability insurance](#) (link only available in German) coverage before you drive; without this, you'll also be unable to receive the necessary label.

Auto liability insurance will cover any damages resulting from car accidents or any other circumstances where your car is involved. It is important, however, that were not driving carelessly, that is to say you did not cause the accident on purpose or provoke another driver.

Getting Private Liability Insurance for Refugees

There are currently several cost-effective insurance policies you can get to protect you against paying for damages that cost around 50 Euros a year. Should you not have the financial means to pay for your own private liability insurance, you can turn to your respective town or municipality for advice. It's possible that there are already measures in place to protect you from paying such costs. If not, you could make your municipality aware of the special group policies offered by GVV or Allianz, for instance. Having liability insurance is important. Should you not have any, we would recommend you trying to get coverage as soon as possible. The insurance will protect you and your family from paying high sums of money to cover damages resulting from unforeseen accidents.

Arabic version

دليل الانتقال: التأمين على المسؤولية
للأجانب

قائمة مرجعية لتأمين على المسؤولية