







Additional insurances

Safety first: find out which insurances you should take out in Germany.

  [Living in Germany](#)  [Money & insurance](#)  **Additional insurances**

Liability insurance

Liability insurance pays if you damage or destroy another person's belongings. For example, if you break a vase or spill coffee on a friend's smartphone. Most Germans have that kind of insurance because it is inexpensive and protects you from having to pay for the damage with your own money.

Household contents insurance

This insurance covers all items inside your house or flat. For example, household contents insurance pays if furniture and clothing are stolen or damaged by fire, storm or water. The cost of household insurance depends on the size of your home, among other things.

Accident insurance

You are a member of the statutory accident insurance scheme through your employer. This means that you are covered in the event of an accident at work or on your way to work. Private accident insurance is a good way to protect yourself against accidents when you are not at work. This covers the financial consequences of an accident, for example, if you become disabled and are no longer able to work. You can also arrange benefits for the rehabilitation of your health, which are not covered by statutory health insurance.

Occupational disability insurance

Occupational disability insurance covers you if you are no longer able to work for health reasons. If you are diagnosed with an occupational disability, the insurance will pay you an agreed monthly pension. Occupational disability insurance can be a good idea if you depend on your income from work, giving you financial security in case of emergency.

Retirement benefits

The [German statutory pension insurance](#) is the most important and strongest pillar of our old-age security system. An additional retirement plan is worthwhile and necessary in order to be able to maintain your existing standard of living in old age. Building up such a supplementary pension has been state-subsidised since 2002. The principle is as simple as it is effective: if you supplement your statutory pension for your old age in Germany, the state will help by providing subsidies.

Information on the web

Federal Office for Migration and Refugees

[The German Social Insurance in brief](#)

German Insurance Association

[Explanation of the most important terms in regard to insurance](#)

Association of the Insured



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