

## Motor vehicle insurance

---



- **Motor vehicle liability insurance:** If you own a car or motorcycle, you are required to have motor vehicle liability insurance. You are not allowed to register your vehicle without it. This insurance pays for personal injury, material damage and property loss if you cause an accident or injure someone while driving your car. The cost of the insurance – the insurance premium – may vary widely. It depends on such factors as the type of vehicle (car or motorcycle), its age and the number of years you have been driving without an accident.
- **Comprehensive insurance:** Motor vehicle liability insurance covers damages to the opposing party. You may also take out a comprehensive insurance policy to cover your own vehicle. A distinction is made between Teilkasko (comprehensive insurance) and Vollkasko (comprehensive insurance plus collision coverage). Teilkasko insurance generally pays for the following damage to your vehicle
  - theft or robbery
  - fire or explosion
  - storms, hail, lightning, flooding
  - collisions with certain animals (such as deer)
  - broken glass
  - short-circuit damage to cables

Vollkasko insurance also covers any damage resulting from an accident – even if you were at fault – as well as damage from vandalism. This is particularly advisable if your vehicle is new, since the cost of damage would be especially high. Among other things, the cost of comprehensive insurance depends on your deductible, which is the amount you are required to pay out of pocket. For Teilkasko insurance, it is generally about 150 euros; for Vollkasko insurance between 300 and 500 euros.

- **Car breakdown insurance:** With a car breakdown insurance policy, the provider covers the costs if you need a rental car or to have your car towed because of a breakdown or accident. In many cases it also covers the cost of transporting an injured or ill person. You can purchase car breakdown insurance from motor vehicle insurance companies and automobile clubs.

## Information on the web

### Federal Office for Migration and Refugees

The German Social insurance in brief

## **German Insurance Association**

Explanation of the most important insurance terms

Show more

## **Versicherung-und-verkehr.de**

Information about motor vehicle insurance

---

<https://www.make-it-in-germany.com/en/living-in-germany/insurance/motor-vehicle>

17.08.2021, 15:32