



TOGETHER
FOR YOUR
LAWFUL RIGHTS

Itzehoer Solutions
» **Personal legal protection**

Flightright

Full compensation
Flight cancellation or delay
in both rate scales

 **Itzehoer**
Versicherungen
... und gut ✓

Mutual insurance company



RELAXED
WITH EFFECTIVE
SERVICES

» So you won't be left on your own.

Legal proceedings not only try your patience, they above all cost you money. Our excellent personal legal protection lets you relax. From unjustified termination of employment, to risks from purchase contracts or an obviously

inflated utility bill from your landlord: **With our personal legal protection, you won't be on your own** and you'll get exactly the level of legal protection you want thanks to our **individually tailored offers**.

» The 4-generation insurance

The legal protection insurance policy for you and your family

- + Your **spouse or non-marital partner**
- + **Children** (including those of full age)
- + **Grandchildren**
- + **Single or unemployed parents of the insurance policyholder or partner**, if you live in the same household with them

Special features for singles: We have a premium discount for singles, so they can get insurance at especially favourable rates! We count singles who co-insure their children,

grandchildren or parents as a "single family", so that everyone can benefit from an attractive single price.

» On the safe side – worldwide

Insurance for legal expenses abroad can be very important, as it gives you legal protection and support if you get into legally uncertain situations. These may include accidents, theft, contractual

disputes (e.g. over accommodation), road traffic and flight delays or cancellations. It's tough enough at home, but it's much more complicated abroad – and not only because of language barriers.

Assumption of costs for

- + **Attorneys' fees**
- + **Court costs** including witness fees, expert fees and recovery costs
- + **Arbitration and mediation**
- + **Opponent's attorneys' fees**, in case they have to be covered

Areas of application

- + **Worldwide insurance coverage for an unlimited period of time:**
 - ✓ unlimited amount insured in Europe
 - ✓ up to €500,000 insured worldwide

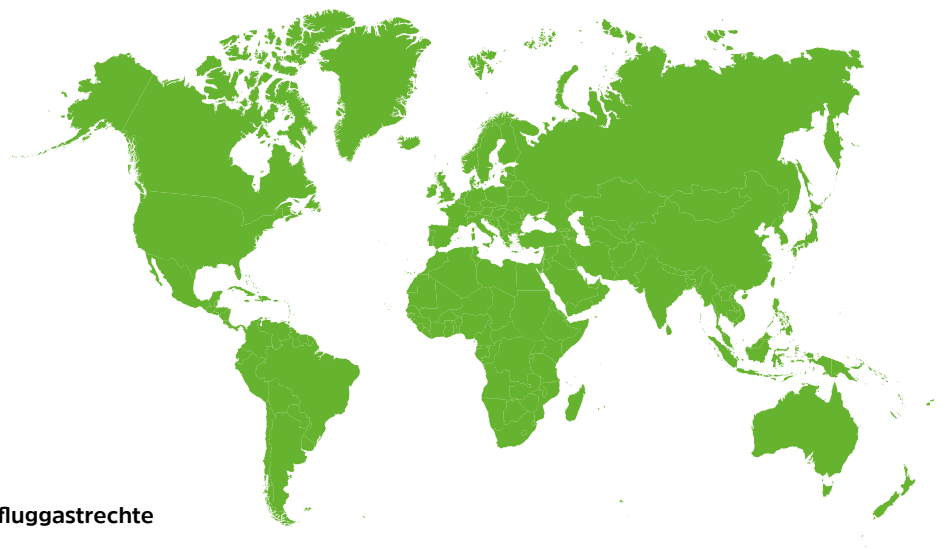
» Air passenger rights

As a holder of our personal legal protection policy with contract law, you can assert your claims against the airline quickly and easily in the event of a flight cancellation or delay.

You will receive the compensation you're entitled to in full after a successful review, without it being reduced by the usual profit share paid to Flightright.

When am I entitled to compensation?

- + **Delayed flight**
If your flight is delayed by at least 3 hours or more, you may be entitled to compensation under EU law.
- + **Flight cancellation**
If your flight is cancelled on short notice, you may be entitled to compensation under EU law. If you are not given an alternative flight, you can also claim a refund on the ticket.
- + **Missed connecting flight**
If you miss a connecting flight without fault, you are entitled to compensation if this causes you to arrive at your final destination at least 3 hours later.
- + **Flight rebooking**
If your flight is rebooked, you can claim a full refund of the ticket price. If your booking is changed to another day at short notice (14 days or less before departure), you may receive compensation.





PROTECTION AS
YOU NEED IT

» **Individual and flexible, just like you:
modular personal legal insurance**

The benefits of your personal legal protection vary depending on your sphere of life. The private sphere is the basic coverage that cannot be opted out of. You put the modules for the other spheres of life together accord-

ing to your requirements. You also have the choice between COMFORT cover, which you can also choose without out-of-court benefits, and the comprehensive TOP cover.



» All-round protection the way you want it

Private

- + Legal protection in **contract and property law**
- + **Protection in criminal law**
- + **Legal protection for damage compensation**
- + **Protection in fiscal law**
- + **Protection in social law**
- + **Protection in administrative law**

e.g. ✓ in disputes with authorities
 ✓ in case of trouble with tradespeople
 ✓ in case of disputes with the pension insurance provider



Occupation

- + **Labour law protection**

e.g. ✓ for legal assistance if terminated by an employer

Housing

- + **Legal protection for housing and property**
- + **Protection in fiscal law**

e.g. ✓ for tenants:

- in case of mildew in a rented apartment
- in case of an inaccurate utility bill

✓ for owners:

- in case of graffiti on the facade
- in legal action against an increase in the house rent in the owners' association

Transportation

- + **Protection in administrative law** in traffic matters
- + Legal protection in **contract and property law**
- + **Protection in fiscal law**
- + **Legal protection for administrative offences**

e.g. ✓ in case of a traffic accident – even abroad

Special criminal law

e.g. ✓ your neighbour claims that you hit him with a rake after an argument
 ✓ your teenage son is being repeatedly investigated for driving without a ticket resulting in criminal charges of obtaining services dishonestly

» This could cost you a lawsuit

Value of the dispute	1ST instance	2ND instance
€ 900	€ 837.07	€ 1,703.11
€ 2,000	€ 1,481.50	€ 3,027.32
€ 5,000	€ 2,800.05	€ 5,717.43
€ 10,000	€ 4,997.63	€ 10,200.93

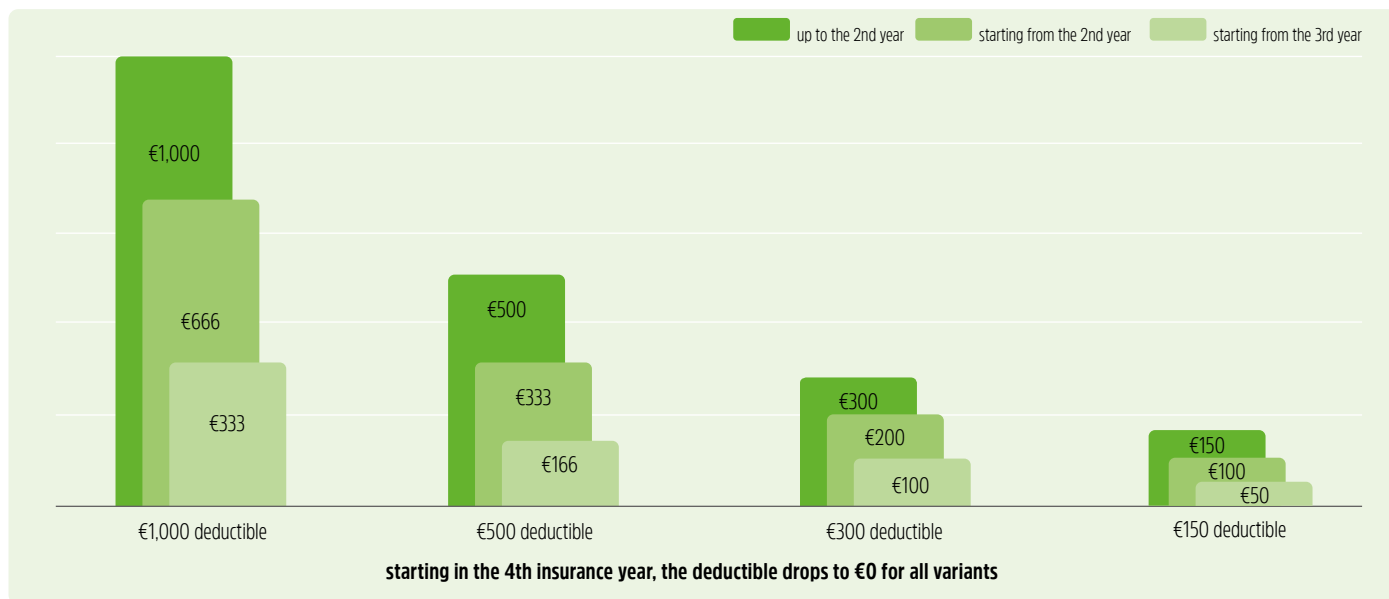
» Highlights of your personal legal insurance

Excerpt from the differences in performance between our products:

Brief overview of the description of performance	CONVENIENCE	TOP
Insured sum/area of application		
• Europe and Mediterranean countries	unlimited	unlimited
• Worldwide	up to €500,000	up to €500,000
• Loan for bail		
- in one country of the European Union	unlimited	unlimited
- in all other countries	up to €500,000	up to €500,000
Agreements/clauses		
• Innovation clause / future improvements to conditions	✓	✓
• additional benefit: "Wald und Moor"	optional	optional
• Legal counselling plus+ including for uninsurable risks	✓	✓
• Assumption of costs per mediation procedure / maximum per calendar year	up to 5,000 €/10,000 €	unlimited
• Release from premium payments in case of unemployment	–	✓
• Age-specific supplementary benefits upon retirement	–	✓
• Reduction of deductible in case of no claims (no-claims system)	optional	optional
Private services		
• Legal protection for fiscal matters starting upon appeal	✓	✓
• Legal protection for social and administrative matters starting upon opposition proceedings	✓	✓
• Precautionary mandates (will, living will, health care proxy)	up to €250	up to €250
• Legal protection in family and inheritance law, including maintenance law without separation/divorce	–	up to €2,500
• Legal protection for capital investments up to an investment sum of € 15,000	–	✓
• Counselling protection for copyright infringements	–	up to €250
• Cyber legal protection – prohibitory injunctions, criminal charges and wilful misconduct	–	✓
• Administrative law – grievances regarding university places	–	up to €2,500
• Legal protection in guardianship procedures	–	up to €2,500
• "Contract Check" service benefit	1x per insurance year	3x per insurance year
Occupational services		
• Labour legal protection for termination agreements	up to €1,000	up to €2,500
• Collective labour law	up to €1,000	unlimited
• Counsel in the event of employer insolvency	–	up to €250
Traffic benefits		
• Deposit loan as security for the private vehicle	–	✓
• Insurance coverage, including for business trips with a passenger car, station wagon or motorbike	–	✓
• Waterborne motor vehicles and aircraft for private use	–	✓
• Penalty order, even in case of wilful intent	–	up to €2,500
Housing services		
• All owner-occupied residential units in Germany	✓	✓
• Development and neighbourhood charges, one-off costs	–	up to €2,500
• Legal protection for photovoltaic/solar systems on own, owner-occupied residential buildings with associated outbuildings up to a floor space of 100 m²	–	✓
• Counsel for building owners	–	up to €250
Services in special criminal law		
• Penalty order, even in case of wilful intent	✓	✓
• Insurance coverage for undercover investigations from the time of discovery	✓	✓

» The benefit to you: falling deductible

The standard deductible is €150 and is only charged one time per claim. A special feature of no-claims policies is that the deductible is reduced for existing policies.



- + **Reduction of the deductible from the 2nd claim-free year.**
And our **“discount saver”** takes effect after the 4th claim-free year.
 - + If you submit a self-disclosure from your previous insurer and switch to us in a smooth transition, we will recognise up to **four claim-free years**.
 - + **In the following cases, we will even waive the deductible:**
 - ✔ The legal protection case is concluded with an initial consultation – the deductible will not be downgraded in this case either!
 - ✔ If the dispute is successfully resolved through mediation
 - ✔ Deductible not downgraded for services!

» Here is room for your notes ...



EASY TO REACH FOR
QUICK HELP

» Our legal protection services: to save you time and hassle



Info on our
service offers

» Counsel on any situation in life

Attorneys-at-law on the telephone

Our **attorneys on the phone** can be reached 24/7 year-round to protect your rights! Our legal counsel by phone service is available to you regardless of the scope of your insurance and in all fields of law. Our experienced attorneys are there to answer your questions **quickly** and **easily** by phone. You can also

get an initial opinion on your case's prospects of success. This saves you precious time and money: Telephone counsel from our attorneys is **free of charge for you!**

Tel.: +494821 773-617

Online legal counsel: free of charge for all customers

The benefits to you:

- + Counsel from **independent attorneys in all insured field of law**
- + **Written reply** in good time
- + Get legal advice **conveniently while on the road or at home**
- + **No deductible**
- + **No downgrading** of your no-claims class



www.itzehoer.de/online-rechtsberatung

Legal counsel chat

An initial brief assessment by a lawyer often helps to clarify your legal situation and resolve the legal problem on your own. Chat with an independent lawyer about your legal matters – with your personal access via the customer portal!



www.itzehoer.de/kundenportal

Mediation by telephone

It doesn't always take an appearance in court. We can help you reach a settlement with the opposing party out of court. Take advantage of our special service: telephone shuttle mediation – with no deductible and no downgrading of your no-claims class.



Tel.: +494821 773-616
www.itzehoer.de/mediation-am-telefon

Report damages directly

If you have any questions about our services or claims for legal expenses, our employees from the legal expenses claims service will be happy to help you.



Tel.: +494821 773-901
www.itzehoer.de/schaden-melden

Legal advice on travel

Take advantage of our legal advice on all aspects of travel law.

Telephone: +494821 773-619

» Welfare

MetaMedCare: quick help in matters of social law

In disputes regarding matters of social law

- + with the **statutory retirement insurance provider**
- + with the **statutory healthcare insurance provider**
- + with the **statutory accident insurance provider**
- + with the **statutory nursing insurance provider**
- + in **legal matters regarding severe disabilities**
- + with the **labour office**



www.itzehoer.de/hilfe-im-sozialrecht

Precautionary mandate

Our personal legal protection gives you comprehensive coverage in all life situations, because life is not just about death. It also includes situations such as illness, care and/or nursing.

However, it is a big reassurance to know that your will is going to be respected in the event of an emergency, saving your loved ones stress, time and money. So it's a good idea to address the important matter of precautionary matters in advance.

Our partner MetaMed Assistance GmbH will support you in drawing up your advance directives to make sure that the documents are legally valid. This way, everything is taken care of if worst comes to the worst.



www.itzehoer.de/vorsorgeverfuegungen

» Cyber legal protection – a TOP coverage exclusive

Reputation check

Are there any inaccurate or defamatory posts on the internet? You don't know about it? We offer you the option of having your data checked on the internet.

Removal of damaging posts

Are there any inaccurate or defamatory posts on the internet? Our mission is to make sure these posts are deleted.

Assistance in copyright law

All you wanted was to use a nice picture from the internet for your private blog. Now you, as a private individual, get a warning letter for an alleged copyright infringement. And this makes it expensive to get good advice. Relax: we can give you advice on how to defend yourself against the warning.

Identity fraud

Internet identity fraud is becoming quite common. What should you do if a stranger uses your identity data to place orders that you end up having to pay for? We are there to support you in matters of identity fraud.

Digital legacy

E-mails, social networks or streaming portals – nearly everybody leaves behind data and accounts on the internet after their death.

We support you in creating your digital estate as a supplementary precautionary mandate.

Benefit update guarantee:
**Future improvements
without additional costs**



www.itzehoer.de/hilfe-im-urheberrecht



» Traffic legal protection

Can also be concluded as a single product.

Your right to travel freely! Our personal legal protection for traffic incidents, puts you on the road without worries, since collisions in road traffic can lead to expensive legal disputes. Our personal legal protection for traffic incidents lets relax. And if you're in the right, we'll make sure that it doesn't go out wrong for you!

Legal protection for pedestrians included:

You also enjoy insurance coverage when on foot in public.

Our service tips for you:

- ! If you have a claim to legal protection due to a road traffic accident in the EU, Norway, Liechtenstein or Iceland, it will first be handled by the regulatory centre in Germany. We will be happy to support you in such case and will help you choose a suitable law firm in Germany. We will cover the costs you incur for it.



» WaldundMoor

Legal protection insurance with the WaldundMoor option not only provides you with the usual protection from financial risks in case of damage. It also contributes to helping our forests and swamplands in Germany.

For each legal protection concluded with the WaldundMoor option, we plant a tree or invest in renaturing swamplands or in social projects.

Each contract with the WaldundMoor option helps plant trees, renature swamplands and fund social projects.





» **Service at Itzehoer is never more than
a phone call away**

For all your questions:
+49 4821 773-0

Give us a call and all will be well.

You can object to the processing and use of your data for
advertising purposes at any time.

Itzehoer Versicherungen

Itzehoer Platz, 25521 Itzehoe

Tel. 04821 773-0

www.itzehoer-rechtsschutz-union.de | rechtsschutz@itzehoer.de

 **Itzehoer**
Versicherungen
... und gut ✓