

## **Checklist and tips in the event of damage**

Damages can occur – if they didn't, there would be no need for insurance! Try to remain calm – this is certainly the best state of mind in which to deal with problems effectively. The following rules of conduct will help to avoid additional difficulties when dealing with a claim for damages:

### ***In all cases,***

→ please inform the person who looks after your insurance or your insurance company as soon as possible. They will usually help you to process the claim.

### ***In cases of personal injury,***

→ please look after the injured person first of all – this is the top priority at this stage. In cases of road accidents, please secure the accident scene immediately.

→ If you are injured, please see a doctor to be on the safe side. It is not always possible to assess the effects of an accident straight away.

→ In cases of more serious injuries, please make sure that you inform the police.

→ If you have an international health insurance policy, you can call the 24-hour emergency hotline, which can help you with serious problems such as medical evacuation.

→ If you see a doctor or need to take medication, please keep the invoices and receipts. The medical indication, treatment, and names of the medications should be clearly stated.

### ***In case of third-party damages***

→ Even if you think you are to blame for the damages, under no circumstances should you admit this to a third party. You only need to record a description of what happened. The insurance company will check the legal situation as required.

→ Please take photographs of the damaged items and, where relevant, the place where the damage occurred.

→ Please report the damage and submit a claim for damages to the insurance company without delay.

→ The injured party will often want to know what will happen next. You should advise him/her to keep the damaged items and only have them repaired once the insurance company has agreed to cover the cost of repairs.

→ If you would like a lawyer to defend you against claims for damages, you should first speak to your insurance company about cover for legal costs.

### ***In cases of damage to your own property***

→ In case of theft, please inform the police and ask for a copy of the report as proof. (Please report the theft even if you feel it is unlikely that the case will be solved.)

→ Please take steps to minimize the damage, e.g. install a temporary lock or pump water out of a flooded cellar.

→ Please take photographs of all of the damaged items and, where possible, of the cause of damage.

→ Please keep the damaged items and, where relevant, wait for your insurance company to inspect them before you arrange for their repair or disposal.

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