

Insurances

What is insurance?

An insurance policy is a contract between an insurance company and a person. The person is the policyholder. He or she pays regular premiums to the insurance company. The contributions are called "premiums". If a loss occurs that is covered by the contract, the insurance company pays all or part of the claim. If you are ill, for example, the insurance pays for a visit to the doctor and medication. The most important types of insurance are **health insurance** and **liability insurance**.


Health insurance

Here you can find information on  [health insurance](#).


Liability insurance

If you cause damage to a person in Germany, the law states that you must pay for the damage. This also applies if you did not cause the damage intentionally. This applies to personal injury, property damage and financial losses in the private sector. For example, if you cause a traffic accident or if your child breaks a window pane with a ball.

You can take out private liability insurance to cover such damage for you and your family. It is not compulsory to have this insurance, but it is highly recommended, as otherwise you could be faced with very high costs in the event of a claim.

The  [migration advice centres](#) can help you find good private liability insurance.

More about liability insurance

Information in German, English and Ukrainian is available at  [here](#).