

WORKSHOP #3: INSURANCES

WHAT IS AN INSURANCE AND WHICH ONE DO I NEED IN PARTICULAR?



AN IMPORTANT NOTE ABOUT THE ENGLISH WORKSHOPS

The English workshops have been conceived as translation blueprints for the individual languages. Since the creation of the workshops has been organized in Germany, most of the country specific information in the English workshops refers to Germany. While teachers and learners should beware of topics that can be very country specific like “Retirement planning” or “Insurance”, most of the advice on relatively universal topics like “Financial assets” and “Liquidity” should apply internationally.

Our decision to upload the English versions is based on the hope, that this fundamental financial knowledge can reach a wider audience, if we publish our project in multiple languages as well as the current *lingua franca*, which is English. In addition, even the parts that are specific to Germany might be used to educate non-German speakers, like immigrants, on the financial specifics of German life.

ROLLOUT

The Finanzfit-Workshop #3 on the topic of "Insurances" is intended to support teachers and is not suitable for independent learning. The workshop is designed to be about 4 hours long and to be worked on in a group. Individual exercises or materials can and may of course be used independently of the rest of the workshop. In order to help structure the workshop or the use of the exercises, all exercises are provided with their planned duration. It should be noted that this workshop is still a work-in-progress at the moment.

In five teaching phases, basic knowledge about dealing with money is developed. The focus in this workshop is, of course, on *Insurances*.

The five phases build on each other as follows:

1. First, learners approach the topic with their own knowledge and intuition.
2. In the next phase, basic insurance skills are taught. For this purpose, the students should get a feeling for when insurance can be useful.
3. The students' insurance knowledge is to be deepened, e.g. by learning how insurance works or by learning how to deal with insurance using examples.
4. To control the learning success, learners can perform mini-games in the finance webapp.
5. Finally, media content is available in the web app to secure the learning success and to deepen the topics digitally.

OVERVIEW OF THE INDIVIDUAL PHASES

PHASE 1: INTRODUCTION

1.1 WELCOME AND THEMATIC INTRODUCTION IN THE PLENARY SESSION: WHAT HAPPENS IN THE FOLLOWING TEACHING UNIT AND WHAT ARE THE AIMS OF IT?

1.2 LEAD-OFF GAME: WHAT INSURANCE DO YOU KNOW? (SLIDE)

Pictures of different situations are shown, each of which can be assigned to an insurance company. Examples:

Car → Car insurance,

Bicycle crash → Accident insurance,

Red symbol at the job center → Unemployment insurance,

Interior design → Household contents insurance,

Smartphone → Smartphone insurance,

Funeral → Death benefit insurance,

Suitcase → Luggage insurance,

Teeth or glasses → additional insurance,

Man with clinical thermometer → Health insurance,

Pet → Animal owner insurance,

House → Homeowner insurance etc.

The teacher collects terms regarding the topic, which are mentioned by the pupils. The teacher points out that not all insurances can be dealt with in the workshop. Among the most important insurances are: Personal liability insurance, occupational disability insurance, household insurance, legal expenses insurance and health insurance.

Learning objective: The pupils are encouraged to participate, the pupils think about their level of knowledge, the teacher gets a picture of the level of knowledge and can adapt the event if necessary.

Method: Plenary

Working material: Pictures

Duration: 20 minutes

Teacher's role: Observer, moderator

Reflection: Individual students who consider their knowledge to be low can be asked what they would like to learn during the event. If many pupils estimate their knowledge as high, the knowledge can be “collected” from the class.

PHASE 2: TRANSITION

Learning objective: The pupils are encouraged to participate and decide if the risk is high or low.

Method: Plenary

Working material: Scenarios (overtaking on the country road, children playing in the street, children playing football in the garden, 14-year old gets an expensive mobile phone, woman cleans windows and stands on a ladder, ...)

Duration: 20 minutes

Teacher’s role: Observer, moderator

Reflection: The pupils get a feeling for when insurances can be useful.

THE GAU-PRINCIPLE (GAU = GRÖßTER ANZUNEHMENDER UNFALL = LARGEST ACCIDENT TO BE ASSUMED):

You need an insurance to cover a large risk so that you do not face insurmountable financial problems if the worst comes to the worst. If you accidentally cause an accident with your bicycle and someone is injured so badly that they are permanently unable to work, an insurance company that covers the damage would be very useful. You would probably not be able to cover the damage on your own.

Some insurances are unnecessary and useless. This includes:

- Daily hospital allowance insurance
- Glass and bicycle insurance
- Luggage insurance
- Passenger accident insurance
- Animal health insurance
- Or a capital-forming life insurance and pension insurance

Better save money differently!!!

PHASE 3: DEVELOPMENT

3.1 WHAT IS AN INSURANCE?

Learning objective: The pupils should get an idea of what an insurance is and apply their knowledge in a gap text.

Method: Individual work, discussion in plenary session

Working material: M1 What is an insurance? And M2 gap text: insurance terminology

Duration: 60 minutes

Teacher's role: Observer, moderator

Reflection: if necessary, further terms are explained:

- **Police:** Document concerning the insurance contract (contract document) concluded between the insurance company and the policyholder.
- **Award:** is the premium paid by a customer of an insurance company for assuming his risk, synonymous with insurance contribution.
- **Risk:** Possibility of the occurrence of a negative event, danger
- **Damage event:** occurrence of the negative event, e.g. car accident, damage to property

3.2 WHICH INSURANCE FOR WHICH PURPOSE?

Learning objective: Using case studies, the pupils work out the purpose of different important insurance policies.

Method: teamwork, self-control (plenary discussion)

Working material: M3 Which insurance for which purpose? and M4 Self control

Duration: 30 minutes

Teacher's role: Observer, knowledge mediator

Reflection: Advantages of insurance in case of damage

3.3 LIABILITY INSURANCE: WHO PAYS FOR DAMAGE IN THE PRIVATE SPHERE?

Learning objective: The pupils learn what private liability insurance is all about, what service are provided and who should take out insurance.

Method: Teamwork (3 pupils per group, everyone gets a different text (A-C)), discussion in the group and in plenary

Working material: M5 Personal liability insurance, texts A-C, background information

Duration: 60 minutes

Teacher's role: Observer, Moderator

Reflection: Joint work on two case studies

Is the polluter liable for the damage?

Case 1: Cyclist in a hurry

Noah, 16 years old, rides his bicycle at high speed against the direction of travel from the sidewalk onto the road and takes the right of way from a cyclist. An accident occurs in which the woman suffers a lifelong disability.

Does Noah have to pay for costs such as medical treatment, compensation for pain and suffering and loss of earnings for the injured cyclist?

Case 2: Red traffic light

Maha, 17 years old, crosses the street despite a red pedestrian light. A car driver avoids her and therefore hits a post. The driver is injured and the car is totally destroyed.

Does Maha have to pay damages (cost of medical treatment, compensation for pain and suffering, compensation for the car etc.)?

Afterwards joint reading of M5 background information.

3.4 TAKE OUT LEGAL PROTECTION INSURANCE – YES OR NO?

Learning objective: The pupils learn what the legal protection insurance is about, which services are provided and who should take out this insurance.

Method: Single work, discussion in plenary

Working material: M6 Information text about legal protection insurance and questions

Duration: 45 minutes

Teacher's role: Observer, knowledge mediator

Reflection: When is legal expenses insurance useful?

PHASE 4: CONTROL

To check the learning success, the learners complete the mini-game "Drag and Drop" in the "Insurances" section of the Finanzfit WebApp (<https://finanzfit.whkt.de/e-learning-webapp/>). The learning goal is checked digitally. The learners receive an immediate check of their solutions, as there is only one correct answer/assignment in each case.

PHASE 5: SECURING OF THE LEARNING OUTCOMES

To secure the learning success, additional media are available in the Finanzfit WebApp (<https://finanzfit.whkt.de/e-learning-webapp/>).

The info pool provides extra and further tasks for the workshops "Financing", "Insurance", "Liquidity" and "Current account", which can be used either for the purpose of internal level differentiation or for groups with a high level of learning.

In the "Media" section, videos are available for digital intensification of the learning content, providing learners with information on the relevant topics in language appropriate to the target group.

The first edition of the Finanzfit magazine, which is also available for download (pdf file) in the Media section, takes up the topics covered in the workshops "Financial assets," "Financing" and "Liquidity" in an entertaining way. The second edition of the Finanzfit magazine deals with the topics "Insurance," "Current Account" and "Retirement Planning".

OVERVIEW OF MATERIAL

Slide Introduction

M1 What is an insurance?

M2 Gap text insurance terminology

M3 Which insurance for which purpose?

M4 Self control

M5 Personal liability insurance

M6 Information text legal protection insurance and questions

SOLUTION FOR THE TEACHER

M2 Damage, policyholder, claim, risk, conditions, premium, insurance policy

M3 1. Household insurance, 2. Liability insurance, 3. Car insurance, 4. Legal expenses insurance

M5 1. Polluter is liable with all his assets, even with the assets he will earn in the future, he is liable up to the subsistence level for damages he causes to someone else out of carelessness or recklessness → This can mean financial ruin. 2. Pays claims of injured parties, provided they are justified; fends off claims of injured parties, in case they are unjustified → Protection of the injured. 3. Everyone should have private liability insurance. Not only adults over the age of 18 are liable. Children are liable from the age of 7. Only in motorized traffic they are liable from the age of 10. Children are only not liable if they could not understand how dangerous something is due to their personal development.

M6 1.) in case of loss of a legal dispute, the insurance pays the court, expert and lawyer's fees; 2.) she does not pay in many legal disputes, such as divorce disputes, construction and tax disputes; 3.) Professional and private legal protection insurance approx. 160€ per year with an insured sum of 300.000€; 4.) of the sum insured and the amount of the excess; 5.) if the person wins the case, the losing party pays the court and legal fees; 6.) in the event of loss of proceedings, court and lawyer's fees must be paid by the client; 7.) legal expenses insurance does not pay a possible fine due to a conviction

SLIDE: INTRODUCTION



M1 WHAT IS AN INSURANCE?

Task: Read the text and highlight important terms related to insurances.

A private insurance is a contract with an insurer to receive money in case of damage, illness or accident. You pay insurance premiums for this, which are also calculated based on the individual insurance risk. The contributions to the insurance companies, less administrative costs, are put into a so-called pool, into which all insured persons pay. In the event of a claim, this insurance pool is then used to receive financial payments, as shown in the following graphic.

You can insure almost everything. For example, there are mobile phone insurance, term life insurance, health insurance, accident insurance, travel health insurance, basic ability insurance, sports equipment insurance, stadium insurance, supplementary dental insurance, disability insurance, travel cancellation insurance, daycare insurance, household insurance, supplementary nursing care insurance, liability insurance, car insurance, residual debt insurance, legal protection insurance and others.

In order to decide which insurances make sense, one should be guided by the GAU principle. This means: Only the worst accident to be expected (GAU = größter anzunehmender Unfall) should be insured. All risks whose occurrence would mean a financial disaster should definitely be insured. Risks whose occurrence means an acceptable loss can be left uninsured. For such risks, it is advisable to save up capital and, if possible, earn interest on it.

For young people living alone and (married) couples without children, these three types of insurance are necessary/recommended:

- Private liability insurance
- Occupational disability insurance
- Household insurance

Health insurance is also important. Workers and employees have to pay health insurance contributions. Therefore, they are compulsorily insured. This is stated in a law, so health insurance is called statutory health insurance. Trainees are also compulsorily insured from day one. Spouses and children are also insured free of charge.

There are several statutory health insurance companies in Germany. The employee can choose a health insurance company himself.

OVERVIEW OF THE MOST IMPORTANT INSURANCES

Private liability insurance is an absolute must in all situations in life. It covers damages that you have caused to others. Since the risks here can threaten your existence, private liability insurance is highly recommended. In addition to the (spouse) partner, children are also insured as long as they are in school or directly following vocational training, even if they are already of age but not yet married. Usually age limits also apply.

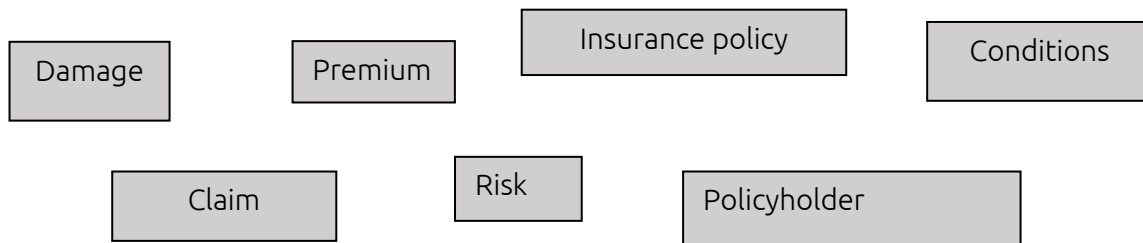
Occupational disability insurance, which pays a monthly pension if the occupation has to be given up for health reasons, is also useful. This is because the state pension for reduced earning capacity usually absorbs - especially at a young age - only a fraction of the financial losses in the event of permanent disability. In the first five years of employment, there is no reduced earning capacity pension from the state at all, so private insurance is particularly important for young people who are just starting training or work. It is also important that the policy also covers the new occupation in the event of a change of profession, without having to report this later.

Household contents insurance covers the moveable belongings. A household insurance should be taken out by anyone who would be financially ruined after a total loss of their possessions or who does not want to pay for the expenses from their savings. It covers damage to household effects such as burglary, fire, lightning, storm and hail as well as tap water. Those who do not own a lot of household contents do not (yet) need such insurance, for example young people living in a student residence. A household insurance for a 60 sqm apartment in a rural area, which protects against the risks of fire, storm/hail, tap water and burglary, costs about 70 € per year.

It makes sense to search the net with Check 24 or Verivox for pricing. A personal consultation in a bank or at an insurance agency for the conclusion of an insurance contract is recommended, since it is an important and complex consultation with which much is to be considered. It protects my assets and my ability to work.

M2 GAP TEXT INSURANCE TERMINOLOGY

Task: Complete the text using the appropriate terms.



Insurance is taken out to be protected against possible _____. For this you pay monthly contributions to an insurance company. Many _____ pay “into a pot”. If a _____ occurs, the person concerned receives money from this pot. Since a claim is usually rare, there is always enough money in the “insurance pot”. The _____ of damage can vary depending on the type of insurance. Therefore, the premiums may vary as well. Before taking out insurance, you should always pay attention to the _____. The contributions paid to the insurance company are called _____. The contract with the insurance company is called _____.

M3 WHICH INSURANCE FOR WHICH PURPOSE?

Fill out the worksheet in pairs and check your results using M4.

Private liability insurance

Household Insurance

Legal expenses insurance

Car insurance

The following persons would like to take out insurance. Write down which insurance is the right one.

1. The **Yilmaz family** would like to take out an insurance policy that would take effect if their furniture in the apartment was damaged by tap water or a break-in.

 _____

Mrs Schreiner would like to have an insurance policy that would cover the damage if her daughter Michaela accidentally breaks a glass pane while playing ball.

 _____

Larissa finally has a moped. She still has to take out an insurance policy that covers damages she causes.

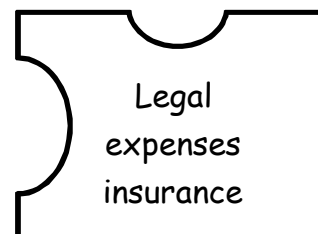
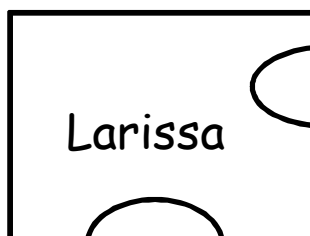
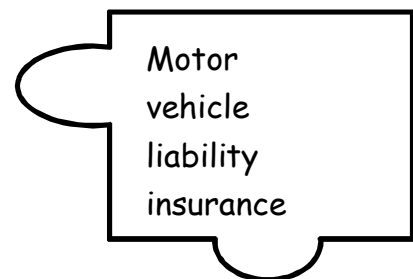
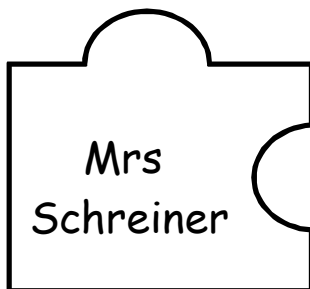
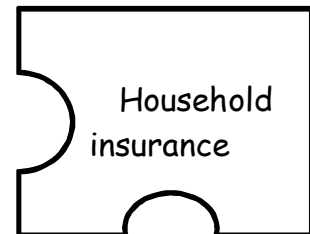
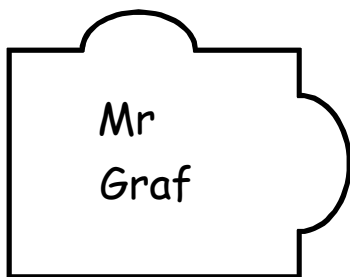
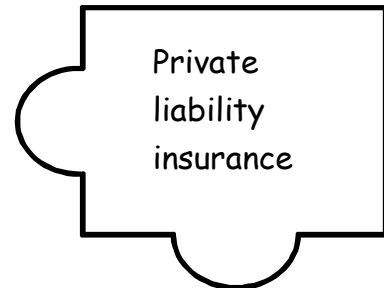
 _____

Mr Graf would like to have an insurance policy that covers legal fees and court costs in the event of a legal dispute.

 _____

M4 SELF CONTROL

The pieces of the puzzle of people and insurance companies must fit together.



M5 PRIVATE LIABILITY INSURANCE

Task: Work in threes. Everyone gets a different text A-C. Read your text and mark information about the three questions below.

Then answer the questions together and write down your answer.

1. WHAT IS THE PRIVATE LIABILITY INSURANCE ABOUT?

2. WHICH SERVICES ARE PROVIDED BY THE PRIVATE LIABILITY INSURANCE?

3. WHO SHOULD HAVE PRIVATE LIABILITY INSURANCE?

M5 INFORMATION TEXTS ABOUT PRIVATE LIABILITY INSURANCE

Text A

Who will pay for the damage I cause to another out of carelessness or recklessness? In order that I do not have to sit alone on the claims and possibly have to pay forever, there is the private liability insurance.

The purpose of private liability insurance is to protect the insured person if someone wants money because of a claim. It has to be checked whether he is right to demand this.

----- ✂ -----

Text B

Who will pay for the damage I cause to another out of carelessness or recklessness? In order that I do not have to sit alone on the claims and possibly have to pay forever, there is the private liability insurance.

In the worst case, the person causing the damage is liable with all his or her assets. Without insurance cover, this can mean financial ruin.

----- ✂ -----

Text C

Who will pay for the damage I cause to another out of carelessness or recklessness? In order that I do not have to sit alone on the claims and possibly have to pay forever, there is the private liability insurance. For example, an accident could result in treatment costs, compensation for pain and suffering or even a pension payment. This can quickly mean that one is liable with one's assets and this up to the subsistence level. And not only people over the age of 18 are liable. According to the law, children can be held responsible for a tort from their 7th birthday. Only in motorized traffic they are liable only from the age of 10. They only fall out of liability if they could not understand how dangerous something is due to their personal development.

M5 BACKGROUND INFORMATION ABOUT PRIVATE LIABILITY INSURANCE

THE BASIC RULE IS ...

whoever causes damage to others through carelessness or recklessness must pay for it in full. This applies not only to the red wine stain on the expensive tablecloth, but also to accidents in which people are injured.

In the worst case, the polluter is liable with his entire assets. Without insurance cover, this can mean financial ruin. For this reason alone, a private liability insurance is a must. It only applies to the private sector and insures personal injury, property damage and financial losses. If claims for damages arise, the insurer not only checks and pays for the damage, but also protects against unjustified claims. In the event of a legal dispute, the insurer conducts the proceedings and bears the costs. A private liability insurance is already available for an average of 60 euros per year.

PRICE COMPARISON

Depending on the insurance company, the premiums are between 40 and 90 euros per year for the same benefits. Price comparisons are therefore worthwhile. Many insurers offer particularly favorable rates to singles or senior citizens.

DISCOUNT

Savings can also be made on the payment method. Those who pay the premium monthly or quarterly instead of annually have to pay a surcharge of usually three to ten percent, the so-called instalment surcharge.

CASE OF DAMAGE

A claim must be reported to the insurer within one week at the latest. Under no circumstances, however, should compensation be paid prematurely or immediately. If you do so nevertheless, you can easily lose your insurance benefits.

TERMINATION

If the insurer increases its premiums, the policyholder has an extraordinary right of termination and can look for a cheaper provider.

WHAT IS INSURED?

If you cause a traffic accident as a pedestrian or cyclist, drop your host's expensive vase or if your Christmas tree catches fire and also sets fire to the neighbor's apartment, this is a case for the liability insurance. The private liability insurance pays for damages that occur in the private environment of the insured. This mainly concerns areas such as leisure, sports, neighborhood or family. In addition to property damage and financial losses, liability insurance also covers costs if people are injured.

However, the following are generally not insured

- damage to movable property rented, hired or leased,
- Damage that was caused intentionally,
- Damage caused during the professional activity,
- Damage suffered by the insured person himself or by relatives living in the same household or who are co-insured persons.

However, there are areas, such as liability for pets, for which special liability insurance policies must be taken out.

WHO IS INSURED?

In the private liability insurance, family members are automatically insured as well. For unmarried children of full age, this applies as long as they are in school or are in an immediately following vocational training. Some insurers also offer to co-insure the children if they are unemployed after the first training or if they are in a second training. Partners in a marriage-like community can also be included in the insurance cover. However, please note: The insurer must confirm this in writing!

LEVEL OF INSURANCE

Liability insurance not only covers minor damage, such as a broken vase or a red wine stain on the sofa cover, but also when people are injured. For example, an accident could result in treatment costs, compensation for pain and suffering or even a pension. This can quickly mean that the agreed sum insured is not sufficient. In such a case, it goes to the private assets and this until the attachment. Therefore, the sum insured should rather be higher than lower and should be at least 5 million euros, preferably more. Many - even inexpensive - insurers now offer higher sums up to unlimited cover.

A personal liability insurance for a single person costs about 60 € per year.

A personal liability insurance for the family costs about 80 € per year.

M6 INFORMATION TEXT LEGAL PROTECTION INSURANCE AND QUESTIONS

Task: Read the text and answer the questions.

Unfortunately, "to be right" does not mean automatically to win. The risk of losing a case is always there - even if you think you are right. A lost lawsuit can result in high lawyer, court and expert costs. If you want to avoid the risk of having to bear legal costs yourself if you lose a lawsuit, you can take out legal expenses insurance. After all, it is really annoying when you have to give in for fear of the costs, even though you actually think you are in the right. There are different types of legal expenses insurance, which cover different areas of law: legal protection for traffic, private and professional legal protection, legal protection for property and rent. Unfortunately, many legal disputes, such as disputes in the event of divorce or construction projects, as well as tax disputes are excluded in most insurance conditions. Protection can be important for lawsuits involving large sums of money. However, please consider the many exclusions in insurance cases. Legal expenses insurance does not cover a fine or a payment to which you are sentenced in criminal or civil proceedings. If you want to take out legal expenses insurance, you should definitely choose one with a high deductible. It makes no sense to insure against low litigation costs. It is important to have protection for lawsuits involving large sums of money, because then court and lawyer's fees can also become expensive. Keep in mind that the winner of a lawsuit does not bear any costs, as these are borne entirely by the loser. So, you will get your rights even without legal expenses insurance. If you have a good lawyer who advises against hopeless lawsuits and wins promising lawsuits, you basically do not need legal protection insurance. Legal protection insurance is relatively expensive. A private and professional legal protection insurance without deductible and with an insured sum of 300,000 € in case of legal protection costs about 160 € premium per year. A legal protection insurance for a single for private, traffic and professional use costs about 230 € per year with an excess of 150 € per claim.

1.) When does the legal expenses insurance company pay or which services are included?

2.) Are there exceptions where the insurance does not pay?

3.) What does such an insurance cost?

4.) What does the amount of the premium to be paid depend on?

5.) Which services are covered by other institutions anyway?

6.) What consequences can there be if I have not taken out this insurance?



7.) What else needs to be considered?

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