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# Taking out mandatory motor vehicle insurance

Heruntergeladen am 08.06.2025

<https://fimportal.de/xzufi-services/102837921/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99154017000000
Leistungsbezeichnung I	Taking out mandatory motor vehicle insurance
Leistungsbezeichnung II	Compulsory motor vehicle insurance
Typisierung	11 - SDG: Allgemeine Rechte und Pflichten
Quellredaktion	Bund
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt
Leistungsgruppierung	SDG allgemeine Rechte und Pflichten (154)
Verrichtungskennung	
SDG-Informationsbereich	Abschluss einer Kfz-Pflichtversicherung
Lagen Portalverbund	Fahrzeugsteuern (1060600)
Einheitlicher Ansprechpartner	Nein

Modul	Sachverhalt
Fachlich freigegeben am	13.12.2022
Fachlich freigegeben durch	Federal Ministry of Justice
Handlungsgrundlage	
Teaser	You will find important information and regulations here on insurance against civil liability in respect of the use of motor vehicles in the event that you wish to take out insurance and in the event that you have been injured in an accident.
Volltext	<p><b>**Insurance against civil liability in respect of the use of motor vehicles**</b></p> <p>For a vehicle with a regular base in Germany, the owner must take out insurance against civil liability in respect of the use of motor vehicles in accordance with the compulsory motor civil liability insurance act (_Pflichtversicherungsgesetz_).</p> <p>If a vehicle is to be used in Germany that does not have a regular base here, the following is required:</p> <ul style="list-style-type: none"> <li>• subscription to <b>**frontier insurance**</b> , i.e. insurance against civil liability in respect of the use of motor vehicles in accordance with the Motor Insurance Liability Act for foreign motor vehicles and their trailers <ul style="list-style-type: none"> <li>• when entering the EU via the external borders of the EU, subscription to a <b>**frontier insurance policy</b> in another Member State<b>**</b></li> <li>• <b>**insurance against civil liability in respect of the use of motor vehicles**</b> if claims settlement in Germany is guaranteed via the <b>**Green Card System**</b>.</li> </ul> </li> </ul> <p>In the case of insurance against civil liability in respect of the use of motor vehicles from another Member State of the European Union or the European Economic Area, claims settlement in Germany is usually guaranteed via the Green Card system. Please contact your foreign insurer if you have any questions about this.</p>

## Modul

## Sachverhalt

### **\*\*Insurance coverage\*\***

Insurance against civil liability in respect of the use of motor vehicles covers damage caused by an insured vehicle when:

- people are injured or killed
- property is damaged or destroyed
- there are financial losses.

In the event of an accident, the insurance protects both the policyholder and the victim of the accident: The insurance **\*\*compensates the accident victims\*\*** in the case of substantiated claims **\*\*up to the\*\*** amount of the agreed **\*\*insured amount\*\***. The policyholder is thereby released from their obligation to pay damages to the accident victim.

The following minimum insurance amounts are required by law in Germany:

- EUR 7.5 million for bodily injury
- EUR 1.22 million for damage to property and
- EUR 50 000 for pure financial losses.

However, most contracts in Germany provide for significantly higher insured amounts.

Insurance against civil liability in respect of the use of motor vehicles does not offer any protection, especially for damage to your own vehicle. Full or partial insurance is required for this.

### **\*\*Claims record\*\***

The consideration of an insured person's **\*\*claims record\*\*** is not **\*\*required by law\*\*** in Germany. When you move to Germany, you submit the claims certificate from your **\*\*foreign insurer\*\*** \- preferably in German or English.

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## Sachverhalt

**\*\*Claims for compensation against the insurer of the other party involved in the accident\*\***

In the event of an accident, contact the **\*\*civil liability insurer of the other party involved in the accident\*\***. If you do not know who the other party involved in the accident is insured with, but you have their registration number, call the Central Service Centre for [Motor Vehicle Insurers (\_Zentralruf\_)](<https://zentralruf.de>).

**\*\*Compensation in the event of damage caused by an uninsured or unidentified vehicle, in the event of an intentional accident and in the event of insolvency of the insurer\*\***

If you have experienced damage from an uninsured motor vehicle, contact the **\*\*Verein Verkehrsofferhilfe e.V.\*\***, an institution of German motor vehicle civil liability insurers that performs statutory tasks to compensate traffic accident victims.

The Verkehrsofferhilfe helps road accident victims in its function as a guarantee fund in the case of accidents in Germany that are caused by unidentified or uninsured motor vehicles or in which the car is used intentionally and unlawfully as a weapon or where the motor liability insurer becomes **\*\*insolvent\*\***.  
<https://www.zentralruf.de/en/>  
<https://www.zentralruf.de/>

## Erforderliche Unterlagen

## Voraussetzungen

## Kosten

## Verfahrensablauf

## Bearbeitungsdauer

## Frist

## weiterführende Informationen

**\*\*Information on the insurer of the other party involved in the accident\*\***

Central Service Centre for Motor Vehicle Insurers:

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- telephone (from Germany): 0800 - 250 260 0
- telephone from outside Germany: 0049 40 300 330 300
- further information [Motor Vehicle Insurers (\_Zentralruf\_)](<https://zentralruf.de>).

\*\*Compensation in the event of damage caused by an uninsured vehicle and in certain other cases\*\*  
<https://www.verkehrsofferhilfe.de/>  
<https://www.zentralruf.de/en/>  
<https://www.zentralruf.de/>

**Hinweise**
**Rechtsbehelf**
**Kurztext**
**Ansprechpunkt**
**Zuständige Stelle**
**Formulare**
**Ursprungsportal**

Abschluss einer Kfz-Pflichtversicherung, Taking out mandatory motor vehicle insurance