



## BdV – THE BEST ANTIDOTE TO BAD INSURANCE

- Individual advice on private insurance.
- Consumer-friendly insurances for members.
- A counterweight to the insurance lobby.

# HELP!

## HOW WE HELP

Do you have questions about your private insurance contracts? We are here for you!

Whether you want to optimise your existing contracts, conclude a new insurance contract or make a claim – our experts can go through the details with you.

All the advice and support you need are included in your membership fee. No matter how often you need it.

## WHAT WE CAN DO FOR YOU

You will receive individual advice on private insurance.

- We will help you find your way through the insurance jungle.
- You are already insured: Our experts will review your contracts to determine whether you have optimal cover at appropriate premiums.
- You need insurance: As a member, you receive an exclusive overview of our recommended tariffs.
- You have an insured loss: We will support you, answer your questions and assist you in asserting your claims.

Join our group policies:

- We keep concluding and improving group policies to benefit the consumer – making sure you are well covered at a good price.

You support an effective and committed consumer organisation:

- We bring action for exemplary cases to enforce consumer rights, covering a broad spectrum of issues – from opaque clauses in insurance terms and conditions to an unfair allocation of surpluses to policyholders in life insurance or Riester pension insurance.
- Our sought-after experts and pundits represent the interests of the insured in Berlin, Brussels and the media, and they regularly participate in hearings and submit statements.
- We are a counterweight to the insurance lobby. We may claim, for instance, that “life insurance is a legalized fraud”.

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For more information about the BdV please visit us at:  
[www.bunddersicherten.de](http://www.bunddersicherten.de)

## WHO WE ARE

Our passion is consumer protection. As one of Germany's main consumer policy organisations, we independently represent the interests of the private policy holders. We are financed solely by membership fees.



## BECOME A MEMBER NOW

- We show you how to deal with your insurance company.
- We make sure you are well covered and save money.
- We lobby for the rights of the policy holders.

Join us!

The best antidote to bad insurance is the BdV.

Pictures: Flügelfrei/photocase.de . pip/photocase.de  
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