



21ST TSC LEGAL INFORMER



SPRING 2026

German Insurance

By Jessica Marton, German Legal Assistance Attorney Wiesbaden

Whether it is flood insurance, homeowner's or life insurance, insurance protection can be an essential component to one's mental health and financial security. Most individuals know insurance is required to operate a POV. But Germany provides additional insurance options one should consider. Each is intended to protect you and your family during your stay in Germany. The following three types of insurance are widely available and used by German citizens:

1. Personal liability insurance or "Private Haftpflichtversicherung"
Personal liability insurance is one of the most critical types of insurance in Germany. Even though it's not legally required, liability insurance is used by approximately 83% of German residents. This insurance protects one from liability for accidental damage a/o injury which may occur in the course of everyday activities. This insurance also covers children, spouses, registered partners, or other relatives who live in the same household.

Examples where personal liability coverage may come into play include the following examples: you help your friend move and accidentally drop her laptop; your teenager rides his bike into a pedestrian; you crack two kitchen tiles in your rented apartment; your child's soccer ball breaks the neighbor's window; your cat scratches your friend's expensive purse. Personal liability coverage may be applicable when you negligently supervise minors (your children and others under your supervision); fail to properly salt and clear snow on your sidewalks; act negligently as a cyclist or pedestrian in traffic; act negligently as a participant in a private sporting activity such as soccer or tennis; or accidentally forward malware which causes damage to the recipient's computer.



IN THIS ISSUE:

- German Insurance
- New Funeral Law in Rheinland Pfalz
- Funded Legal Education Program

The 21st TSC Legal Informer is the newsletter of the 21st Theater Sustainment Command (TSC) Office of the Staff Judge Advocate.

Our mission is to provide outstanding legal support to Soldiers, Civilian Employees and Family Members assigned to or supported by the 21st TSC. Our headquarters is located in Kaiserslautern, Germany. We have branch offices in Kaiserslautern, Sembach and Baumholder, Germany, Mons, Belgium, Brunssum, The Netherlands and Camp Bondsteel, Kosovo.

Copies of this and previous newsletters may be found at: https://armyeitaas.sharepoint-mil.us/sites/21TSC_SJA.

German Insurance (continued)

Personal liability insurance may protect you as a renter in Germany for damages that occur to your floors, bathrooms and sanitary fixtures, and to permanently installed kitchen furniture and fixtures. Normal wear and tear is not considered damage that personal liability insurance would cover. Personal liability insurance will also not be available in instances where the damage is intentional; where a profession or business is conducted (professional liability insurance would be applicable); the damage is amongst family members in the same household, and for damages caused by bigger pets (pet liability insurance would be applicable). Only the fair market value (FMV) of a damaged item may be compensated. Personal liability insurance does not cover full replacement value.



A recommended coverage amount is at least 10 million euro for personal injury, property damage, and financial loss. Coverage amounts may differ depending on the size of one's family, lifestyle and hobbies. One can tailor insurance to one's needs. One should expect to pay somewhere around €175 per year for worldwide coverage.

In the event of a claim, the insurance company will determine if the claim filed against you is justified. The insurance company will defend a claim against you it deems unjustified at its own expense and risk. The insurance company will cover the FMV of a damage claim it considers justified. The insurance company must find the damage was not caused intentionally and that there is no exclusion in the insurance terms and conditions (always read the small print!)

2. Household Insurance – "Hausratversicherung" A second type of insurance one should consider when living in Germany is tenant insurance. This insurance provides protection of your household goods against fire, water damage, burglary, robbery, vandalism, and natural hazards (storms, hail, and other elemental perils). Household goods include apartment furnishings and items for personal use, to include cash and valuables. Additional insurance may be required for bicycles.

Protection against fire covers damage to property caused by fire, lightning strikes, explosions, and consequential damage caused by smoke, soot and fire extinguishing. Protection against water damage typically includes burst pipes and burst hoses on washing machines and dishwashers as well as frost damage to plumbing. Damage caused by simple theft is not. For example, if one leaves one's door or windows unlocked and the house is robbed household insurance will not apply.

In cases of water damage to a rental unit, additional expenses for cleanup, moving, security, hotel, transportation, storage, lock replacement, et cetera should be covered by household insurance. So too should the costs to repair damage to the building, flooring, interior painting, and wallpaper in a rental apartment.



German Insurance (continued)

For personal items, the replacement cost for the same type and quality item should be reimbursed. However, the policy holder needs to adequately select their insurance needs by either specifying an accurate value of their household goods or by determining their property's value based on the size of the living space. One's household items can be documented by video or photos. New purchases should be documented by receipts from the actual purchase.

Not every household policy is uniform. If you specifically need insurance for protection against natural hazards damage, i.e., heavy rainfall, flooding, backflow, earthquakes, landslides, snow pressure, avalanches, etcetera, that protection can then be purchased as a supplement.



3. Private Pet Owner Liability Insurance (dogs, horses) – “Tierhaftpflichtversicherung” Private pet owner liability insurance covers damage one's pet causes to other people or damage to their property notwithstanding whether the property is rented or owned. This insurance also applies to a financial loss caused by your pet. So, if you are concerned about your dog nipping at a neighbor or running out onto a busy boulevard and contributing to a multi-car collision, private pet insurance should be a consideration.



Whether pet liability insurance in Germany is mandatory depends on the federal state where one is living and the breed of the dog. Private pet liability insurance is mandatory for every dog owner in Berlin, Hamburg, Lower Saxony, Saxony-Anhalt, Schleswig-Holstein, and Thuringia. Kaiserslautern and the German state of Rheinland Pfalz do not mandate private pet insurance. One can expect to pay approximately €100 per year for pet insurance depending on one's location and the breed of the dog. As usual, please do not sign a contract unless you understand the content of the document. Also, do not forget an insurance contract will not end automatically at the end of a certain period. One must affirmatively cancel a contract in Germany or the contract will automatically renew.

Private insurance is not a requirement in most instances, but private insurance may be a prudent course of action. Many German nationals understand this and act accordingly. Whether you choose private insurance or not is a personal decision. The key is that one is aware of the risk factors and costs and makes an informed decision thereafter.

New Funeral Law in Rheinland Pfalz

By Joerg Modellmog

Germany has some of the strictest laws in Europe related to funeral arrangements and cremation. The traditional rule in Germany is that even cremated remains must be buried in a cemetery; it is illegal to keep the ashes of your loved one in your home or to scatter them. However, the German State of Rhineland-Palatinate has made national news with a new liberal Funeral Act (Bestattungsgesetz) that changed this. The new State law came into force on September 27, 2025 and is the most innovative Funeral Act among the sixteen German States. While to an American reader it may not seem such a big deal, it is considered revolutionary and controversial on the German side as it abolishes strict rules and century-long traditions.

The new State Funeral Act now permits the scattering of ashes on certain pieces of property, in the woods, or in a river (limited to Rhine, Mosel, Lahn, and Saar). It also allows for the creation of memorial diamonds made from crematorium ashes. Moreover, you may now keep an urn with the ashes on the mantle of your fireplace. However, since this is a State law, you may be forced to bury the urn if you move to another German State, unless the Funeral Act in that state authorizes the same kind of burial form.

Burials or interments (Erdbestattung) on cemetery grounds in Rheinland-Pfalz no longer require a casket but allow for a shroud in order to accommodate other than Christian religious traditions. However, you won't be able to save costs because the preparation of the corpse is the same and it is still transported to the graveside in a coffin. Moreover, the corpse is not simply laid in the grave in a shroud but is laid on its side on a wooden floor, and a wooden ceiling is erected over the body before the grave gets filled.

A funeral cannot be held any earlier than 48 hours after the time of death and has to be completed within 14 days from the time of death. Any scattering of ashes has to happen within six months.

The new Funeral Act may pose a risk to the future of cemeteries in Rheinland Pfalz. Their utilization is already declining while the operation and maintenance costs remain the same or increase, leading to higher fees being charged for a gravesite.

Under the Rheinland-Pfalz Funeral Act, the wishes of the deceased determine the type and place of the funeral. It is important to note that the law lists two requirements for the new forms of burial: (1) the deceased person must have had his or her last primary residence in Rhineland-Palatinate and (2) the deceased must have specified one of the new forms of burial in a written directive and named a person to take care of the deceased's arrangements (funeral directive). In the absence of these two requirements, the heirs will NOT be able to opt for any of the new forms of burial. Therefore, proper estate planning is even more important than before if you intend to have your final rest in Rhineland-Palatinate and wish to make use of the new burial forms.



Funded Legal Education Program

Every year the Army Office of The Judge Advocate General in Washington, D.C. accepts applications for the Army's Funded Legal Education Program (FLEP). Under this program, the Army sends active duty personnel to law school at government expense.

The Army Funded Legal Education Program is open to commissioned officers in the rank of second lieutenant through captain with two to six years of Federal service. It is also open to enlisted Soldiers in the grade of E-5 through E-7 with four to eight years of service.

Interested personnel must complete an application and interview with a Staff Judge Advocate at their installation. Interested personnel should have taken or be scheduled to take the Law School Admission Test (LSAT) at the time of application.

The FLEP application will be available online beginning July 1 and will close on October 1. The selection board meets each November to consider applicants for the FLEP. When considering an applicant's file, the selection board members use the "whole-person" concept. Board members evaluate the undergraduate and graduate school transcripts, LSAT score, Soldier Talent Profile, Officer Evaluation Reports/ Noncommissioned Officer Evaluation Reports, Staff Judge Advocate (SJA) interview letter, and the applicant's statement of motivation to attend law school. The selection board's results are released no later than the first week in December. Selected individuals begin law school in the fall immediately following the selection board.

Interested personnel should contact their local Staff Judge Advocate for further information. The 21st Theater Sustainment Command Office of the Staff Judge Advocate is located in Building 3004 on Panzer Kaserne in Kaiserslautern. You can reach the office at DSN 523-0489 or civilian 0611-143-523-0489.



21st TSC Legal Offices

Main OSJA, Kaiserslautern, Panzer Kaserne, Bldg. 3004 (third floor)

Administrative Law: DSN 523-0463
Criminal Law: DSN 523-0488
(Civilian: +49-0611-143-523-XXXX)

Kaiserslautern Legal Services Center, Kleber Kaserne, Bldg. 3210

Legal Assistance, Claims, Special Victim Counsel: DSN 523-4330
International Law: DSN 523-4333/4317
Trial Defense Service DSN 523-4329/0229
(Civilian: +49-611-143-523-XXXX)

Office of Special Trial Counsel (Kaiserslautern)

Kleber Kaserne, Bldg. 3224
DSN 523-4352/4353 (Civilian: +49-611-523-4352/4353)

Sembach Law Center Sembach Kaserne, Bldg. 151 (second floor)

Legal Assistance: DSN 523-0639
(Civilian: +49-143-523-0639)

Baumholder Law Center Smith Barracks, Bldg. 8680

Legal Assistance: DSN 531-2445
(Civilian: +49-611-143-531-2455)

Northern Law Center SHAPE (Mons, Belgium), Bldg. 318

Legal Assistance: DSN 597-7668
(Civilian: +32 65 75 7668)

Netherlands Law Center USAG Benelux-Brunssum, Bldg 8

Legal Assistance: DSN 597-4182
(Civilian: +31-45-534-0182)

Kosovo Law Center Camp Bondsteel, Bldg 1330C

Legal Assistance: DSN 637-1801
(Civilian: + 383-38-774-1801)

Legal Training



Joerg Moddelmog, the Senior German Attorney for the 21st TSC, presented a class on Spousal Employment at Wiesbaden on 9 September 2025. This was part of a workshop hosted by the USAREUR-AF DOCPER. Here (assisted by Jessica Marton, an attorney with the Wiesbaden Office of the Judge Advocate) Mr. Moddelmog is demonstrating the “umbrella” protection spouses have under the NATO Status of Forces Agreement.

KAISERSLAUTERN LEGAL SERVICES CENTER (KLSC) LEGAL ASSISTANCE OFFICE

Appointments, Hours, and Location: Appointments may be requested directly on the KLSC website by either by Googling “Kaiserslautern Legal Services Center” or following this link: <https://home.army.mil/rheinland-pfalz/usag-rheinland-pfalz/all-services/legal-services-center-kaiserslautern>. The office is located in building 3210 on Kleber Kaserne. The most up to date hours of operation and pinpoint location of the office are located on the KLSC Google maps page, also found by entering “Kaiserslautern Legal Services Center” in your maps app or on the web.

Self-Help and Informational Handouts: A vast amount of helpful information and handouts are located on the above KLSC website. These handouts cover a large array of topic areas from claims, family law, estate planning and German law issues.

