

99134038000000, 99134038000000

Request mediation for the out-of-court settlement of disputes concerning insurance contracts

Heruntergeladen am 07.07.2025

<https://fimportal.de/xzufi-services/118800980/L100027>

| Modul | Sachverhalt |
|---------------------------|--|
| Leistungsschlüssel | 99134038000000, 99134038000000 |
| Leistungsbezeichnung I | Request mediation for the out-of-court settlement of disputes concerning insurance contracts |
| Leistungsbezeichnung II | |
| Typisierung | 2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug |
| Quellredaktion | Mecklenburg-Vorpommern |
| Freigabestatus Katalog | unbestimmter Freigabestatus |
| Freigabestatus Bibliothek | unbestimmter Freigabestatus |
| Begriffe im Kontext | |
| Leistungstyp | Leistungsobjekt |
| Leistungsgruppierung | Krankenversicherung (134) |
| Verrichtungskennung | |
| SDG-Informationsbereich | |

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|-------------------------------|---|
| Lagen Portalverbund | |
| Einheitlicher Ansprechpartner | Nein |
| Fachlich freigegeben am | 04.10.2021 |
| Fachlich freigegeben durch | Ministry of Economics, Labor and Health Mecklenburg-Western Pomerania |
| Handlungsgrundlage | |
| Teaser | Insured persons who have a disagreement with their insurance company regarding their private comprehensive health insurance, private long-term care insurance or supplementary insurance can turn to the Private Health and Long-Term Care Insurance Ombudsman. |
| Volltext | <p>The task of the ombudsman is to mediate out of court in disputes between insured persons and health insurance companies as well as insurance intermediaries and insurance consultants. The ombudsman is to mediate between the parties at every stage of the proceedings and, if possible, achieve reconciliation.</p> <p>The ombudsman can also act at the request of a company if the policyholder has agreed to this.</p> <p>The prerequisite is that the insurance company concerned participates in the conciliation procedure. If you are insured with the Postbeamtenkrankenkasse (PBeaKK) or the Krankenversorgung der Bundesbahnbeamten (KVB), the ombudsman can only become active if the request for conciliation relates to private compulsory long-term care insurance.</p> <p>The ombudsman's assessment is based on the content of the insurance contract, statutory law and the relevant case law.</p> |
| Erforderliche Unterlagen | <ul style="list-style-type: none"> • Request for mediation, • Copy of the documents that are useful for recording the disagreement; as a rule, it is sufficient to send the most recent correspondence with the insurer |

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regarding this matter,

- Declaration of consent that the insurer may pass on health data relevant to the conciliation proceedings to the ombudsman and that your personal data may be processed for the purpose of conducting the conciliation proceedings,
- Power of attorney, if you are not submitting the conciliation request for yourself but on behalf of a third party.

Voraussetzungen

- The insurance company concerned must have joined the ombudsman procedure, see link below.
- If you are insured with the Postbeamtenkrankenkasse (PBeaKK) or the Krankenversorgung der Bundesbahnbeamten (KVB), the ombudsman can only take action if the request for conciliation relates to private compulsory long-term care insurance.
- A filing deadline applies: file the complaint within one year of the underlying health insurance decision,
- Complaints that are already the subject of court or dunning proceedings will not be accepted; this also applies to minor cases for amounts in dispute up to EUR 50.00.

<https://www.pkv-ombudsmann.de/schlichtungsstelle/versicherungsunternehmen/>

<https://www.pkv-ombudsmann.de/schlichtungsstelle/versicherungsunternehmen/>

Kosten

- none

Verfahrensablauf

You can submit the conciliation request online or download it as a PDF and complete it and submit it by mail or fax.

Upon receipt of your conciliation request, you will receive an acknowledgement of receipt containing instructions and information for the further procedure.

The ombudsman first checks the admissibility of the complaints and asks your insurer for a statement. You will then receive this for your information, unless there are substantial reasons not to do so.

You can make notifications regarding the ongoing conciliation procedure via the link below.

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If the file is complete, the ombudsman will close the proceedings within 90 days or submit a conciliation proposal within this period. In the case of particularly difficult disputes or with the consent of the parties, the ombudsman may extend this period. The parties shall be informed of this.

https://www.pkv-ombudsmann.de/w/files/pdf/20210824_schlichtungsantrag.pdf

<https://www.pkv-ombudsmann.de/schlichtungsverfahren/schlichtungsantrag-stellen/mitteilung/>

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<https://www.pkv-ombudsmann.de/schlichtungsverfahren/schlichtungsantrag-stellen/mitteilung/>

Bearbeitungsdauer

The average duration of proceedings is around four months. Urgent cases in particular are processed more quickly. Please note that the minimum complaint duration is around six weeks. This is because your insurer is always requested to submit a statement.

Frist

A filing deadline applies: the appeal must be received within one year of the underlying health insurance decision,

weiterführende Informationen
Hinweise
Rechtsbehelf
Kurztext

Insured persons who have a disagreement with their insurance company regarding their private comprehensive health insurance, private compulsory long-term care insurance or supplementary insurance can turn to the Private Health and Long-Term Care Insurance Ombudsman.

Ansprechpunkt
Zuständige Stelle

Ombudsman Private Health and Long-Term Care Insurance

Formulare

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|-----------------|--|
| Ursprungsportal | Schlichtung zur außergerichtlichen Beilegung von Streitigkeiten bei Versicherungsverträgen beantragen, Request mediation for the out-of-court settlement of disputes concerning insurance contracts |