

benefits travel health insurance		
coverage: stays abroad. The state territory of the Federal Republic of Germany and the state territory in		
insured benefits	product:	
	Basic	Premium
out-patient and in-patient medical treatment abroad:		
costs of necessary curative treatment resulting from illness or accident	100%	100%
chronic or existing conditions unexpectedly becoming acute	100%	100%
medically necessary pregnancy treatment caused by complaints	100%	100%
childbirth up to the end of the 36th week of the pregnancy (premature birth)	100%	100%
treatment due to miscarriages	100%	100%
treatment due to medically necessary abortions	100%	100%
pain-relieving, conserving dental treatment, including simple dental fillings and repairs of existing dental prostheses (per insured year)	300 €	100%
costs of dental prostheses, if these become necessary for the first time as a result of an accident during the insured period	500 €	500 €
medication and dressings prescribed by a physician	100%	100%
medically prescribed radiation, light and other physical therapies	100%	100%
medically prescribed massages, medicinal packages, inhalations and physiotherapy	100%	100%
medically prescribed aids as a result of an accident	100%	100%
diagnostic radiology	100%	100%
operations that cannot be postponed	100%	100%
medically necessary rehabilitation	no	100%
initial and one-off out-patient treatment of psychoanalytical and psychotherapeutic diseases by a specialist during stays in the USA and Canada as well as compensation of costs for a return trip to the home country, if in-patient treatment becomes necessary	100%	100%
out-patient psychoanalytical treatment during stays in the USA and Canada: 5 sessions (max. 750 €) per insured year	no	100%
medical check-ups abroad:		
prenatal care examinations to the extent that pregnancy commenced after contract inception	no	100%
births by physicians (waiting period 8 months)	no	100%
out-patient examinations for the early diagnosis of diseases according to the programs introduced by law in the Federal Republic of Germany (targeted prevention screenings, waiting period 6 months, per insured year)	no	500 €
gynecological examination for women for the early diagnosis of cancer (waiting period 6 months, per insured year)	no	100 €
dental check-up according to the programs introduced by law in the Federal Republic of Germany (targeted prevention screenings, waiting period 6 months, per insured year)	no	100 €
provision of information:		
options regarding medical care in case of illness or accident: via the emergency service	100%	100%
in case of in-patient treatment abroad due to illness or accident: set up of contact and transfer of information between the insured person's GP and the treating hospital physicians: via the emergency service	100%	100%
in case of in-patient treatment abroad and on request: transfer of information to relatives	100%	100%
premature birth abroad:		
childbirth up to the end of the 36th week of the pregnancy: costs of medical treatment abroad of the newborn baby up to 50,000 €	yes	yes

care services abroad:		
in case of in-patient treatment of an insured child up to 18 years: costs of accommodating a companion in the hospital	100%	100%
organisation and compensation for the supervision of a child up to 18 years, who must continue or abandon the trip alone, to the extent that all companions or the only companion accompanying the child on the trip cannot continue the trip as planned, or must abandon the trip, because of death, a severe accident or unexpected severe illness	100%	100%
dispatch of required medically prescribed medication to the insured person, if prescribed medication is lost during the journey (costs of the replacement substances themselves are not covered)	100%	100%
in case a hospital stay of the insured person will exceed 5 days: compensation of costs of transport for the return trip of one close person to the hospital location and back	100%	100%
in case the booked stay is disrupted or prolonged as a result of the hospital stay: compensation of costs of the insured person and the insured fellow traveller for overnight costs of up to 10 days, max. 2,500 €	yes	yes
transport / transfer / funeral expenses:		
compensation of additional costs of a transport back to the nearest hospital at the insured person's place of residence, to the extent that a transport makes medical sense and is justifiable or if, according to the treating physician's estimate, hospital treatment abroad is likely to exceed 14 days	100%	100%
costs of a companion or, if necessary, an accompanying physician, to the extent that this attendance is medically necessary, officially stipulated or specified by the company performing the transport	100%	100%
compensation for the costs of transporting a sick person for in-patient treatment in the nearest suitable hospital and back to their accommodation	100%	100%
compensation of additional return travel costs in case of a delayed return from the journey after a hospital stay of at least 10 days	100%	100%
compensation of additional return travel costs of accompanying insured persons in case of disruption or prolongation of their stay as a result of a medically sensible transport back of an insured person	100%	100%
compensation for additionally required costs incurred as a result of the demise of an insured person due to transporting the deceased to their permanent residence	100%	100%
compensation for the costs of a funeral abroad up to the amount that would have been incurred for a transport home	100%	100%
organisation and costs of the additional transport of luggage to the extent that all co-insured adults were transported back or are deceased	100%	100%
subsequent performance abroad:		
if illness during the stay abroad makes necessary curative treatment exceeding the end of the coverage because the journey back is no longer possible as a result of an inability to travel, for which evidence has been provided, benefits must be paid under these conditions (including for a transport back if this becomes necessary) until the ability to travel is restored	100%	100%

further benefits:		
phone costs on contacting the emergency centre (25 € per claim)	yes	yes
If all curative treatment costs incurred abroad, which are covered by the payment obligation in this insurance, are submitted to another service provider / insurance company participating in the compensation of costs before the claim is submitted to us, we pay - in addition to the compensation of costs - an additional 50 € per day for in-patient hospital treatment lasting for a maximum of 14 days. In the case of out-patient treatment (regardless of the number of treatments and diseases), we pay an additional one-off amount of 25 € per treated person.	yes	yes
alternative hospital daily benefits (max. 30 days, 50 € per day) instead of the costs invoiced abroad	yes	yes
deductible per claim:	100 €	no
insurance coverage in home country (temporarily return home):		
temporary return to the home country incl. return travel back to the destination abroad within the insured period of time		
Insured period of 7-12 months: 3 weeks of coverage in the home country; insured period of at least 13 months: 6 weeks of coverage in the home country per insured year. Coverage is given for necessary medical treatment of illness or accident occurring during the home stay.	yes	yes

benefits cancellation costs insurance**insured benefits:**

refund of contractually owed cancellation costs (incl. an agency fee of up to 100 €, which was owed, invoiced and included in the insured sum)

refund of additional outward journey costs in case of a delayed start of the trip (max. refund: amount of cancellation costs in case of entire cancellation of the trip)

refund of costs for rebooking the trip in case of an insured event (max. refund: amount of cancellation costs in case of entire cancellation of the trip)

refund of costs for rebooking the trip because of any other reason up to 42 days before departure (max. 30 €)

refund of a single room supplement in case of an insured event leading to the cancellation of an insured fellow traveller (max. refund: amount of cancellation costs in case of entire cancellation of the trip)

no deductible**insured events for insured persons or additional persons at risk:**

unexpected and severe illness

death

serious accidental injury

complications in an existing pregnancy or determination of pregnancy after the commencement of the insurance

intolerance to a vaccination

breakage or loosening of implanted joints

job loss followed by unemployment as a result of an unexpected business-related termination of employment by the employer

assumption of a job subject to social insurance or an activity with compensation for additional costs ("1-Euro job") from a state of unemployment

short-time work that is necessary due to the economic situation with an expected reduction in income of at least the amount of a regular monthly net pay

(voluntary) change of job, whereby the insured trip or rental falls in the probationary period, but as a maximum in the first 6 months of a new job

considerable damage to the property as a result of fire, water-mains burst, elementary event or criminal act by a third party

insured events only for insured persons:

chronic or existing conditions becoming acute, provided that ability to travel was confirmed by the treating physician upon conclusion of the insurance

unexpected cancellation of a study, internship, course of research place abroad by the involved organisation, provided that it was fixed in writing upon conclusion of the insurance

resit of a failed examination falling in the planned travel time or up to 14 days after end of the planned trip in order to avoid extension of the time spent at school or university or to successfully complete a course

failure to move up into the next year (if a school or class trip was booked)

unexpected movement of an examination date that was set in writing upon conclusion of the trip and before the conclusion of the insurance in the home country by the school/university and which now falls during the travel time

assuming full-time employment with a minimum contractual duration of 12 months within 3 months of finishing your degree or school education (conditions: the insured person was not pursuing a similar professional activity upon conclusion of the insurance contract or has not worked for this employer in the last 12 months)

unexpected summons

petition for divorce (in the event of amicable split, the corresponding application) being filed with the responsible court immediately before a joint trip between the affected spouses

dissolution of the living situation with your life partner (in place for at least 6 months) before a joint trip (solemn declaration on the part of the affected life partners required)

refusal by the responsible representative body (embassy, consulate) in the country of travel to issue a visa (condition: visa application was submitted through a professional agency or must have been made online)

stay abroad unexpectedly being called off by the host parents (condition: stay was confirmed in writing upon conclusion of the insurance)
missing a connecting means of transport as a result of delay (at least 2 hours) or cancellation of a public transport service or feeder flights within Germany
theft of travel documents required for the outward journey provided that copies of the documents cannot be obtained until departure
cancellation of transport service (means of transport booked or planned to reach the main destination has been cancelled or impaired due to an external incident that was not influenced by the insured person within a week of the start of the trip)
danger to your physical safety at the destination as a result of incidents leading to the release of a travel warning by the Federal Office of the Federal Republic of Germany
unexpected severe illness or death of a dog registered to travel with you
additional persons at risk:
insured persons who have booked and insured a trip together (up to 5 persons; in case of more than 5 persons travelling together only relatives are insured together)
relatives not taking part in the journey: spouses, life partners, children, parents, adoptive children, adoptive parents, step-children, step-parents, foster children, foster parents, grandparents, siblings, grandchildren, parents-in-law, children-in-law, siblings-in-law (additionally and only in case of death: aunts, uncles, nephews, nieces)
persons looking after minor-age or care-dependant relatives of an insured persons
another close person, who must be specified upon conclusion of the insurance
pre-existing conditions:
Existing conditions are insured, if they become acute unexpectedly. Illnesses related to heart conditions, strokes, cancer, diabetes (Typ 1), epilepsy, multiple sklerosis are not insured to the extent, that these were treated with in-patient treatment in the 12 months preceding conclusion of the insurance. Check-ups are excluded.

benefits travel interruption insurance
insured benefits:
refund of travel services not used in case of interruption of the journey
refund of the travel price in case of premature end of the journey (up to 100 %)
refund of costs for follow-up travel in case of interruption of the journey (round trip or cruise) up to the amount of the remaining travel services not used
refund of additional costs for accomodation in case of delayed homeward journey
refund of additional costs for homeward journey
refund of additional costs for continuation of the journey up to 1,000 € (travelling back to the last destination)
no deductible
insured events for insured persons or additional persons at risk:
unexpected and severe illness
death
serious accidental injury
pregnancy
breakage or loosening of implanted joints
intolerance to a vaccination
considerable damage to the property as a result of fire, water-mains burst, elementary event or criminal act by a third party
insured events only for insured persons:
missing a connecting means of transport as a result of delay (at least 2 hours) or cancellation of a public transport service or feeder flights within Germany
prolongation of the journey as a result of natural desaster or elementary event at the destination or premature end of the journey as a result of epidemics at the destination
chronic or existing conditions becoming acute, provided that ability to travel was confirmed by the treatening physician upon conclusion of the insurance
danger to your physical safety at the destination as a result of incidents leading to the release of a travel warning by the Federal Office of the Federal Republic of Germany
theft of travel documents required for the onward journey provided that copies of the documents cannot be obtained until onward departure
unexpected cancellation of a study, internship, course of research place abroad by the involved organisation during the trip, provided that it was fixed in writing upon conclusion of the insurance
failure of the stay abroad of minors due to homesickness, provided that homesickness is confirmed in writing by the hosting organisation or other suitable proof is provided (only additional costs of homeward travel will be refunded)
additional persons at risk:
insured persons who have booked and insured a trip together (up to 5 persons; in case of more than 5 persons travelling together only relatives are insured together)
relatives not taking part in the journey: spouses, life partners, children, parents, adoptive children, adoptive parents, step-children, step-parents, foster children, foster parents, grandparents, siblings, grandchildren, parents-in-law, children-in-law, sibilings-in-law (additionally and only in case of death: aunts, uncles, nephews, nieces)
persons looking after minor-age or care-dependant relatives of an insured persons
another close person, who must be specified upon conclusion of the insurance
pre-existing conditions:
Existing conditions are insured, if they become acute unexpectedly. Illnesses related to heart conditions, strokes, cancer, diabetes (Typ 1), epilepsy, multiple sklerosis are not insured to the extent, that these were treated with in-patient treatment in the 12 months preceeding conclusion of the insurance. Check-ups are excluded.

benefits travel luggage insurance	
insured events:	
damage to luggage handed over for safekeeping	
exceedance of the delivery deadline for luggage (delivery not on the day of your arrival at the destination; refund of purchase of necessary replacements up to 500 €)	
criminal act by third parties	
damage in the case of transport accidents	
damage caused by fire, explosion or elementary event	
insured sums:	
single persons (per insured person)	2.000 €
families (per insured family)	4.000 €
limitations (maximum refund for items listed below):	
furs, jewellery, items made of precious metals, photographic and film equipment, portable video systems, laptops	50%
audio players, portable DVD players and mobile phones incl. accessories	250 €
golfing and diving equipment, bicycles incl. accessories	750 €
wave boards and windsurfing equipment incl. accessories	500 €
musical instruments incl. accessories (carried for private purposes)	250 €
glases, contact lenses, hearing aids	250 €
purchase of necessary replacements	500 €
film-, video-, audio- and data carrier	value of raw
identity cards, passport, vehicle documents	official fees
deductible:	
no deductible	
insured items:	
travel luggage: personal travel necessities taken on the trip, as well as gifts and souvenirs acquired during the trip. Items that are normally intended only for professional purposes taken on or acquired during the trip are not insured. The present value of the items is insured.	
Sports equipment incl. accessories (excluded: motors) is only insured as long as it is not being used within the scope of intended use.	
Valuable items within the meaning of this provisions are furs, jewellery, items made of precious metals, photographic and film equipment, portable video systems, laptops and other electronic devices as well as mobile phones incl. accessories.	
not insured items:	
cash, cheques, cheques cards, credit cards, telephone cards, securities, tickets, certificates and documents of all kinds, items with very high artistic or sentimental value, dental gold, protheses of any kind, fire arms of any kind, land-, air- and water craft, hang-gliders, paragliding equipment, parachutes incl. accessories	
coverage:	
Insurence coverage is given worldwide, leaving the place of permanent residence (begin of journey) until return back to the place of permanent residence (end of journey). Rides, walks and stays at the place of permanent residence are not considered as journeys. Travelling by car: If the luggage is not being unloaded immediately after arrival at home, insurance coverage ends at the time of arrival.	

benefits travel emergency insurance	
benefits in the event of illness, accident or death:	
cost assumption guarantee to the hospital (no refund of costs of treatment, but only granting a loan)	15,00 €
in case of travel inside Germany or in countries that share a border with Germany: organisation and refund of costs (max. 2,500 €) of a return transport to the place of permanent residence in case of an in-patient hospital stay of at least 5 days	yes
benefits in the event of premature termination or delayed return due to abduction:	
organisation of a return journey	yes
loan for additional costs of a return journey	10,00 €
travel call	yes
benefits in case of criminal proceedings:	
assistance in obtaining a lawyer and/or interpreter	yes
loan for lawyer and interpreter costs	3,00 €
loan for bail	13,00 €
benefits in case of loss of means of payment or documents:	
establishing contact to the own bank and assistance in transferring an amount made available by the bank to the insured person	yes
loan in case of loss of means of payment	1,50 €
assistance in blocking of credit cards, EC- or Maestro cards	yes
assistance in procuring replacement identity documents and refund of costs thereof	yes
assistance in case of loss of travel documents	yes
bicycle protection:	
refund of repair costs or additional travel costs in case of break-downs	75 €
refund of additional travel costs in case of theft	250 €
benefits in case of booking changes or delays:	
assistance in rebooking a transport service in case of delay or cancellation	yes
on request: information of third parties of changes to the planned travel itinerary	yes

benefits travel liability insurance**benefits:**

inspection of the liability query and settlement of justified claims

surety guarantee for annuities due

costs of a legal dispute

insured events:

liability risks of daily life	1.5 Mio. €
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claims resulting from damage to rental objects	25.000 €
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professional liability coverage for au-pairs during their work as au-pair	yes
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loss of third-party keys during an au-pair stay	250 €
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damage to movable items in the household of the host family	2.500 €
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deductible:

Damage to rental objects or in the household of the host family: 10 %, 150 € at least. Damage resulting from loss of keys: 20 %, 50 € at least.

benefits travel accident insurance**insured events:**

damage to health through an accident

pulled muscles and torn ligaments

drowning or suffocation

insured sums:

in the event of invalidity	125.000 €
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in the event of death (adults)	10.000 €
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in the event of death (children up to 18 years)	5.000 €
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rescue costs	10.000 €
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cosmetic operations resulting from an accident	5.000 €
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accident: The insured person involuntarily suffers damage to their health through a sudden external incident (accident), which has an effect on their body. By extension, the insurance also covers typical health damage caused by diving, e.g. decompression sickness or eardrum injury, whereby an actual accident, i.e. a sudden external incident which has an effect on the body, does not have to occur.

benefits excess exclusion insurance for hired vehicles

subject and scope of the insurance:

applicable to vehicle rented by an insured person from an official and commercial vehicle rental company

in the case of a necessary change of vehicle, the coverage transfers to the new rental vehicle within the agreed contractual term without renewed payment of the premium

additional vehicle insurance for rental vehicles which is only granted as an addition to existing (main) vehicle insurance for the rental vehicle

insured event:

in the case of an insured event covered by the (main) vehicle insurance held by the vehicle rental company a deductible has been placed on you by the vehicle rental company or directly by the (main) vehicle insurance of the vehicle rental company and also been paid by you

non-insured damages:

damages, where the existing (main) vehicle insurance of the vehicle rental company does not provide coverage

damages occurring during participation in officially approved vehicle sports events and / or corresponding practice runs

damages that happens on roads and routes not permitted for use by the relevant renter or not designed for use by vehicles

if the driver was not in a position to drive the vehicle safely due to alcohol, drugs, medication or other intoxicating substances

non-insured items:

bar and kitchen equipment, roof boxes, radio receivers, hydraulic tail lifts, awnings, multi-functional devices (audio, video and/or telecommunication devices including accessories), navigation and similar traffic control systems, including when combined, for example, with radio, as well as special extensions and canopies