

## Young Travel Travel Insurance for au pairs, pupils, language students, students, scholarship holders, doctoral candidates and participants in Work & Travel Programs for up to 5 Years

### Coming to Germany from Abroad (Incoming) Daily premium

Travel Insurance Coming to Germany from Abroad (INCOMING)		
Length of stay	BASIS EUR	PREMIUM EUR
Up to 12 <sup>th</sup> month	1.19	1.75
13 <sup>th</sup> – 60 <sup>th</sup> month	1.65	2.15

Travel Accident and Liability Insurance Coming to Germany from Abroad (INCOMING)	
KOMPAKT EUR	KOMFORT EUR
0.25	0.33

### IMPORTANT INFORMATION

- Eligibility for insurance up to the 35th birthday.
- Travel Health Insurance and the non-health travel insurances (Accident Insurance and Liability Insurance) are legally independent contracts.
- The contracts shall be concluded for the entire period of stay.
- The insurance only applies during the stay in Germany. Coverage also applies for the insured person worldwide outside of the Federal Republic of Germany and the home country during a temporary trip. The coverage is limited to 14 days per trip in the case of trips to the USA or Canada. Persons cannot be insured for their home country for longer.
- The application for conclusion of an insurance contract can be submitted at any time. It must be made for the entire remaining duration of the stay in the Federal Republic of Germany. The general qualifying period is 31 days. This is calculated from the contract inception. The qualifying period does not apply if the application is made within 31 days of arrival. The date of arrival must be proven at our request. The qualifying period also does not apply to accidents and for help from physicians in order to avoid acute risk to life for the insured person. A comparable preexisting insurance, which can be shown to have applied without gaps until contract inception, can be offset with the general qualifying period. The excluded benefits according to Section III., 3. (Limitation of the payment obligation) continued to be excluded without limits.
- Extension of an insurance is possible
  - if the application for extension has been received by the insurer or the agent before the end of the original insurance contract and the maximum insurance period of 5 years has not yet been reached;
  - and insurance cover then exists only for cases of insurance that are new as from the date of application for extension;
  - and each extension must begin directly after the previous insurance.
- A new insurance following on an uninsured period is only possible if the insured person can be shown to have gone for a holiday in his or her home country.
- If the insured person leaves Germany prematurely, the insurance can be ended and the repayment of excessive premiums paid is possible. The insurance ends – at the earliest – at the time at which notification as to the return of the insured person is received by HanseMerkur Reiseversicherung AG.
- **No excess.**