

Product Information Sheet

Foreign-Travel Health Insurance for au pairs, pupils, language students, students, scholarship holders, doctoral candidates and participants in Work & Travel Programs for up to 5 Years (Incoming)

You are interested in taking out HanseMerkur travel insurance? A good choice!

This information sheet provides you with a brief summary of your insurance options. However, please be aware that the information provided here is not comprehensive. The full content of the policy is set out in your insurance application, on your insurance certificate and in the Terms and Conditions of Insurance. In each case the insurance cover listed below only applies if you specifically take out this cover, i.e. if it is included within the scope of the insurance you have selected!

What type of insurance is provided?

Your insurance is a fixed-term travel insurance policy. The scope and individual benefits of your policy are determined by your chosen tariff.

What is the scope of my cover?

Travel health insurance

The travel health insurance covers essential medical treatment for illnesses suffered during a period of foreign travel. We reimburse the costs for illnesses and accidents that occur within the period of insurance. This includes, for example, treatment by a doctor, at a hospital or medication. Dental treatment is also covered by the insurance; this includes fillings and accident-related repair of existing dentures. The complete range of services can be found in our insurance terms and conditions.

Travel liability insurance

If travel liability insurance is included in the scope of your travel insurance, you will be covered for the duration of your trip against damages arising from everyday risks for which you are responsible and in respect of which you are required to pay compensation to third parties. We will adjust the damages and check whether and to what extent an obligation to compensate exists. We will defend you against unjustified claims for damages and also provide you with legal protection in the event of unwarranted liability claims. A full description of the benefits is available in the Terms and Conditions of Insurance in the "travel liability insurance" section.

Travel accident insurance

If you take out travel accident insurance, we will pay a one-off amount (invalidity benefit) if you suffer permanent impairment as the result of an accident (e.g. restriction of mobility, paralysis or amputation). The amount of the invalidity benefit payable depends on the agreed insured sum and on the degree of impairment. A full description of the benefits is available in the Terms and Conditions of Insurance in the "travel accident insurance" section.

What do I need to take into account when paying the premium?

The level of the premium is based on cover chosen. The premium schedule for the individual insurance products shows you the exact premium payable for the relevant cover. Cover does not begin until premiums are paid. Information on due dates and further details on the payment of premiums are available in the Terms and Conditions of Insurance.

In which cases does HanseMerkur travel insurance not pay benefits?

Generally speaking, no benefit is payable if the policyholder or the insured person acts with intent in causing the insured event. Some cases are excluded from cover in the following insurance categories.

Travel accident insurance

Accidents due to inebriation or the consumption of drugs. Medical conditions and wear and tear to the body caused by circumstances such as constant sitting, strokes or heart attacks are not considered to be accidents.

Travel health insurance

Medical conditions caused intentionally and treatment as a result of suicide attempts are not covered.

Travel liability insurance

Damages that occur to borrowed, leased or rented items.

What are my responsibilities on taking out a policy?

When concluding a policy you must provide all information truthfully and in full. If you do not do this, you put your cover at risk!

What are my responsibilities if an insured event occurs?

Keep the loss or damage as small as possible! Avoid anything that could lead to an unnecessary increase in costs. Notify HanseMerkur of the loss or damage immediately. You can find out more about your responsibilities under "Obligations" in the Terms & Conditions of Insurance.

What legal consequences result from non-compliance with these obligations?

It is very important to note that, if you are in breach of one of these obligations, HanseMerkur may reduce the benefits payable commensurate with severity of fault. This may even lead to the complete loss of insurance benefits. More information is available in the Terms and Conditions of Insurance ("Obligations" and Breach of obligations).

When does my insurance cover start and end?

Cover begins upon payment of premium, but not before the agreed time, and ends on the agreed expiry date.

How long is your contract valid and how can you terminate it?

Provided you have concluded a one-off insurance contract, your contract ends on the agreed insurance expiry date. If you have concluded an annual insurance contract, the contract extends respectively by one further year, provided it is not terminated in writing three months before contract expiry either

by you or by HanseMerkur or there are other reasons for termination. If a contract expiry date is stated in the insurance policy, the insurance contract ends at the latest on this date without termination being required. Please refer to our insurance terms and conditions for further details.

A summary of the benefits of the travel insurance cover is provided on the following pages.

Product Information Sheet

Young Travel - Foreign Travel Health Insurance for up to five years (Incoming)

This information sheet is intended to give you a quick overview of the various options available for the insurance of your choice. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the insurance application form, the insurance policy and the terms and conditions of insurance.

Each of the following options for insurance cover is only valid if it is explicitly concluded by you, i.e. if it is included in the insurance cover selected by you!

Insured circle of persons:

Those eligible for insurance are au pairs, pupils, language students, students, scholarship holders, doctoral candidates, participants in work & travel programs or other persons who can prove that they are temporarily in **the Federal Republic of Germany** to take part in further-educational measures up to the age of 35 (35th birthday).

Travel Health Insurance Basis Tariff

Reimbursement of the costs of:

- ✓ out-patient medical treatment administered by a doctor. For stays in Germany up to the regular maximum rates of the respective applicable official scale of fees for doctors or for dentists:
»Amtliche Gebührenordnung für Ärzte bzw. Zahnärzte (GOÄ/GOZ)«
 - in keeping with no. 437 and section M (laboratory services), up to 1.15 times the listed rate
 - in keeping with sections A, E and O (technical performance), up to 1.8 times the listed rate
 - and in all other cases up to 2.3 times the listed rate
- ✓ medicaments and dressing materials at 80 %
- ✓ medically necessary rehabilitation measures
- ✓ pregnancy examinations per insurance year, EUR 250
- ✓ child delivery after a waiting period of 8 months
- ✓ insurance benefits for premature birth
- ✓ therapeutic adjuvants prescribed due to an accident
- ✓ pain management dental treatment in accordance with the scale of fees for dentists, per insurance year EUR 250
- ✓ accident-related dental prostheses, EUR 500
- ✓ in-patient costs of medical treatment in a multiple-bed room
- ✓ radiation treatment, light therapy and other forms of physical treatment
- ✓ x-ray diagnosis
- ✓ operations
- ✓ transport by ambulance for in-patient treatment
- ✓ medically indicated evacuation
- ✓ costs for an accompanying person in the event of evacuation
- ✓ repatriation costs or funeral expenses abroad, up to EUR 20,000
- ✓ subsequent liability until recovery of transportability, **no retained risk**

Travel Health Insurance Premium Tariff

Reimbursement of the costs of:

- ✓ out-patient medical treatment administered by a doctor. For stays in Germany up to the regular maximum rates of the respective applicable official scale of fees for doctors or for dentists:
»Amtliche Gebührenordnung für Ärzte bzw. Zahnärzte (GOÄ/GOZ)«
 - in keeping with no. 437 and section M (laboratory services), at the highest listed rates
 - in keeping with sections A, E and O (technical performance), at the highest listed rates
 - and in all other cases at the highest listed rates
- ✓ medicaments and dressing materials
- ✓ medically necessary rehabilitation measures
- ✓ pregnancy examinations
- ✓ child delivery after a waiting period of 8 months
- ✓ insurance benefits for premature birth
- ✓ therapeutic adjuvants prescribed due to an accident
- ✓ pain management dental treatment in accordance with the scale of fees for dentists
- ✓ restoration of the function of dental prostheses at 50 %, up to a value of EUR 2,000
- ✓ dental prostheses at 50 % (after a waiting period of 6 months), up to EUR 2,000
- ✓ out-patient medical analytical treatment (up to 5 sessions per insurance year, EUR 1,000)
- ✓ in-patient costs of medical treatment in a multiple-bed room
- ✓ radiation treatment, light therapy and other forms of physical treatment
- ✓ massages, packs, inhalation treatment, physiotherapy
- ✓ X-ray diagnosis
- ✓ operations
- ✓ transport by ambulance for in-patient treatment
- ✓ hospital visit (minimum period of stay in hospital of 14 days), up to EUR 1,000
- ✓ medically indicated evacuation
- ✓ costs for an accompanying person in the event of evacuation
- ✓ repatriation costs or funeral expenses abroad
- ✓ preventive examinations (after a waiting period of 6 months), EUR 200 per insurance year
- ✓ subsequent liability until recovery of transportability **no retained risk**

For performance excluded (carve-outs) please refer to the Terms and Conditions of Insurance, VB-KV 2013 (YT-In), section III.3.

Product Information Sheet

Travel Accident, Liability, Luggage and Emergency Insurance for up to 5 Years (Incoming)

This information sheet is intended to give you a quick overview of the various options available for the insurance of your choice. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the insurance application form, the insurance policy and the terms and conditions of insurance. Each of the following options for insurance cover is only valid if it is explicitly concluded by you, i.e. if it is included in the insurance cover selected by you!

Insured circle of persons:

Those eligible for insurance are au pairs, pupils, language students, students, scholarship holders, doctoral candidates, participants in work & travel programs or other persons who can prove that they are temporarily in **the Federal Republic of Germany** to take part in further-educational measures up to the age of 35 (35th birthday).

Travel Liability Insurance - Kompakt Tarif

Cover sums for

- ✓ personal injury and material damage EUR 1 million
- ✓ damage to hired or rented property EUR 10,000
- ✓ deportation costs EUR 1,000
- ✓ damages in the host family's household EUR 2,500

Travel Liability Insurance - Komfort Tarif

Cover sums for

- ✓ personal injury and material damage EUR 2.5 million
- ✓ damage to hired or rented property EUR 25,000
- ✓ deportation costs EUR 5,000
- ✓ loss of keys EUR 250
- ✓ damages in the host family's household EUR 2,500

Travel Accident Insurance - Kompakt Tarif

Insurance sums

- ✓ in the event of death EUR 10,000
(in cases of children up to the age of 18)
- ✓ in cases of invalidity EUR 20,000
(with progressive grading, 350 %)

Travel Accident Insurance - Komfort Tarif

Insurance sums

- ✓ in the event of death EUR 20,000
(in cases of children up to the age of 18)
- ✓ in cases of invalidity EUR 40,000
(with progressive grading, 350 %)
- ✓ rescue costs EUR 5,000
- ✓ cosmetic surgery EUR 5,000

For **performance excluded** (carve-outs) please refer to the Terms and Conditions of Insurance, VB-RS 2013 (YT-In) section III.HAFT3. and section III.RU3.

Version: May 2016