

Benefits

Travel Insurance for foreign guests staying up to 5 years

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!

Travel Health Insurance (AG) BASIC	Travel Health Insurance (AG) PROFI
<p>Compensation payment for:</p> <ul style="list-style-type: none"> ✓ Costs of outpatient treatment according to the German physicians' or dentists' scale of charges (GOÄ / GÖZ) valid at the time up to the regular maximum rate <ul style="list-style-type: none"> - according to no. 437 and section M (laboratory costs) up to 1.15 fold - according to sections A, E and O (technical performances) up to 1.8 fold - in any other cases up to 2.3 fold ✓ Dental treatment for pain relief in accordance with the fee schedule per insured year up to EUR 500 ✓ Medications and surgical dressings ✓ Radiation therapy, light therapy, and other physical treatments ✓ Massages, compresses and inhalations, per insurance year up to EUR 300 ✓ Therapeutic aids following an accident, per insurance year up to EUR 500 ✓ Operations ✓ In-patient medical treatment under general care insurance (multiple-bed room) without optional services (treatment by private doctor) ✓ Medically necessary pregnancy treatment due to complaints ✓ Ambulance transport to in-patient treatment ✓ Repatriation, if medically desirable ✓ Repatriation of mortal remains to the home country or funeral in the Federal Republic of Germany up to EUR 10,000 ✓ Follow-up liability until restoration of ability to travel for up to three months <p>Deductible (per insured event) EUR 25.00</p>	<p>Compensation payment for:</p> <ul style="list-style-type: none"> ✓ Costs of outpatient treatment according to the German physicians' or dentists' scale of charges (GOÄ / GÖZ) valid at the time up to the regular maximum rate <ul style="list-style-type: none"> - according to no. 437 and section M (laboratory costs) up to 1.15 fold - according to sections A, E and O (technical performances) up to 1.8 fold - in any other cases up to 2.3 fold ✓ Dental treatment for pain relief in accordance with the fee schedule per insured year up to EUR 1,000 ✓ Medications and surgical dressings ✓ Radiation therapy, light therapy, and other physical treatments ✓ Massages, compresses and inhalations ✓ Therapeutic aids following an accident ✓ Aids (if agreed by HanseMerkur in advance), per insurance year EUR 500 ✓ Repairs of existing aids, per insurance year EUR 250 ✓ Visual aids up to EUR 200 ✓ Operations ✓ In-patient medical treatment under general care insurance (multiple-bed room) without optional services (treatment by private doctor) ✓ Screening check-ups for early detection of cancers, per insurance year EUR 300 ✓ Screening check-ups for children in accordance with the statutory programmes introduced in Germany ✓ Up to 80% of the cost for medically required dentures, per insurance year up to EUR 1.250 ✓ Dental check-ups, per policy year EUR 200 ✓ Medically necessary pregnancy treatment due to complaints ✓ Ambulance transport to in-patient treatment ✓ Repatriation, if medically desirable ✓ Repatriation of mortal remains to the home country or funeral in the Federal Republic of Germany up to EUR 10,000 ✓ Follow-up liability until restoration of ability to travel for up to three months <p>Deductible (per insured event) EUR 25.00</p>

Travel Liability Insurance (AG) BASIC	
Sums assured	
✓ Everyday liability risks	EUR 1 Mio.
✓ Liability claims for damage to rented property	EUR 10,000
✓ Deportation costs	EUR 1,000
✓ Damage to the household of the host family	EUR 10,000
Deductible	
• For damage to rented property and deportation costs:	20%, at least EUR 50
• For damage to the household of the host family:	10%, at least EUR 200

Travel Liability Insurance (AG) PROFI	
Sums assured	
✓ Everyday liability risks	EUR 1 Mio.
✓ Liability claims for damage to rented property	EUR 10,000
✓ Deportation costs	EUR 1,000
✓ Loss of keys	EUR 250
✓ Damage to the household of the host family	EUR 10,000
✓ Damage to assets	EUR 10,000
✓ Professional liability	EUR 25,000
✓ Bad debt insurance	
Deductible	
• For damage to rented property and deportation costs:	20%, at least EUR 50
• For damage to the household of the host family:	10%, at least EUR 200
• For bad debt insurance:	10%, at least EUR 200

Travel Accident Insurance (AG) BASIC	
Sums assured	
✓ In the event of death	EUR 10,000
(For children under the age of 18)	(EUR 5,000)
✓ In the event of disability	EUR 20,000
✓ Progression in the event of disability	exceeding 25% (350 %)
✓ For rescue costs	EUR 5,000
✓ For the costs of cosmetic surgery	EUR 5,000

Travel Accident Insurance (AG) PROFI	
Sums assured	
✓ In the event of death	EUR 20,000
(For children under the age of 18)	(EUR 10,000)
✓ In the event of disability	EUR 60,000
✓ Progression in the event of disability	exceeding 25% (350 %)
✓ For rescue costs	EUR 10,000
✓ For the costs of cosmetic surgery	EUR 10,000

Emergency Insurance (AG) BASIC	
Scope of cover:	
Cancellation of trip or delayed return journey (loan for additional costs)	
• Illness, accident or death	100 %
• Abduction	EUR 10,000
Emergency message	100%
In the event of criminal prosecution	
• Assistance if detained or when at risk of being detained (loan)	EUR 1,000
• Loan for bail	EUR 10,000
Loss of money and documents	
• Assistance when credit and debit or Maestro cards are lost	100 %
• Loss of travel documents	100 %
Assistance in changing bookings/delays	100 %
No deductible	

Emergency Insurance (AG) PROFI	
Scope of cover:	
Return travel costs to home country in the event of a family member becoming ill	
	100 %
Cancellation of trip or delayed return journey (loan for additional costs)	
• Illness, accident or death	100 %
• Abduction	EUR 15,000
Emergency message	100%
In the event of criminal prosecution	
• Assistance if detained or when at risk of being detained (loan)	EUR 2,500
• Loan for bail	EUR 15,000
Loss of money and documents	
• Loss of travel money (loan)	EUR 500
• Assistance when credit and debit or Maestro cards are lost	100 %
• Loss of travel documents	100 %
Assistance in changing bookings/delays	100 %
No deductible	

Luggage insurance – Profi only

Sums insured:

EUR 2,000 per insured event

Insured events:

- Damage to luggage entrusted to third parties
- Overdue delivery of luggage
- Criminal acts by third parties
- Damage sustained as a result of a traffic accident
- Damage by fire, explosion or natural events

For the items specified below, compensation is limited to the following amounts:

- Valuables within the meaning of these provisions are furs, jewellery, items made of precious metals, photographic and film equipment, IT equipment, electronic communication and entertainment systems including accessories.).
Up to 50% of the contractually agreed sums insured
- Glasses, contact lenses, hearing aids and mobile telephones (car phones are not insured), including accessories for the aforementioned items
EUR 250
- Golf and diving equipment, bicycles, including accessories for the aforementioned items
EUR 750
- Surfboards, windsurfing equipment, including accessories for the aforementioned items
EUR 500
- Musical instruments, including accessories (private)
EUR 500
- IT equipment and electronic communication and entertainment systems, including accessories
EUR 250
- Emergency purchases due to overdue delivery of luggage
EUR 500
- HanseMerkur will refund the value of the material in the case of films, video, sound and data media
- The administrative fees for identity cards, passports, motor vehicle documentation, and other types of ID will be reimbursed.

The deductible is EUR 50 per insured event

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