

## 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!

#### Travel Health Insurance BASIC

##### 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
- ✓ Dental treatment for pain relief in accordance with the fee schedule for dentists, per insurance year EUR 500
- ✓ Medications and surgical dressings at 80 %
- ✓ Radiation therapy, light therapy, and other physical treatments
- ✓ Therapeutic aids following an accident
- ✓ Operations
- ✓ In-patient medical treatment under general care insurance (multiple-bed room) without optional services (treatment by private doctor)
- ✓ Medically necessary rehabilitation measures
- ✓ Denture due to an accident up to EUR 500
- ✓ Medically necessary treatment for pregnancy and treatment during premature birth
- ✓ Pregnancy examinations, per policy year 250,- EUR
- ✓ Deliveries, including examination and treatment costs by midwives
- ✓ Ambulance transport to in-patient treatment
- ✓ Repatriation, if medically desirable
- ✓ An accompanying person during return transport
- ✓ Repatriation of mortal remains to the home country or funeral in the Federal Republic of Germany up to EUR 20,000
- ✓ Nachhaftung bis zur Wiederherstellung der Transportfähigkeit

#### Travel Health Insurance PROFİ

##### 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
- ✓ Dental treatment for pain relief in accordance with the fee schedule for dentists
- ✓ Medications and surgical dressings
- ✓ Radiation therapy, light therapy, and other physical treatments
- ✓ Massages, compresses, inhalations and physiotherapy
- ✓ Therapeutic aids following an accident
- ✓ Operations
- ✓ In-patient medical treatment under general care insurance (multiple-bed room) without optional services (treatment by private doctor)
- ✓ Medically necessary rehabilitation measures
- ✓ Screening check-ups for early detection of cancers, each insurance year, per insurance year EUR 200
- ✓ Outpatient psychoanalytical and psychotherapeutic treatments (up to five sessions per policy year) , per insurance year EUR 1,000
- ✓ Denture due to an accident up to EUR 2,000
- ✓ Denture, up to 50%, EUR 2,000
- ✓ Medically necessary treatment for pregnancy and treatment during premature birth
- ✓ Pregnancy examinations, per policy year
- ✓ Deliveries, including examination and treatment costs by midwives
- ✓ Ambulance transport to in-patient treatment
- ✓ Repatriation, if medically desirable
- ✓ An accompanying person during return transport
- ✓ Repatriation of mortal remains to the home country or funeral in the Federal Republic of Germany
- ✓ Hospital visit where the stay in hospital exceeds 14 days up to EUR 1,000
- ✓ Follow-up liability until restoration of ability to travel

## 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!

<b>Travel Liability Insurance (AG) BASIC</b>	<b>Travel Liability Insurance (AG) PROFI</b>
<p><b>Sums assured</b></p> <ul style="list-style-type: none"> <li>✓ Everyday liability risks EUR 1 Mio.</li> <li>✓ Liability claims for damage to rented property EUR 10,000</li> <li>✓ Deportation costs EUR 1,000</li> <li>✓ Damage to the household of the host family EUR 10,000</li> </ul> <p><b>Deductible</b></p> <ul style="list-style-type: none"> <li>• For damage to rented property and deportation costs: 20%, at least EUR 50</li> <li>• For damage to the household of the host family: 10%, at least EUR 200</li> </ul>	<p><b>Sums assured</b></p> <ul style="list-style-type: none"> <li>✓ Everyday liability risks EUR 1 Mio.</li> <li>✓ Liability claims for damage to rented property EUR 10,000</li> <li>✓ Deportation costs EUR 1,000</li> <li>✓ Loss of keys EUR 250</li> <li>✓ Damage to the household of the host family EUR 10,000</li> <li>✓ Damage to assets EUR 10,000</li> <li>✓ Professional liability EUR 25,000</li> <li>✓ Bad debt insurance</li> </ul> <p><b>Deductible</b></p> <ul style="list-style-type: none"> <li>• For damage to rented property and deportation costs: 20%, at least EUR 50</li> <li>• For damage to the household of the host family: 10%, at least EUR 200</li> <li>• For bad debt insurance: 10%, at least EUR 200</li> </ul>
<b>Emergency Insurance (AG) BASIC</b>	<b>Emergency Insurance (AG) PROFI</b>
<p><b>Scope of cover:</b></p> <p><b>Cancellation of trip or delayed return journey (loan for additional costs)</b></p> <ul style="list-style-type: none"> <li>• Illness, accident or death 100 %</li> <li>• Abduction EUR 10,000</li> </ul> <p><b>Emergency message</b> 100%</p> <p><b>In the event of criminal prosecution</b></p> <ul style="list-style-type: none"> <li>• Assistance if detained or when at risk of being detained (loan) EUR 1,000</li> <li>• Loan for bail EUR 10,000</li> </ul> <p><b>Loss of money and documents</b></p> <ul style="list-style-type: none"> <li>• Assistance when credit and debit or Maestro cards are lost 100 %</li> <li>• Loss of travel documents 100 %</li> </ul> <p><b>Assistance in changing bookings/delays</b> 100 %</p> <p><b>No deductible</b></p>	<p><b>Scope of cover:</b></p> <p><b>Return travel costs to home country in the event of a family member becoming ill</b> 100 %</p> <p><b>Cancellation of trip or delayed return journey (loan for additional costs)</b></p> <ul style="list-style-type: none"> <li>• Bei Erkrankung, Unfall oder Tod 100 %</li> <li>• Bei Entführung EUR 15,000</li> </ul> <p><b>Emergency message</b> 100%</p> <p><b>In the event of criminal prosecution</b></p> <ul style="list-style-type: none"> <li>• Assistance if detained or when at risk of being detained (loan) EUR 2,500</li> <li>• Loan for bail EUR 15,000</li> </ul> <p><b>Loss of money and documents</b></p> <ul style="list-style-type: none"> <li>• Loss of travel money (loan) EUR 500</li> <li>• Assistance when credit and debit or Maestro cards are lost 100 %</li> <li>• Loss of travel documents 100 %</li> </ul> <p><b>Assistance in changing bookings/delays</b> 100 %</p> <p><b>No deductible</b></p>

<b>Travel Accident Insurance (AG) BASIC</b>	
<b>Sums assured</b>	
✓ 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

<b>Travel Accident Insurance (AG) PROFİ</b>	
<b>Sums assured</b>	
✓ 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

<b>Luggage insurance – Profi only</b>
<b>Sums insured:</b>
EUR 2,000 per insured event
<b>Insured events:</b>
<ul style="list-style-type: none"> <li>• Damage to luggage entrusted to third parties</li> <li>• Overdue delivery of luggage</li> <li>• Criminal acts by third parties</li> <li>• Damage sustained as a result of a traffic accident</li> <li>• Damage by fire, explosion or natural events</li> </ul>
For the items specified below, compensation is limited to the following amounts:
<ul style="list-style-type: none"> <li>• 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</li> <li>• Glasses, contact lenses, hearing aids and mobile telephones (car phones are not insured), including accessories for the aforementioned items EUR 250</li> <li>• Golf and diving equipment, bicycles, including accessories for the aforementioned items EUR 750</li> <li>• Surfboards, windsurfing equipment, including accessories for the aforementioned items EUR 500</li> <li>• Musical instruments, including accessories (private) EUR 500</li> <li>• IT equipment and electronic communication and entertainment systems, including accessories EUR 250</li> <li>• Emergency purchases due to overdue delivery of luggage EUR 500</li> <li>• HanseMerkur will refund the value of the material in the case of films, video, sound and data media</li> <li>• The administrative fees for identity cards, passports, motor vehicle documentation, and other types of ID will be reimbursed.</li> </ul>
<b>The deductible is EUR 50 per insured event</b>

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