

Allianz Partners (travel health insurance)  
Dialog Versicherung AG (accident insurance, liability insurance and baggage insurance)  
Europ Assistance Versicherungs-AG (assistance insurance)  
Germany

This information sheet is for your information and gives you a brief overview of your EDUCARE-WORLD insurance cover. The information is not exhaustive. Details on your travel insurance contract can be found in the insurance conditions of EDUCARE-WORLD and in the insurance certificate. To make sure that you are fully informed, please read through all documents.

## What kind of insurance is it?

We offer you travel insurance for your stay abroad. Depending on the chosen tariff, the insurance consists of travel health insurance, travel liability insurance, travel accident insurance, assistance insurance and baggage insurance. The insurance can be taken out as single trip insurance for international students and doctoral students, language and exchange students, au pairs, volunteers, high school students and Work and Travel participants who want to stay abroad for up to two years.



## What is insured?

### Travel health insurance (EDUCARE-WORLD S, M, L):

- ✓ Outpatient benefits, medicine, remedies and dressing material
  - Outpatient medical treatments.
  - Provision with medicine, dressing material, remedies and medical appliances.
- ✓ Hospital stay
  - Inpatient medical treatments including operations.
- ✓ Dental treatment
  - Dental treatment for pain relief including simple fillings as well as repair of existing dentures and dental prosthesis: per case up to € 500.
- ✓ Transport
  - Return transport of an ill insured person from abroad to his/her home country.
- ✓ Repatriation costs
  - Repatriation of the mortal remains of the insured person in case of death.
- ✓ Pre-existing conditions
  - Pre-existing conditions if treatment could not be anticipated in case the trip was carried out as planned.

### Liability insurance (EDUCARE-WORLD M, L):

- ✓ Personal liability insurance including "professional" liability insurance for au pairs with a lump sum for personal injury and/or property damage: up to € 1,000,000.
- ✓ Damage to rented property: up to € 100,000.

### Accident insurance (EDUCARE-WORLD M, L):

- ✓ Accidental death benefit: € 10,000.
- ✓ Benefit in case of 100% accidental disability: € 105,000.

### Assistance insurance (EDUCARE-WORLD M, L):

- ✓ Assistance in case of loss of means of payment.
- ✓ Return trip in case of an emergency.

### Baggage insurance (EDUCARE-WORLD L):

- ✓ Sum insured: € 2,000 (deductible for damage to baggage per insured event: € 50).



## What is not insured?

Some cases are excluded from insurance cover, e.g.:

### Travel health insurance (EDUCARE-WORLD S, M, L):

- ✗ Costs for the treatment of pre-existing illnesses including chronic illnesses unless there is an acute and unexpected deterioration in the patient's health.

### Liability insurance (EDUCARE-WORLD M, L):

- ✗ Damages to leased, rented or borrowed equipment.

### Accident insurance (EDUCARE-WORLD M, L):

- ✗ Accidents as a result of drunkenness or drug use.

### Assistance insurance (EDUCARE-WORLD M, L):

- ✗ Chronic mental illnesses, also if they occur in phases, and addiction.

### Baggage insurance (EDUCARE-WORLD L):

- ✗ Damages caused directly or indirectly by nuclear power.

easy processing of any claims. For example, it might be necessary for you to release your treating physicians from their physician-patient privilege so that we can gather the necessary information. Moreover, you will need to provide proof for the start and end of your trip abroad by submitting suitable documents.



### When and how do I pay?

- The premium you will have to pay depends on the tariff and the area of coverage you choose.
- Depending on the payment method you choose, the premium will be debited from your account monthly or in a lump sum when due.



### When does insurance coverage start and when does it end?

- Insurance coverage starts on the date indicated in the insurance certificate, at the earliest at the beginning of the stay abroad. Should the application for insurance be submitted later than one month after border crossing, the waiting period for medical claims will be 14 days from the issue date of the insurance confirmation.
- Insurance coverage expires automatically on the agreed date, at the latest at the end of your trip abroad. In case of an extended stay abroad for medical reasons, insurance coverage is extended until fitness to travel is restored.
- No benefit will be available for insurance cases that occurred before the beginning of the insurance coverage.
- The maximum duration of insurance is two years.



### Are there limitations to the coverage?

- ! Depending on the sums insured (see section "What is insured?"), you may have to contribute to the costs in some cases.



### Where am I insured?

- ✓ The area of coverage depends on the chosen tariff (worldwide without USA and Canada or worldwide including USA and Canada).
- ✓ If you travel to a country which belongs to a different area of coverage, worldwide cover will be provided up to 6 weeks.



### How do I cancel the contract?

- After expiry of the period applied for, insurance coverage will end automatically. Should you return early from your stay abroad, a phone call or an email is sufficient. We will then calculate your exact premium depending on the number of days you stayed abroad.



### What obligations do I have?

- We depend on your cooperation for quick and