

Schengen Health Insurance for stays in Europe up to 5 years

Valid for stays in European Union member states, Schengen member states, Andorra, Monaco, San Marino and Vatican City State. No insurance coverage in your home country (permanent residence).

Benefits Health Insurance:	Product Type:	
	Basic	Profi
Stays in Germany: Outpatient medical treatment in accordance with the fee schedule set out at GOÄ acc. no. 437 and section M (laboratory services) up to	1.15-fold	1.15-fold
Stays in another country covered: according to the fee schedule set or up to	100 %	100 %
Stays in Germany: Outpatient medical treatment in accordance with the fee schedule set out at GOÄ acc. sections A, E and O (technical services) up to	1.8-fold	1.8-fold
Stays in another country covered: according to the fee schedule set or up to	100 %	100 %
Stays in Germany: Outpatient medical treatment in accordance with the fee schedule set out at GOÄ for all remaining services	2.3-fold	2.3-fold
Stays in another country covered: according to the fee schedule set or up to	100 %	100 %
Dental treatment for pain relief in accordance with the fee schedule set out in GOZ (stays in Germany) or acc. to fee schedules set in other countries, per insured year	500 €	1.000 €
Medications and surgical dressings	100 %	100 %
Radiation therapy, light therapy and other physical treatments	100 %	100 %
Massages, compresses, inhalations and physiotherapy	300 €	100 %
Therapeutic aids following an accident	500 €	100 %
Aids (if agreed by the insurer in advance), per insurance year	no	500 €
Visual aids	no	200 €
Operations	100 %	100 %
In-patient medical treatment under general care insurance (multiple-bed room) without optional services (treatment by private doctor)	100 %	100 %
Screening check-ups for early detection of cancers, per insurance year	no	300 €
Screening check-ups for children in accordance with the statutory programmes introduced in Germany	no	100 %
Up to 80% of the cost for medically required dentures, per insurance year (6 months waiting period)	no	1,250 €
Dental check-ups, per policy year (6 months waiting period)	no	200 €
Medically necessary pregnancy treatment due to complaints	100 %	100 %
Pregnancy examinations and deliveries (6 months waiting period)	no	100 %
Ambulance transport to in-patient treatment	100 %	100 %
Repatriation, if medically desirable	100 %	100 %
Repatriation of mortal remains to the home country or funeral in the Federal Republic of Germany	10,000 €	10,000 €
Follow-up liability until restoration of ability to travel for up to	3 months	3 months

Deductible: 25 € per insured event

Information:

This is a packed list of insurance benefits. Please note that only the terms & conditions provided by the insurer are legally binding components of your insurance contract.

Schengen Accident Insurance for stays in Europe up to 5 years**Insured events accident insurance:**

damage to health caused by an accident

pulled muscles and torn ligaments

drowning or suffocation

Insured Sums:**Product Type :****Basic****Profi**

In the event of disability

20,000 €

60,000 €

Progression in the event of disability exceeding 25%

350 %

350 %

In the event of death (adults)

10,000 €

20,000 €

In the event of death (children up to 18 years)

5,000 €

10,000 €

Rescue costs

5,000 €

10,000 €

Costs of cosmetic surgery

5,000 €

10,000 €

no deductible**Information:**

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Schengen Liability Insurance for stays in Europe up to 5 years

Benefits liability insurance:

inspection of the liability query and settlement of justified claims

surety guarantee for annuities due

costs of a legal dispute

insured events:

Product Type:

Basic

Profi

Everyday liability risks	1 Mio. €	2.5 Mio. €
Liability claims for damage to rented property, per insured event	10,000 €	25,000 €
Damage to the household of the host family	10,000 €	25,000 €
Deportation costs	1,000 €	5,000 €
Loss of keys	no	250 €
Damage to assets	no	10,000 €
Professional liability	no	25,000 €
Bad debt insurance	no	10,000 €

deductibles:

Damage to rented property and deportation costs: 20 %, at least 50 €. Damages to the household of the host family, professional liability and bad debt insurance: 10 %, at least 200 €.

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Schengen Luggage Insurance for stays in Europe up to 5 years

Insured events travel luggage insurance:

damage to luggage handed over for safekeeping

exceedance of the delivery deadline for luggage (delivery not on the day of your arrival at the destination)

criminal act by third parties

damage in the case of transport accidents

damage caused by fire, explosion or elementary event

Insured sum: 2,000 € for each insured damage event. For the items specified below, compensation is limited to the following amounts:

Product Type:

	Basic	Profi
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Valuables	no	50 %
Glasses, contact lenses, hearing aids and mobile phones (car phones are not insured), including accessories for the aforementioned items	no	250 €
Golf and diving equipment, bicycles, including accessories for the aforementioned items	no	750 €
Surfboards, windsurfing equipment, including accessories for the aforementioned items	no	500 €
Musical instruments, including accessories (if taken on the trip for private purposes)	no	250 €
IT equipment and electronic communication and entertainment systems, including accessories	no	250 €
Emergency purchases due to overdue delivery of luggage	no	500 €
Refund the value of the material in the case of films, video, sound and data media	no	yes
Administrative fees for identity cards, passports, motor vehicle documentation and other types of ID	no	yes

deductible: 50 € per claim

Travel luggage: personal travel necessities taken on the trip, as well as gifts and souvenirs acquired during the trip. Items that are normally intended only for professional purposes taken on or acquired during the trip are not insured. The present value of the items is insured.

Sports equipment incl. accessories (excluded: motors) is only insured as long as it is not being used within the scope of intended use.

Valuable items within the meaning of this provisions are furs, jewellery, items made of precious metals, photographic and film equipment, portable video systems, laptops and other electronic devices as well as mobile phones incl. accessories.

Information:

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Schengen Travel Assistance Insurance for stays in Europe up to 5 years

Benefits SOS insurance:

Insured Sums:	Product Type:	
	Basic	Profi
Return travel costs to home country in the event of a family member becoming ill	no	1,000 €
Cancellation of trip or delayed return journey due to Illness, accident or death (loan for additional costs)	100 %	100 %
Cancellation of trip or delayed return journey due to abduction (loan for additional costs)	10,000 €	15,000 €
Assistance if detained or when at risk of being detained (loan)	1,000 €	2,500 €
Loan for bail	10,000 €	15,000 €
Loss of travel money (loan)	no	500 €
Assistance when credit and debit or Maestro cards are lost	100 %	100 %
Loss of travel documents	100 %	100 %
Aid in case of rebooking or delays	100 %	100 %

no deductible

Information:

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