

**VisumPlus Schengen Health Insurance for stays in Europe of max. 1 year****Benefits Health Insurance:**

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
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
Outpatient medical treatment in accordance with the fee schedule set out at GOÄ for all remaining services	2.3-fold
Outpatient medical treatment outside of Germany refunded in the context of the local rates	100 %
Medically prescribed medicines and drugs	100 %
Medically prescribed massages, medical compresses and inhalations, up to	300 €
Medically prescribed adjuvants following an accident	100 %
Painkilling dental treatment/restoring function of dentures, up to	300 €
Pregnancy check-ups and treatment	100 %
Delivery after a waiting period of 8 months	100 %
Costs of in-patient treatment in multiple-bed room	100 %
Transportation to in-patient treatment	100 %
Repatriation or alternatively funeral costs	100 %

**Deductible: no**

**Maximum benefit:** Benefits are limited to a total of 50,000 € per insured person for all insurance incidents.

**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.

**VisumPlus Schengen Accident Insurance for stays in Europe of max. 1 year****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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<b>VisumPlus Schengen Liability Insurance for stays in Europe of max. 1 year</b>		
<b>Benefits liability insurance:</b>		
inspection of the liability query and settlement of justified claims		
surety guarantee for annuities due		
costs of a legal dispute		
<b>insured events:</b>	<b>Product Type:</b>	
	<b>Basic</b>	<b>Profi</b>
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 €
<b>deductibles:</b>		
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 €.		
<b>Information:</b>		
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<b>VisumPlus Schengen Luggage Insurance for stays in Europe of max. 1 year</b>		
<b>Insured events travel luggage insurance:</b>		
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		
<b>Insured sum:</b> 2,000 € for each insured damage event. For the items specified below, compensation is limited to the following amounts:	<b>Product Type:</b>	
	<b>Basic</b>	<b>Profi</b>
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
<b>deductible:</b> 50 € per claim		
<b>Travel luggage:</b> 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.		
<b>Sports equipment</b> incl. accessories (excluded: motors) is only insured as long as it is not being used within the scope of intended use.		
<b>Valuable items</b> 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.		
<b>Information:</b>		
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<b>VisumPlus Schengen Travel Assistance Insurance for stays in Europe of max. 1 year</b>		
<b>Benefits SOS insurance:</b>		
<b>Insured Sums:</b>	<b>Product Type:</b>	
	<b>Basic</b>	<b>Profi</b>
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 %
<b>no deductible</b>		
<b>Information:</b>		
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