

Overview of benefits

Annual Multi-Trip Travel Health Insurance

Please note that this service overview does not contain all the information relating to your policy. For the full insurance cover, please see the insurance certificate and the insurance terms and conditions. Each type of insurance listed below is relevant only if it is also included in the agreed tariff.

Travel Health Insurance	
Insured events	<p>Insured events covered by the Travel Health Insurance include:</p> <ul style="list-style-type: none"> • Medically necessary treatment due to illness or accident • Pregnancy complications and premature births • Death
Scope of benefits	<p>Benefits are paid if an insured event has taken place. The sums insured and benefits vary according to the event insured:</p> <p>Treatment expenses</p> <ul style="list-style-type: none"> • Out-patient treatment provided by a doctor • In-patient treatment in a hospital • Pain-relieving dental treatment, simple fillings and repair of existing denture • Drugs, surgical dressings and aids prescribed by a doctor • Massages, medicinal packs, inhalations and physiotherapy prescribed by a doctor • Pregnancy complications and premature births • Pregnancy examinations and deliveries, if the pregnancy arises during the trip • Necessary medical care costs for a premature child born abroad <p>Rescue/transportation/repatriation of mortal remains/funeral expenses</p> <ul style="list-style-type: none"> • Rescue costs up to EUR 5,000 • Costs of transport to the nearest hospital or doctor and return to the accommodation • Costs of a return journey to the suitable hospital closest to your home • repatriation of mortal remains or funeral costs

Travel Health Insurance

Scope of benefits

(continued)

Support services

- Information about local doctors
- Communication of information among doctors
- Accompanying person in hospital and travel guardian for children up to the age of 18
- Delivery of medication
- Retrieval of luggage
- Visit to the insured person during a stay in hospital, if the stay lasts longer than five days
- Additional hotel costs up to EUR 2,500 if the booked stay is interrupted or extended due to hospitalisation for up to 10 days
- Care for the insured underage children, if the accompanying adults for example fall seriously ill
- Cost of calling the emergency assistance hotline
- If claims for all medical treatment costs incurred abroad are submitted to another service provider or insurance company also involved in cost reimbursement before a claim is submitted to HanseMerkur, HanseMerkur will pay above and beyond the reimbursed costs
 - A daily hospital allowance of EUR 50 for a maximum of 14 days for in-patient treatment
 - A lump sum of EUR 25 for out-patient treatment
- If the insured person is unable to travel home because he/she is unfit to be transported, HanseMerkur will pay benefits after the insurance coverage has officially ended until such time as the insured person is fit to be transported

Deductible

- No deductible