

## Premium overview Travel health insurance

### Premiums for Young Travel

Premiums in the Young Travel Basic and Young Travel Professional tariffs are charged as a daily premium, and are dependent on duration. From the 366th insured day, the daily premium increases for the selected insurance cover.

### Daily premiums in EUR - Young Travel

Insurance term covered	Young Travel Basic	Young Travel Professional
1 to 365 days	1.19	1.75
366 to 1.825 days	1.65	2.15

# Overview of prices | Young Travel Incoming

for foreign young guests in Germany up to 5 years

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### Travel Health Insurance (HanseMerkur)

Travel Health Insurance up to 365 days, applicable in Germany	Basic tariff	Premium tariff
	Single person	Single person
Duration of trip	EUR per day	EUR per day
up to 365 Tage	1,19	1,75
Minimum charge	15,-	25,-

### Travel Health Insurance (Advigon)

Travel Health Insurance from 1 year up to 5 years, applicable in Germany	Basic tariff	Premium tariff
	Single person	Single person
Duration of trip	EUR per day	EUR per day
13 to 60 month	1,65	2,15
Minimum charge	-	-

## Additional Package (Add-on to the Travel Health Insurance)

Additional Package up to 5 years, applicable in Germany	Basic tariff	Premium tariff
	Liability/Accident/Emergency	Liability/Accident/Emergency/ Luggage
Age of entry	Single person	Single person
	EUR per day	EUR per day
up to 34 years	0,27	0,60
Minimum charge	5,-	10,-

### Notes

- The Advigon Versicherung AG, a sister company of the HanseMerkur Reiseversicherung AG, assumes the risk bearing role for travel health insurances with periods insured of more than 1 year.
- The insurance can be taken out at any time, even after entering Germany, for the remaining duration of stay. If the entry was more than 31 days ago, the insurance cover exists after a 31-day waiting period.
- Insurance cover commences on the date specified in the insurance policy, but not before departure from the home country and at the earliest on the day after receipt of the application by the HanseMerkur.
- The prerequisite for insurance cover is the collection of a premium in accordance with the contract.
- Insurance cover is also guaranteed in the event of premium payment after the start of the insurance.
- The insurance can be taken out up to the 35th birthday.
- Extensions within the maximum insurance period are possible with the consent of the HanseMerkur.
- The maximum insurance period amounts to 5 years.
- There is limited insurance cover in the home country for up to 6 weeks if the contract was concluded for at least 1 year.
- The contract can be terminated prematurely upon application at the end of the trip abroad; the excess premium collected will be refunded.
- The general waiting period amounts to 31 days. It does not apply if the application is filed within 31 days of entry. The waiting period is also waived in the case of accidents and medical assistance to avert an acute danger to life. The distinct waiting period amounts to 6 months; its applicability can be found in the table of benefits.
- No deductible in the travel health insurance.

## Insurance terms and conditions for foreign guests (property insurance)

The policy schedule based on the general insurance terms and conditions VB-RS 2016 (B-D) apply.

### TRAVEL property insurance Daily premiums per person

Property insurance from Germany to a foreign country OUTGOING		
Starting age	Basic EUR	Profession al EUR
up to age 65	0.23	0.55
from age 65 up to age 75	0.25	0.60

Property insurance from a foreign country to Germany INCOMING		
Starting age	Basic EUR	Profession al EUR
up to age 65	0.27	0.60
from age 65 up to age 75	0.30	0.70

\* The minimum premium for "Basic" amounts to EUR 5.00 per person

\* The minimum premium for "Pro." amounts to EUR 10.00 per person

## FURTHER INFORMATION

- The TRAVEL property insurance is a legally independent policy.
- Insurance cover begins on the date shown on the insurance certificate (insurance commencement) after the waiting time has expired, although not before the insurance contract has been concluded and not before entry to the country of destination.
- The application for an insurance contract must always be for the total (remaining) period of the stay abroad.
- The insurance contract is concluded when HanseMerkur has received the correctly completed application form for this and has sent you an insurance certificate. The application is only correctly completed when it contains all the requested information in an unambiguous and complete form.
- A prerequisite of insurance cover is the collection of premiums in line with the contract.
- The insurance cover is also guaranteed if premiums are paid in after the start of insurance.
- The insurances can be signed up to the 75th birthday.
- If the stay is extended within the longest possible insurance duration, further insurance cover can only be provided through a new insurance contract within the longest possible insurance term. The application for the new insurance contract must be received by HanseMerkur before the expiry of the original insurance contract. The new insurance contract is only valid if HanseMerkur has explicitly agreed to it. If a premium is paid for a contract that is not accepted, the person who has paid it will be entitled to a refund.
- The longest possible insurance term is 5 years