

## Young Travel Travel Insurance for au pairs, pupils, language students, students, scholarship holders, doctoral candidates and participants in Work & Travel Programs for up to 5 Years

### Travelling Abroad from Germany (Outgoing) Daily premium

Travel Health Insurance Travelling Abroad from Germany (Outgoing)				
WORLDWIDE				
Dauer des Aufenthalts	BASIS without the USA/CAN	PREMIUM without the USA/CAN	BASIS incl. the USA / CAN	PREMIUM incl. the USA / CAN
	EUR	EUR	EUR	EUR
<b>Bis zum 12. Monat</b>	<b>1.05</b>	<b>1.39</b>	<b>1.79</b>	<b>1.95</b>
<b>13. – 60. Monat</b>	<b>1.59</b>	<b>1.95</b>	<b>2.49</b>	<b>2.69</b>

Travel Accident, Travel Liability, Luggage and Emergency Insurance Travelling Abroad from Germany (Outgoing)	
WORLDWIDE	
KOMPAKT (without Emergency and Luggage Insurance)	KOMFORT (incl. Emergency and Luggage Insurance)
EUR	EUR
<b>0.24</b>	<b>0.59</b>

### IMPORTANT INFORMATION

- Eligibility for insurance up to the 35th birthday.
- Travel Health Insurance and the non-health travel insurances (Accident Insurance and Liability Insurance, as well as Emergency Insurance and Luggage Insurance) are legally independent contracts.
- The contracts shall be concluded for the entire period of stay.
- The insurance only applies during the stay abroad, as well as – under certain preconditions – for short holiday visits (up to 6 weeks) to the home country and to third countries; persons cannot be insured for their home country for longer.
- The contracts must be concluded before commencement of foreign travel, and they end at the point in time specified in the insurance policy – after 5 years at the latest.
- Extension of an insurance is possible
  - if the application for extension has been received by the insurer or the agent before the end of the original insurance contract and the maximum insurance period of 5 years has not yet been reached;
  - and insurance cover then exists only for cases of insurance that are new as from the date of application for extension;
  - and each extension must begin directly after the previous insurance.
- A new insurance following on an uninsured period is only possible if the insured person can be shown to have gone for a holiday in his or her home country.
- If the insured person returns from a period abroad prematurely, the insurance can be ended and the repayment of excessive premiums paid is possible. The insurance ends – at the earliest – at the time at which notification as to the return of the insured person is received by HanseMerkur Reiseversicherung AG.
- **No excess.**

## IMPORTANT INFORMATION

Coming to Germany from Abroad (Incoming)  
Monthly premium

- Eligibility for insurance up to the 35th birthday.
- Travel Health Insurance and the travel property insurances (Accident Insurance and Liability Insurance, as well as Emergency Insurance and Luggage Insurance) are legally independent contracts.
- The contracts shall be concluded for the entire period of stay.
- The insurance only applies during the stay in Germany or abroad, as well as – under certain preconditions – for short holiday visits (up to 6 weeks) to the home country and to third countries; persons cannot be insured for their home country for longer.
- The contracts must be concluded within 31 days of arrival in Germany or before commencement of foreign travel, and they end at the point in time specified in the insurance policy – after 5 years at the latest.
- Extension of an insurance is possible
  - if the application for extension has been received by the insurer or the agent before the end of the original insurance contract and the maximum insurance period of 5 years has not yet been reached;
  - and insurance cover then exists only for cases of insurance that are new as from the date of application for extension;
  - and each extension must begin directly after the previous insurance.
- A new insurance following on an uninsured period is only possible if the insured person can be shown to have gone for a holiday in his or her home country.
- If the insured person leaves Germany prematurely, or returns from a period abroad prematurely, the insurance can be ended and the repayment of excessive premiums paid is possible. The insurance ends – at the earliest – at the time at which notification as to the return of the insured person is received by HanseMerkur Reiseversicherung AG.
- **No excess.**

Travel Insurance Coming to Germany from Abroad (INCOMING)		
Length of stay	BASIS EUR	PREMIUM EUR
Up to 12 <sup>th</sup> month	1.19	1.75
13 <sup>th</sup> – 60 <sup>th</sup> month	1.65	2.15

Travel Accident and Liability Insurance Coming to Germany from Abroad (INCOMING)	
KOMPAKT EUR	KOMFORT EUR
0.25	0.33