

Visum Plus for foreign guests for stays up to 365 days

DAILY PREMIUMS PER PERSON TRAVEL HEALTH INSURANCE

The policy schedule based on the general insurance terms and conditions VB-KV 2016 (AGV) apply.

Travel Health insurance	
Starting age	Premium per person and day EUR
up to age 65	1.20
from age 65 up to age 75	2.50

The minimum premium amounts to EUR 10.00 per person

DAILY PREMIUMS PER PERSON TRAVEL PROPERTY INSURANCE

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

Coming to Germany from abroad INCOMING		
Up to 5 years		
Starting age	TARIFF BASIC Travel Accident, Travel Liability and Emergency Insurance EUR	TARIFF PROFI Travel Accident, Travel Liability, Emergency and Luggage Insurance 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 "Profi" amounts to EUR 10.00 per person

January 2018

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