

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

### DAILY PREMIUMS PER PERSON TRAVEL HEALTH INSURANCE

#### FOR STAYS UP TO 365 DAYS

#### HanseMerkur Reiseversicherung AG

The policy schedule based on the general insurance terms and conditions VB-KV 2017 (YT-D) apply.

TRAVEL HEALTH INSURANCE Coming to Germany from abroad (INCOMING)		
Up to 365 days		
Period of insurance	TARIFF BASIC	TARIFF PROFI
	EUR	EUR
up to 365 days	1.19	1.75

\* The minimum premium for "Basic" amounts to EUR 15.00 per person

\* The minimum premium for "Profi" amounts to EUR 25.00 per person

#### FOR STAYS FROM 365 DAYS TO 5 YEARS

#### Advigon AG

The tariff descriptions according to the general insurance conditions VB-KV 2017 (YT-Advigon) apply.

TRAVEL HEALTH INSURANCE Coming to Germany from abroad (INCOMING)		
Up to 5 years		
Period of insurance	TARIFF BASIC	TARIFF PROFI
	EUR	EUR
up to 365 days	1.19	1.75
from 365 to 1825 days	1.65	2.15

The risk taker for this insurance is the Advigon Versicherung AG – a sister company of HanseMerkur Reiseversicherung AG under HanseMerkur Versicherungsgruppe. Advigon Versicherung AG is the risk taker for travel health insurances taken out for stays greater than one year.

## DAILY PREMIUMS PER PERSON TRAVEL PROPERTY INSURANCE

### HanseMerkur Reiseversicherung AG

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		
	TARIFF BASIC	TARIFF PROFI
<b>Starting age</b>	Travel Accident, Travel Liability and Emergency Insurance	Travel Accident, Travel Liability, Emergency and Luggage Insurance
	EUR	EUR
<b>up to age 35</b>	<b>0.27</b>	<b>0.60</b>

\* 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

## 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

## 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