

Travel Insurance for foreign guests for stays 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 (AGL-D) apply.

TRAVEL HEALTH INSURANCE up to your 65 th birthday			TRAVEL HEALTH INSURANCE from your 65 th up to your 75 th birthday		
Up to 365 days			Up to 365 days		
Period of insurance	TARIFF BASIC EUR	TARIFF PROFI EUR	Period of insurance	TARIFF BASIC EUR	TARIFF PROFI EUR
up to 93 days	1.70	2.50	up to 93 days	3.50	4.50
from 94 up to 365 days	2.40	3.40	from 94 up to 365 days	8.60	12.70

- * The minimum premium for "Basic" amounts to EUR 10.00 per person
- * The minimum premium for "Profi" amounts to EUR 15.00 per person

FOR STAYS UP TO 5 YEARS

Advigon AG

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

TRAVEL HEALTH INSURANCE up to your 65 th birthday			TRAVEL HEALTH INSURANCE from your 65 th up to your 75 th birthday		
Up to 5 years			Up to 5 years		
Period of insurance	TARIFF BASIC EUR	TARIFF PROFI EUR	Period of insurance	TARIFF BASIC EUR	TARIFF PROFI EUR
up to 1825 days	2.40	3.40	up to 1825 days	8,60	12,70

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

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	TARIFF PROFI Travel Accident, Travel Liability, Emergency and Luggage Insurance
	EUR	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

Premium overview Travel health insurance

Premiums for foreign guests

Premiums for foreign guests are charged as a daily premium, and are age-dependent. The age groups for Basic and Professional tariffs are as follows: 0 – 64 and 65 – 74. At the age of 65, premiums shown are to be paid dependent on insurance cover.

Daily premiums in EUR - foreign guests

Age	Foreign Guests Basic	Foreign Guests Professional
0 to 64	2.40	3.40
65 to 74	8.60	12.70