

Product description tariff Care Expatriate Basic

Summary of benefits:

- outpatient medical treatment deemed medically necessary and rendered by a physician: 100 %
- medicines and dressing prescribed by a physician up to 100 %
- pregnancy check-ups – as long as the insured is not pregnant on commencement of cover or at the time of applying for renewal of cover
- inpatient medical treatment deemed medically necessary, shared room (general care category), without additional services (no private medical treatment)
- ambulance service required for inpatient medical treatment and/or from/to accident location
- medically required dental treatments including fillings as well as annual check-ups and visits to hygienist - 100% of bill up to EUR 600.00 per insurance year
- dentures required following an accident, including the cost of repairs up to max. EUR 1000.00 per accident and insurance year completed
- additional costs for repatriation for medical reasons
- repatriation/burial costs in event of death of the insured person up to EUR 25,000.00
- treatment, such as massages and physiotherapy up to a total of EUR 250.00 per insurance year
- psychotherapy up to EUR 500.00 per insured year (up to EUR 100.00 per session)
- aids due to an accident up to max. EUR 500.00 per insured year
- up to 30 days per year insurance cover in own country
- hospital per diem rate of all in EUR 100.00 for each full inpatient exceeding 14 days
- existing medical conditions are generally not covered by the insurance.

The tariff provides for a general deductible of EUR 150.00 per insured year. For a complete list of benefits see the general insurance conditions (AVB)

Product description tariff Care Expatriate Comfort

The product is based on Care Expatriate Basic with the following extras:

- medically required dental treatments including fillings as well as annual check-ups and visits to hygienist - 100% of bill
- dentures required following an accident, including the cost of repairs up to max. EUR 2,000.00 per accident and insurance year completed
- treatment, such as massages and physiotherapy up to a total of EUR 500.00 per insurance year
- psychotherapy up to EUR 1,000.00 per insured year (up to EUR 100.00 per session)
- medical aids prescribed by a physician, max. EUR 500.00 per insurance year
- wheelchairs, hearing and speech aids prescribed by a doctor, max. EUR 1,000.00 per insurance year
- dentures deemed medically necessary (at 60%), max.
 - EUR 500.00 in 1st insurance year (IY),
 - EUR 1,000.00 in 2nd IY,
 - EUR 1,500.00 in 3rd IY,
 - EUR 2,500.00 for every year thereafter
- where treatment and medical cost projections are not submitted prior to treatment, only 50% of the maximum reimbursable treatment costs shall be paid out where the medical necessity of the treatment is subsequently demonstrated.

- screening examinations aimed at early detection of disease, EUR max. 250.00 per insurance year
- vision aids prescribed by a physician, max. EUR 100.00 per insurance year
- up to 45 days per year insurance cover in own country
- existing medical conditions can be insured with an excess of EUR 5,000.00 per insurance year. An application for the excess to be waived can be made by providing more detailed health information
- hospital per diem rate of EUR 20.00 for each full inpatient day up to 20 days per insurance year
- repatriation/burial costs in event of death of the insured person up to EUR 25,000.00
- upon request: costs for transport for a visiting family member in case of in-patient treatment at a hospital for more than 14 days: up to EUR 500.00

The tariff provides for a general deductible of EUR 150.00 or EUR 500.00 per insured year. For a complete list of benefits see the general insurance conditions (AVB).

Product description tariff Care Expatriate Premium

The product is based on Care Expatriate Comfort with the following extras:

- inpatient medical treatment deemed medically necessary, shared room (general care category), without additional services. Where the policy applies outside of Germany, accommodation in a single room/shared two-person room is included
- dentures required following an accident, including the cost of repairs up to max. EUR 3,000.00 per accident and insurance year completed
- treatment, such as massages and physiotherapy up to a total of EUR 1,500.00 per insurance year
- psychotherapy up to EUR 1,500.00 per insured year (up to EUR 150.00 per session)
- medical aids prescribed by a physician, max. EUR 2,500.00 per insurance year
- dentures deemed medically necessary (at 80%), max.
 - EUR 750.00 in 1st insurance year (IY),
 - EUR 1,500.00 in 2nd IY
 - EUR 2,500.00 in 3rd IY,
 - EUR 4,000.00 for every year thereafter
- where treatment and medical cost projections are not submitted prior to treatment, only 50% of the maximum reimbursable treatment costs shall be paid out where the medical necessity of the treatment is subsequently demonstrated.
- screening examinations aimed at early detection of disease, max. EUR 500.00 per insurance year
- vision aids prescribed by a physician, max. EUR 300.00 per insurance year
- up to 90 days per year insurance cover in own country
- hospital per diem rate of EUR 30.00 for each full inpatient day up to 30 days per insurance year
- upon request: costs for transport for a visiting family member in case of in-patient treatment at a hospital for more than 14 days: up to EUR 1,000.00

The tariff provides for a general deductible of EUR 500.00 or EUR 1,000.00 per insured year. Alternatively also policies without excess are available. For a complete list of benefits see the general insurance conditions (AVB).

B. Specific stipulations

1. Insurable persons

Insurable persons:

- Persons with permanent residence in Germany, Austria, EU countries, Member States of the Schengen agreement, Switzerland and Liechtenstein in any country worldwide.
- Persons with permanent residence in other countries of the world who are staying in Germany, Austria, EU countries, Member States of the Schengen agreement, Switzerland and Liechtenstein
- Persons with permanent residence in Germany, Austria, EU countries, Member States of the Schengen agreement, Switzerland and Liechtenstein, who are staying in the above countries.

2. Field of application

Insurance cover extends to foreign countries world-wide. All countries world-wide are considered foreign – except those states of which the insured holds nationality and/or in which the insured had a permanent domicile before the commencement of travel

2.1. Discontinuation of the stay abroad

For a temporary return to the home country of the insured, the insurer will provide insurance cover after notification of the return to the home country. Depending on the selected tariff, the overall duration shall be 30 days (Basic), 45 days (Comfort) or 90 days (Premium).

3. Insurable eligibility

The highest entry age is 74 years.

4. Term of insurance

The minimum duration of insurance is 6 months. The maximum duration of insurance for stays in the Federal Republic of Germany is 5 years. The insured can get cover for travel outside Germany until the end of the 75th year of life. Persons taking out a 5-year policy valid outside of Germany will receive a one-off acceptance guarantee for a follow-on policy for a maximum period of a further 5 years (Care Expatriate Comfort / Care Expatriate Premium). The maximum contract duration for insured persons up to the entry age of 65 is 60 months initially and can be extended by 60 months each time with written consent of the insurer, as long as the insured has not yet reached his 66th birthday on commencement of the renewal (otherwise the insurance can only be renewed by max. 36 months). The insurance according to this tariff ends at the end of the month in which eligibility for insurance ceases, or in which the stay abroad is terminated (exception see B 1.1); the conditions for a temporary stay cease or when the insured reaches his or her 80th birthday.

When a reason for termination materializes, the insurance holder must inform the insurer in writing within a month.

C. Additional services

Assistance services

- Information on the possibilities of medical care inland and abroad, which includes, for example, a listing of physicians, specialists, hospitals and specialist clinics with appropriate language skills.
- Listing of salvage and rescue operators, specialist car repair companies, rental car companies, hotels, airlines and other transport companies in Germany and abroad.
- Listing of experts, lawyers and interpreters in Germany and abroad with appropriate language skills.

D. Insurer

Address

Advigon Versicherung AG

Pflugstraße 20

9490 Vaduz

Liechtenstein

E. Premium

Premium table Care Expatriate without USA, Canada and Mexico (Premium in EUR per month)						
tariff	Basic	Comfort		Premium		
deductible per year (in EUR)	150.00	150.00	500.00	0.00	500.00	1000.00
age at beginning 0-12 (EUR /months)	64.00	104.00	81.00	191.00	149.00	117.00
age at beginning 13-40 (EUR /months)	58.00	84.00	63.00	181.00	141.00	109.00
age at beginning 41-60 (EUR /months)	68.00	103.00	77.00	256.00	201.00	156.00
age at beginning 61-74 (EUR /months)	246.00	322.00	248.00	432.00	336.00	263.00

Premium table Care Expatriate including USA, Canada and Mexico (Premium in EUR per month)						
tariff	Basic	Comfort		Premium		
deductible per year (in EUR)	150.00	150.00	500.00	0.00	500.00	1000.00
age at beginning 0-12 (EUR /months)	175.00	280.00	220.00	495.00	385.00	300.00
age at beginning 13-40 (EUR /months)	145.00	225.00	170.00	365.00	363.00	285.00
age at beginning 41-60 (EUR /months)	195.00	265.00	210.00	660.00	515.00	405.00
age at beginning 61-74 (EUR /months)	710.00	920.00	725.00	1175.00	965.00	750.00

Legal note: The information contained in this publication does not constitute the basis of any contract, but rather serves solely as to provide a product overview/description. Only the General Terms and Conditions of Insurance and the policy terms and conditions, upon which your contract is based, are binding.

Please note that the English translation is offered as a service for convenience only. The legally binding version is the German one.