

Why do foreign guests who require a visa need insurance?

Many foreign nationals with a visa who spend time in Germany, the EU or the Schengen states, including Switzerland or Liechtenstein often have no or inadequate insurance coverage. Unfortunately, illnesses and accidents cannot be entirely avoided and can incur substantial financial losses.

Regardless of whether you are traveling privately or on business with a visa, Care Visa Protect coverage will insure you against the costs of any medically necessary treatment.

Geographic scope of insurance coverage/duration of coverage

Care Visa Protect insurance applies only for stays with a visa in the member states of the European Union and the Schengen states. You can select a duration of coverage from one to 92 days or, in the case of a "multiple-entry visa," for any number of trips up to a maximum period of 92 days per policy year.

Summary of benefits

Regarding the health insurance coverage, we will reimburse you for the following services/all documented costs in the case of illness or accident in Germany, Austria and all EU countries as well as Switzerland, Liechtenstein and the Schengen states, among other countries:

- outpatient treatment by doctors and medical specialists
- inpatient treatment in the hospital
- pain-relieving dental treatment incl. simple fillings and repair of existing dental prosthesis
- medically prescribed medications, dressings and remedies
- transport for inpatient treatment to the nearest hospital
- repatriation costs in the case of death of an insured person/burial costs up to EUR 10,000
- costs of medically advisable and prescribed repatriation to own country
- maximum benefit per policy EUR 50,000

Important information

- The coverage ends when the insured person turns 75 (max. age of 74).
- The confirmation of coverage is proof of your coverage. In addition, you will receive the confirmation of coverage as well as medical treatment certificates after your application has been fully processed.

What is not insured – benefit exclusions

The insurer is not obliged to provide coverage for the following;

- illnesses, symptoms and consequences thereof that already exist or are known up on the commencement or extension of coverage as well as any consequences of such illnesses and accidents that were treated within the previous six months before the commencement or extension of coverage.

You will find a detailed description of benefits in the [insurance terms and conditions](#). In addition to general policy terms, only the German version of this tariff is legally obligatory.

Annual premium

If you plan on entering Germany or any other EU country numerous times within one year "multiple visa" you can insure yourself with the "Care Visa Protect" plan for an annual premium of EUR 110 or EUR 215.

Premium list Care Visa Protect

Daily premium health insurance	
up to 64 years	65 - 74 years
€ 0.85 / day	€ 2.60 / day
Minimum premium per person and term: 8,50 €	

Annual premium health insurance "Multiple entry-visa" for any number of trips up to a maximum period of 92 days per policy year	
up to 64 years	65 - 74 years
€ 110,00 / year	€ 215,00 / year

Accident insurance or accident-/liability insurance package

The treatment costs for injuries caused by accidents are covered by the health insurance. Long-term disability claims can only be covered by an accident insurance policy. We therefore recommend that you take out accident and liability insurance coverage.

Liability insurance protects you against claims for damages from third parties.

Accident insurance protects you against the financial consequences of a decline in your ability to work due to disability or death following an accident.

Liability insurance	Type S	Type M	Type XL
lump sum coverage for personal injury and property damage	€ 1 Mio.	€ 2 Mio.	€ 2.5 Mio.
deportation costs to cover undertakings of the policyholder versus German authorities	€ 1,000	€ 2,000	€ 3,000
co-insurance of damage to rented property for immovable objects, deductible 10 %, minimum € 250.00 per claim	€ 10,000	€ 25,000	€ 50,000
loss-of-key cover for private dwellings (resp. room or apartment), deductible € 100.00 per claim	-	-	€ 1,000
General deductible per claim	€ 250	€ 0	€ 0



Accident insurance	Type S	Type M	Type XL
basic invalidity amount	-	€ 30,000	€ 40,000
maximum invalidity sum with progressive scale 350 %	-	€ 105,000	€ 140,000
death benefit in the event of accidental death	-	€ 15,000	€ 25,000
salvage costs following an accident	-	€ 7,500	€ 10,000
cosmetic operations due to an accident	-	€ 2,500	€ 5,000
Monthly premium*	€ 2	€ 4	€ 7.50
* The premium must be paid as a single premium for the entire term. Insurance cover only exists, if the insurance premium is paid completely. For a complete list of benefits see the Conditions of liability/accident insurance.			

Legal notice: The information contained in this publication does not constitute a contractual basis, but serves solely to describe the product. The General Insurance and Tariff Conditions on which your contract is based are exclusively authoritative.

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

