

1. Can Care Visa Protect insurance be taken out after commencement of the trip?

No, Care Visa Protect coverage must be taken out before arrival to the destination country.

2. Can the insurance policy be revoked? Is a termination of the policy possible?

Yes, you can cancel the policy before the start of the duration of coverage. Also, if you return to your home country prematurely, you can cancel your coverage.

3. When is the premium due?

The premium must be paid once the contractual agreement has been signed.

4. How can I pay the premium?

Payment is possible via SEPA direct debit payments from German and Austrian checking accounts, by credit card and via PayPal.

5. What do I do if I fall ill while abroad?

When you purchase your insurance, you will receive a medical treatment certificate containing important information about your insurance coverage. If you should have to see a doctor, you need to sign the declaration on the medical treatment certificate and then present it to your doctor. In the event of inpatient treatment, please ask the hospital to fax us an application for the coverage of costs.

6. Will I continue to be insured if the return trip home is impossible due to illness?

In the event of a proven inability to be transported, insurance coverage will continue for a maximum period of one month until the insured person is able to return to his or her home country.

7. Is there a maximum reimbursement amount?

In the event of a claim, the maximum amount insured is limited to EUR 50,000 per insurance policy.

8. Are dental prostheses paid for?

Only the repair of existing prosthesis can be reimbursed up to a maximum amount of 300 EUR per policy year/insured person including the costs of pain-relieving dental treatment. New dental prostheses, such as crowns, inlays and bridges, are not covered.

9. I have a pre-existing condition (e.g. diabetes). Can I still be insured?

In general, you can also be insured with pre-existing conditions under the Care Visa Protect plan. Any examinations and treatments, however, in connection with pre-existing conditions and their consequences are excluded from coverage.

10. Is a stay in the home country possible during the duration of coverage?

No, there is no insurance coverage during a stay in the home country.

11. Can I insure myself as a construction worker working in an EU country with a visa?

No, because individuals who work as athletes or construction workers in exchange for remuneration are not insurable.

12. Can children and infants be insured under the Care Visa Protect plan?

Yes, but please note that pre-existing conditions as well as preventive medical check-ups are not covered.

13. Is a policy extension possible?

No, an extension is not possible.

14. Can I insure myself if I am pregnant?

If you are already pregnant at the time of taking out the coverage, pregnancy examinations and treatment are not insured. Insurance coverage is only provided in the event of acute complications occurring during the trip. Childbirth costs and any consequences of childbirth are not covered.

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