

Care Protector
Liability insurance/
Liability and accident insurance



Insurance eligibility	Eligible for insurance are * foreign nationals travelling temporarily to Germany or Austria * German or Austrian nationals travelling abroad temporarily. Eligible for insurance are persons up to 74 years.
Applicability	The insurances apply only during the stay in the foreign country.
Insurer	HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg
Duration of insurance	The maximum duration of insurance 60 months.

Care Protector - Overview of benefits			
Liability insurance	S	M	XL
• lump sum coverage for personal injury and property damage	1 m €	2 m €	2.5 m €
• deportation costs to cover undertakings of the insured versus German authorities	1,000.00 €	2,000.00 €	3,000.00 €
• co-insurance of damage to rented property for immovable objects, deductible 10 %, minimum € 250.00 per claim	10,000.00 €	25,000.00 €	50,000.00 €
• loss-of-key cover for private dwellings (resp. room or apartment), deductible 10 %, minimum € 100.00 per claim	-	-	1,000.00 €
• deductible per claim	250.00 €	0	0
Accident insurance			
• basic invalidity amount	-	30,000.00 €	40,000.00 €
• maximum invalidity sum with progressive scale 350 %	-	105,000.00 €	140,000.00 €
• death benefit in the event of accidental death	-	15,000.00 €	25,000.00 €
• salvage costs following an accident	-	7,500.00 €	10,000.00 €
• cosmetic operations due to an accident	-	2,500.00 €	5,000.00 €

Premium table			
Liability-/Liability- and accident insurance acc. type	S	M	XL
Premium in EUR per month*	2.00 €	4.00 €	7.50 €
Minimum premium per person/term of insurance	10.00 €	12.00 €	15.00 €

The premium must be paid as a single premium for the entire term. Insurance cover only exists, if the insurance premium is paid completely.

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

