

Care Protector
personal liability insurance/
personal liability and accident insurance



Insurable persons	Insurable are persons up to their 75th birthday who are temporarily staying abroad worldwide. From a term of one year, you are also insured for six weeks in your home country.
Applicability	Coverage applies only during the stay in the foreign country.
Insurer	HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg
Duration of coverage	The maximum duration of coverage is 60 months.

Care Protector – Benefits at a glance			
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
• professional liability insurance	-	-	25,000,- €
• insurance against bad debts	-	-	10,000,- €
• coverage in home country (from one year term)			6 weeks
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			
Personal liability-/ Personal liability- and accident insurance acc. type	S	M	XL
Premium in EUR per month*	€ 2.00	€ 4.00	€ 7.50

The premium must be paid as a one-time premium for the entire duration of coverage. Insurance coverage is only provided when the insurance premium has been paid in full.

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 legally binding.

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

