

PRODUCT INFORMATION

Tariff: Care Business

for out-patient and hospital treatment

The general insurance conditions (AVB Care 99) and the rulings of the tariff
Care Business Class 03 (CBT 03) also apply.



<p>A. Benefits of the insurer (1) Out-patient treatment</p>	<p style="text-align: center;">100%</p> <p>of the charged fee, up to the max. sum of the GOÄ (German medical cost tariff) for medically necessary out-patient treatment, including medicines, extraneous preparations and medical aids.</p> <p>A charge of € 50.00 is accepted for corrective optical aids and reimbursed up to € 50.00. A renewed claim transpires when the vision has changed by at least 0.5 dioptrine.</p> <p>Travel costs to or from the next available, suitable out-patient treatment facility will be reimbursed to 100% for first aid confirmed by a doctor after an accident.</p>
<p>(2) Hospital treatment</p>	<p style="text-align: center;">100%</p> <p>of the reimbursable costs of medically necessary hospital treatment caused by illness, accident, pregnancy and birth – in as far as the pregnancy did not exist at the beginning of the insurance coverage -, in the general treatment class (multiple ward) without chosen services (private medical treatment). The costs for medically necessary transport to and from the next available hospital and the costs for a chartered doctor, chartered midwife and delivery nurse are also reimbursable.</p>
<p>(3) Dental treatment and prothesis</p>	<p style="text-align: center;">100%</p> <p>of the charged fee for medically necessary out-patient dental treatment and</p> <p style="text-align: center;">60%</p> <p>of the charged fee for medically necessary dental prothesis including crowns and mandible regulation.</p> <p>Maximum total reimbursement for dental treatment and prothesis:</p> <ul style="list-style-type: none"> - 1st year of insurance up to € 250.00 - 2nd year of insurance up to € 500.00 - 3rd year of insurance up to € 1,000.00 - 4th year of insurance up to € 1,500.00 - 5th year of insurance up to € 2,500.00 <p>Before measures for a dental prothesis begin, a treatment and cost plan including the reason for medical necessity should be submitted to the insurer. The insurer affirms that he will examine this cost estimate without delay and will disclose the insured sum.</p>
<p>(4) Transfer costs to the home residence</p>	<p style="text-align: center;">100%</p> <p>of the charged fee; maximally € 10,000.00.</p>
<p>B. Special rulings (1) Scope of validity</p>	<p>The insurance coverage extends to treatment abroad.</p> <p>With the exception of the countries of which the insured person is a citizen and / or in which he has his permanent residence, foreign countries are:</p> <ol style="list-style-type: none"> a) for German citizens with permanent residence in Germany, all countries and regions outside the Federal Republic of Germany; b) for foreign citizens with permanent residence outside Germany, all countries and regions within the EU, Switzerland and Liechtenstein; c) for German citizens with permanent residence outside Germany for over two years, all countries and regions within the EU, Switzerland and Liechtenstein.

(1.1) Interruption of the stay	If the insured person temporarily returns to his home country or during travel to another country outside the scope of validity, insurance coverage is retained for a maximum period of six weeks per year of insurance.																																					
(2) Insurance eligibility	<p>German citizens and foreign citizens who intend to remain abroad permanently for more than one year (in compliance with Clause B(1)) are eligible for insurance.</p> <p>The highest age of entry is 65 years. The application must contain a doctor's certificate of health. The form sheet provided by the insurer must be used for this. The cost will be borne by the applicant.</p>																																					
(3) Duration of coverage	<p>The minimum duration of coverage is 12 months. Insurance coverage to this tariff ends with the expiry of the month in which</p> <ul style="list-style-type: none"> - the insurance eligibility ends - the maximum duration of coverage of 60 months is reached (an extension by a further 60 months is possible only with the written agreement of the insurer). <p>The insured person is obliged to disclose the occurrence of a reason for termination in writing within one month.</p>																																					
C. Additional services																																						
Assistance services	<p>World-wide emergency service under No. 0180/5256 256:</p> <ul style="list-style-type: none"> • Information on the means of medical treatment inland and abroad, such as naming doctors, consultants, hospitals and specialised clinics with the appropriate language skills. • Naming of recovery and rescue companies, specialised workshops, car rental services, hotels, airlines and other transport companies inland and abroad. • Naming of experts, lawyers and translators, inland and abroad with the appropriate language skills. 																																					
D. Insurer	<p>The insurer is:</p> <p style="text-align: center;">Hanse-Merkur Reiseversicherung AG Siegfried-Wedells-Platz 1 20352 Hamburg</p>																																					
C. Premiums	<p>Monthly premiums</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 35%; text-align: center;">Euro</th> <th style="width: 35%; text-align: center;">Euro</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">15</td><td style="text-align: center;">€ 65,20</td><td style="text-align: center;">€ 65,20</td></tr> <tr><td style="text-align: center;">20</td><td style="text-align: center;">€ 65,70</td><td style="text-align: center;">€ 91,80</td></tr> <tr><td style="text-align: center;">25</td><td style="text-align: center;">€ 61,00</td><td style="text-align: center;">€ 112,20</td></tr> <tr><td style="text-align: center;">30</td><td style="text-align: center;">€ 63,50</td><td style="text-align: center;">€ 127,20</td></tr> <tr><td style="text-align: center;">35</td><td style="text-align: center;">€ 75,00</td><td style="text-align: center;">€ 135,70</td></tr> <tr><td style="text-align: center;">40</td><td style="text-align: center;">€ 92,40</td><td style="text-align: center;">€ 142,20</td></tr> <tr><td style="text-align: center;">45</td><td style="text-align: center;">€ 104,70</td><td style="text-align: center;">€ 151,40</td></tr> <tr><td style="text-align: center;">50</td><td style="text-align: center;">€ 124,90</td><td style="text-align: center;">€ 166,20</td></tr> <tr><td style="text-align: center;">55</td><td style="text-align: center;">€ 159,65</td><td style="text-align: center;">€ 186,30</td></tr> <tr><td style="text-align: center;">60</td><td style="text-align: center;">€ 194,80</td><td style="text-align: center;">€ 207,80</td></tr> <tr><td style="text-align: center;">65</td><td style="text-align: center;">€ 251,70</td><td style="text-align: center;">€ 236,10</td></tr> </tbody> </table>			Euro	Euro	15	€ 65,20	€ 65,20	20	€ 65,70	€ 91,80	25	€ 61,00	€ 112,20	30	€ 63,50	€ 127,20	35	€ 75,00	€ 135,70	40	€ 92,40	€ 142,20	45	€ 104,70	€ 151,40	50	€ 124,90	€ 166,20	55	€ 159,65	€ 186,30	60	€ 194,80	€ 207,80	65	€ 251,70	€ 236,10
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A 100% foreign surcharge is payable for travel to the countries Australia, Canada and the USA.																																						

*Difference between the first year and the year of birth