

Care Discover
Health insurance abroad for foreign visitors



Insurable persons	The insurance "Care Discover" is available for everybody up to 66 years, who stay up to 3 years outside their home country.
Field of application	worldwide
Insurer	HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg
Duration of insurance	Minimum term of insurance: 10 days. Maximum insurance period: 3 years (incl. renewals).

Care Discover - All benefits at a glance	
Health insurance	
• Medically essential out-patient treatment at 100%	✓
• In-patient treatment at a hospital (general nursing class - multiple-bed rooms - without optional benefits)	✓
• Pregnancy examinations and treatment, as long as the pregnancy had not existed upon commencement / renewal of the insurance	✓
• Prescribed medications and dressings at 100%	✓
• Palliative dental treatment, including simple fillings and repair of existing dentures at 100%, max. EUR 300.00 for stays up to 6 months, max EUR 600.00 for longer stays	✓
• Transport in case of death/burial costs up to EUR 55,000.00	✓
• Run-off cover (with a policy term of up to 6 months, 1 month, with a policy term of over 6 months, 3 months)	✓
• Insurance cover in home country maximum 6 weeks with policy term of at least 1 year	✓
• Rehabilitation as medically necessary follow-up treatment	✓
• Medically prescribed aids following an accident	✓
• No deductible	✓
• Guaranteed acceptance in Care Economy	✓
Liability insurance	
• Personal injury and indemnity claims up to EUR 1.5 million	✓
• Defense against unjustified claims	✓
• Professional liability for au-pairs	✓
• No deductible	✓

* For a complete list of benefits see the insurance conditions.

Premium list Care Discover	
Age	Premium per day
up to 35 years	EUR 1.39 / Day
up to 65 years	EUR 2.49 / Day
Minimum premium per person and term: EUR 13.90	
The maximum term of the policy, including any and all extensions, is 3 years	
The product Care Discover automatically includes in addition to health insurance, a liability insurance, which can not be voted out of office, and provides additional protection during their stay abroad.	

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

