

**Care Economy**  
**affordable international health insurance**  
**for foreign visitors and guests**  
**Description**



### Why do foreign guests and visitors need insurance?

Many foreign nationals who spend time in Germany, the EU, the Schengen states, Switzerland or Liechtenstein often have no or inadequate insurance coverage in the host country. Unfortunately, illnesses and accidents cannot be entirely avoided, which can potentially lead to substantial financial losses.

Whether you are traveling for personal reasons or on business, with affordable Care Economy coverage, you are protected against costs for medically necessary treatment.

### Summary of benefits

We reimburse verified costs in the case of illness or accident in Germany, Austria, all EU countries as well as Switzerland, Liechtenstein and the Schengen states, among others, for

- outpatient treatment by a doctor Additional cost for medically appropriate return up to EUR 10,000.00
- inpatient treatment in the hospital (standard care class –multiple-bed rooms with no optional benefits) including follow-up treatment
- transport to the nearest hospital and back
- pain-relieving dental treatment including simple fillings and repair of existing dental prostheses at 100% the invoice amount, max. EUR 300.00 per stay up to 180 days, over 180 days max. EUR 600.00.
- additional costs for medically necessary return to home country up to EUR 10,000.00
- transport in the case of death of an insured person/burial costs up to EUR 25,000.00

**minus EUR 25.00 deductible per insured event; can also be deselected.**

### Important information

- The confirmation of coverage serves as proof of your insurance coverage. In addition, you will receive additional documents after your application has been processed.
- An extension of your coverage is possible. If the insured person extends their stay, the original period of insurance coverage can only be extended if the application is received by Care Concept® AG in writing (My Care Concept customer portal, e-mail, fax, regular mail) before the original policy

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expires and the insurer explicitly agrees to this. In this case the insurance policy only covers events occurring after the extension of coverage has been applied for.

- In the case of extensions, the difference between the premium for the period originally selected and that for the newly requested period is then payable as a differential premium/sum.

### What is not insured - exclusion from coverage

The insurer is not liable to grant benefits in cases

- of illnesses, symptoms and consequences thereof that already exist or are known upon commencement or renewal of coverage and
- the consequences of such illnesses and accidents that were treated within the last six months before commencement or renewal of coverage.

You will find a detailed description of benefits in the [insurance terms and conditions](#). In addition to general policy terms, only the German version of this tariff is legally obligatory.

Premium table				
One-time premium health insurance				
Duration of coverage up to ... days	up to 64 years old without deductible	up to 64 years old with deductible	65-74 years old without deductible	65-74 years old with deductible
90	1.18 EUR / day	1.00 EUR / day	3.48 EUR / day	2.95 EUR / day
91 - 180	1.59 EUR / day	1.35 EUR / day	4.37 EUR / day	3.70 EUR / day
181 - 365	2.30 EUR / day	1.95 EUR / day	5.84 EUR / day	4.95 EUR / day
366 - 730	2.83 EUR / day	2.40 EUR / day	9.32 EUR / day	7.90 EUR / day

Minimum premium per person and period: EUR 10.00

A monthly payment option is only possible for health insurance and only via direct debit with a period of coverage of 180 days or more.

Monthly premium health insurance				
Duration of coverage up to ... days	up to 64 years old without deductible	up to 64 years old with deductible	65-74 years old without deductible	65-74 years old with deductible
180 - 365	59.00 EUR / month	50.00 EUR / month	149.00 EUR / month	126.00 EUR / month
366 - 730	89.00 EUR / month	75.00 EUR / month	286.00 EUR / month	242.00 EUR / month

The maximum duration of coverage - including all possible extensions - is two years. In the case of extensions, the difference between the premium for the period originally chosen and that for the newly requested period is then payable as a differential premium/sum.

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

**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 binding.

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**The treatment costs for accident injuries are covered by the health insurance. Long-term invalidity risks can only be covered by an accident insurance policy. We therefore recommend that you take out an accident and liability policy.**

Liability insurance protects you against claims for damages from third parties. Accident insurance protects you against the financial consequences of a decline in your ability to work due to disability or death following an accident.

**In addition to health insurance we offer - in a legally independent policy - personal liability insurance or a personal liability/accident insurance package with the following benefits:**

Liability insurance	Type S	Type M	Type XL
Lump sum coverage for personal injury and property damage	EUR 1 Mio.	EUR 2 Mio.	EUR 2.5 Mio.
Deportation costs to cover undertakings of the policyholder versus German authorities	EUR 1,000	EUR 2,000	EUR 3,000
Co-insurance of damage to rented property for immovable objects, deductible 10%, minimum EUR 250.00 per claim	EUR 10,000	EUR 25,000	EUR 50,000
Loss-of-key cover for private dwellings (resp. room or apartment), deductible EUR 100.00 per claim	-	-	EUR 1,000
Professional liability	-	-	up to EUR 25,000.00
Loss of receivables insurance	-	-	up to EUR 10,000.00
Coverage in home country	-	-	6 weeks
General deductible per claim	EUR 250.00	EUR 0.00	EUR 0.00

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Accident insurance	Type S	Type M	Type XL
Basic invalidity amount	-	EUR 30,000.00	EUR 40,000.00
Maximum invalidity sum with progressive scale 350%	-	EUR 105,000.00	EUR 140,000.00
Death benefit in the event of accidental death	-	EUR 15,000.00	EUR 25,000.00
Salvage costs following an accident	-	EUR 7,500.00	EUR 10,000.00
Cosmetic operations due to an accident	-	EUR 2,500.00	EUR 5,000.00
<b>Monthly premium*</b>	<b>EUR 2.00</b>	<b>EUR 4.00</b>	<b>EUR 7.50</b>

\* The premium must be paid as a single premium for the entire term. Insurance cover only exists, if the insurance premium is paid completely. For a complete list of benefits see the Conditions of liability/accident insurance.

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