

Who can take out an insurance for the health insurance for foreign travel Care Economy?

The insurance "Care Economy" is available for foreign nationals and German or Austrian nationals up to 75 years (75. birthday) with permanent place of residency abroad for more than 2 years, who are staying temporarily in the Federal Republic of Germany, Austria, the member states of the European Union, Switzerland, Liechtenstein or the Schengen states.

What terms of the policy are possible?

The minimum term of the foreign insurance "Care Economy" is 1 day. The maximum term of the policy, including any and all extensions, is 2 years. Minimum premium per person and term: EUR 10.00.

What does the insurance cost?

Premium list Health insurance Care Economy				
Term of insurance up to ... days	up to 64 years without deductible	up to 64 years with deductible	65-74 years without deductible	65-74 years 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: 10.00 EUR				

Monthly payment type for health insurance is only possible from 180 days term of insurance and choosing direct debit.

Monthly premium health insurance				
Term of insurance up to ... days	up to 64 years without deductible	up to 64 years with deductible	65-74 years without deductible	65-74 years 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 max insurance period - including all possible renewals - is two years. In case of renewals the difference between the premium for the period originally chosen and the premium for the newly requested total period is then payable as a differential premium.

Is the policy extended automatically?

The insurance policy expires at the agreed point in time. There is no automatic extension.

What must be considered when extending a policy?

Renewal of the current insurance(s) is possible. Should your stay be extended, the originally agreed duration of cover can only be extended if the application for renewal is received by Care



Concept AG in written form ([My Care Concept](#) customer portal, e-mail, mail) before expiry of the original policy and the insurer expressly agrees to this. For renewals, the insurance policy only covers events occurring after the application to extend the policy was made.

How, and in what cases, is it possible to terminate the policy?

If you end your stay abroad prematurely, you can cancel the insurance in writing ([My Care Concept Customer Portal](#)).

If you are refused a visa or do not enter the country for other reasons, you have the option to cancel the requested insurance in writing before cover begins.

How do I obtain my insurance confirmation online?

Shortly after you have completed and sent off your online application, you will, after a positive plausibility check, receive a confirmation email to the email address you provided. This email contains the following documents in PDF format, which you can print out and use:

- Insurance certificate (policy)
- Terms and conditions of insurance, including client information, data processing leaflet and excerpt from the [German] Insurance (Policies) Act (VVG)

Should a positive plausibility check not be possible, we will contact you in writing within two working days.

Is it possible to transfer the premiums instead of having them debited directly?

You may, giving your policy number, transfer the full premium to the following account, submit a SEPA direct debiting authorization or make a cash payment at any bank or post office bank. Please make sure you include the full policy number whenever you make a transfer or cash payment.

The simplest and securest method is to grant a SEPA direct debiting authorization. Unfortunately, this is possible only for German and Austrian bank accounts. If you give a SEPA direct debiting authorization, please make sure that your account always has sufficient funds on deposit.

If you have not yet opened an account, you can make a cash payment, giving your policy number in the space for the use of the payment, at any bank or post office bank.

With monthly payment (for terms of at least 180 days), however, you do not have the option of paying by bank transfer as monthly payment is possible only in connection with SEPA direct debit.

Bank account: Hypovereinsbank AG, IBAN: DE2320030000000111161 Swift - Code (BIC): HYVEDEMM300

Is it possible to transfer the premiums monthly instead of having them debited directly?

Monthly payment is optional as an alternative to one-time payment for terms of at least 180 days as long as you issue us a SEPA direct debit mandate at the same time.

Example plan with deductible: The monthly premium for term of insurance from 180 to 365 days is EUR 50.00 per month for persons up to the age of 64, EUR 126.00 per month for persons be-

tween 65 and 74 years of age. The monthly premium for term of insurance from 366 to 730 days is EUR 75.00 per month for persons up to the age of 64, EUR 242.00 per month for persons between 65 and 74 years of age. One-time or monthly payment is the only option for Care Economy travel insurance.

Is long-term invalidity covered?

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 policy.

Liability insurance protects you against claims for damages from a third party.

Accident insurance protects against financial hardships incurred through the reduction of your ability to work either because of a disability or death following an accident.

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

Liability insurance	Type S	Type M	Type XL
lump sum coverage for personal injury and property damage	€ 1 Mio.	€ 2 Mio.	€ 2.5 Mio.
deportation costs to cover undertakings of the policyholder versus German authorities	€ 1,000	€ 2,000	€ 3,000
co-insurance of damage to rented property for immovable objects, deductible 10 %, minimum € 250.00 per claim	€ 10,000	€ 25,000	€ 50,000
loss-of-key cover for private dwellings (resp. room or apartment), deductible 10 %, minimum € 100.00 per claim	-	-	€ 1,000
deductible per claim	€ 250	€ 0	€ 0
Accident insurance	Type S	Type M	Type XL
basic invalidity amount	-	€ 30,000	€ 40,000
maximum invalidity sum with progressive scale 350 %	-	€ 105,000	€ 140,000
death benefit in the event of accidental death	-	€ 15,000	€ 25,000
salvage costs following an accident	-	€ 7,500	€ 10,000
cosmetic operations due to an accident	-	€ 2,500	€ 5,000
Monthly premium*	€ 2	€ 4	€ 7.50

* 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.

Are stays in hospital and treatment by specialist physicians insured?

In principle, every type of medical treatment which is considered necessary and which did not begin before commencement of the insurance term (prior illness) is covered. The foreign health insurance includes medical treatment by specialists (e.g., orthopaedists, gynaecologists) and in-patient treatment in the general care class, excluding treatment by the head physician. You will find a detailed list of benefits in the description and in the General Terms of Insurance.

What is not covered?

- illnesses, complaints and consequences of accidents that already exist, or are known, on commencement of cover or renewal and the consequences of such illnesses and accidents that have been treated within the last six months before commencement of cover or renewal.
- psychoanalytical and psychotherapeutic treatment
- prophylactic and regular examinations; cancer diagnosis
- examinations to attain permission of residence
- inoculations
- aids not due to an accident (e.g. glasses, contact lenses, compression stockings)
- pregnancy existing prior to commencement of cover, abortion
- dental plates (except repairs), orthopedic mandible treatment/implantation treatments, inlays, bruxism bars, gnathology
- addiction treatment or therapy
- certificates and attestations

You will find a detailed description of benefits in the insurance conditions

Legal notice: The information contained in this publication does not constitute a contractual basis, but serves solely to describe the product. The General Insurance and Tariff Conditions on which your contract is based are exclusively authoritative.

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