

<b>Insurable persons</b>	<p><b>Care Global:</b> The insurance is available for persons with permanent place of abode in Germany or Austria, who are staying temporarily abroad (max. 12 month, if applied before departure - max. 6 month, if applied after departure), especially for business and private travellers, excepted competitive athletes and persons, who are permanent in need of care.</p> <p><b>Care Global Amerika:</b> The insurance is available for persons with permanent place of abode in Germany or Austria, who are staying temporarily abroad (max. 12 month, if applied before departure - max. 6 month, if applied after departure) inclusive USA, Canada, Mexico, excepted competitive athletes and persons, who are permanent in need of care.</p>
<b>Field of application</b>	The insurance Care Global / Care Global Amerika applies only during the stay abroad, as applicable - alternatively incl. USA, Canada, Mexico or not. Not covered by the policy is the country which were the permanent place of residence of the person prior to commencing his/her travels
<b>Insurer</b>	Advigon Versicherung AG, Drescheweg 1, 9490 Vaduz, Liechtenstein
<b>Duration of insurance</b>	Minimum term of insurance: 1 day. Maximum insurance period 365 days (if applied before departure). If applied before departure coverage can be extended once for another 185 days. If applied after departure the maximum insurance period is 185 days without any possibility of extension.

### Care Global / Care Global Amerika - All benefits at a glance\*

Benefits	Basic	Comfort
out-patient treatment by a doctor	✓	✓
medically prescribed medications	✓	✓
sports injury (except for professional sportsmen)	✓	✓
in-patient treatment at a hospital(general nursing class - multiple bed ward - without optional benefits)	✓	✓
pain-deadening dental treatment up to 100%	✓ up to EUR 500.00 per contract	✓
repair of existing dental prosthesis 80 % up to EUR 2,000.00, accident-related 100 % up to EUR 2,500.00	✓ temporary dental prosthesis only accident-related	✓
co-insurance of pre-existing conditions with exception for treatments in which it was clear at departure that they had to take place if the journey was accomplished as scheduled	✓	✓
pregnancy examinations and treatment (conception after inception date)	✓	✓
child delivery after a waiting period of 8 months(except in case of premature birth and complications)	✓	✓
costs of repatriation for medical reasons together with an accompanying person	✓	✓
prescribed medical aids	✓ accident related	✓
conclusion of contract is possible after departure	✓	✓
claims office and telephone number in the USA	✓	✓

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Care Global / Care Global Amerika – All benefits at a glance*		
Benefits	Basic	Comfort
compensation of expenses if medical bills were primary reached in at another insurer: EUR 50.00 per day for inpatient treatment (max. up to 14 days) and EUR 25.00 once per outpatient treatment	✓	✓
advance payment of insurer without deduction of third party claims	✓	✓
pandemic related medical treatment	✓	✓
waive of war risk clause until the departure is possible	✓	✓
secondary liability	✓1 month	✓ indefinite
repatriation costs in event of death of the insured person	✓ 55.000,- EUR	✓ up to EUR 80,000.00
benefits for premature babies	-	✓ EUR 50,000.00
visit costs of a family member in event of an in-patient treatment at a hospital	-	✓ EUR 2,500.00
refund of hotel cost for insured co-travellers in case of interruption or extension of journey due to hospitalisation of the insured person	-	✓ EUR 2,500.00
alternative medicine		✓
deductible per insured event	50,- EUR	No deductible

\*Overview of benefits (extracts). For a complete list of benefits see the insurance conditions.

Premium list Care Global (Amount in EUR per day)				
Tariff	Basic		Comfort	
	pre departure	after departure (subsequent contract)	pre departure	after departure (subsequent contract)
Conclusion of contract				
Age at beginning 0 - 30	0.80	1.00	1.00	1.30
Age at beginning 31 - 45	0.90	1.20	1.15	1.50
Age at beginning 46 - 60	1.25	1.70	1.60	2.10
Age at beginning 61 +	4.00	5.20	4.20	5.45
Minimum premium per person and term: 8,00 EUR				
Premium list Care Global Amerika (Amount in EUR per day)				
Tariff	Basic		Comfort	
	pre departure	after departure (subsequent contract)	pre departure	after departure (subsequent contract)
Conclusion of contract				
Age at beginning 0 - 30	1.80	2.50	2.10	3.00
Age at beginning 31 - 45	2.60	3.00	3.00	3.30
Age at beginning 46 - 60	3.70	4.40	4.20	5.20
Age at beginning 61 +	8.00	10.40	8.40	10.90
Minimum premium per person and term: 8,00 EUR				

**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.