

Insurable persons	Insurable persons are travelers who intend to stay for more than 6 continuous months abroad. A policy must commence prior to the insured person reaching the age of 75 and will end, at the latest, upon the person reaching the age of 80 (80th birthday).
Field of application	The insurance policy covers medical treatment throughout the world. The following persons are insurable: - Persons with permanent residence in Germany, Austria, EU countries, Member States of the Schengen agreement, Switzerland and Liechtenstein in any country worldwide. - Persons with permanent residence in other countries of the world who are staying in Germany, Austria, EU countries, Member States of the Schengen agreement, Switzerland and Liechtenstein. Persons with permanent residence in Germany, Austria, EU countries, Member States of the Schengen agreement, Switzerland and Liechtenstein, who are staying in the above countries. Not covered by the policy are countries of which the insured person is a national and/or which were the permanent place of residence of the person prior to commencing his/her travels.
Insurer	HanseMerkur Versicherungsgruppe, Siegfried-Wedells-Platz 1, 20354 Hamburg
Duration of insurance	The minimum insurance period shall be 6 months. The maximum period of cover for stays in Germany is 5 years including all policy extensions. Outside of Germany, persons can make any number of extension applications during their stay abroad until reaching the age of 75. Persons taking out an initial 5-year policy valid outside of Germany, will receive a one-off acceptance guarantee for a follow-on policy for a maximum period of a further 5 years (Care Expatriate Comfort / Care Expatriate Premium).

Care Expatriate Basic/-Comfort/-Premium - All benefits at a glance*			
Benefits Care Expatriate	Basic	Comfort	Premium
Outpatient medical treatment deemed medically necessary and rendered by a physician up to 100%	✓	✓	✓
Repatriation for medical reasons	✓	✓	✓
Dental treatments including annual check-ups	✓ up to € 600.00	✓	✓
Accident-related dental prosthesis	✓ 80% up to € 1000.00	✓ 80% up to € 2000.00	✓ 100% up to € 3000.00
Medication	✓ up to € 250.00	✓ up to € 500.00	✓ up to € 1500.00
Psychotherapy	✓ up to 500.00 EUR (up to 100.00 EUR per session)	✓ up to 1000.00 EUR (up to 100.00 EUR per session)	✓ up to 1500.00 EUR (up to 150.00 EUR per session)
Home leave (Duration >=1 Year)	✓ up to 30 days / insurance year	✓ up to 45 days / insurance year	✓ up to 90 days / insurance year
Run-off cover (up to reinstatement of travel fitness)	✓ 1 month	✓ 3 months	✓ no limit
Medical aids prescribed by a physician	✓ accident related up to 500.00 EUR	✓ up to 500.00 EUR/hearing and speech aids, wheelchairs up to 1000.00 EUR	✓ 100% up to 2,500.00 EUR
Inpatient public health care in hospitals (general nursing class)	✓	✓	✓ single room/shared two-person room outside of Germany
Repatriation/burial costs in event of death of the insured person	✓ up to € 55,000.00	✓ up to € 80,000.00	✓ up to € 100,000.00
Dentures including the cost of repairs	-	✓ 60%	✓ 80%
Screening examinations aimed at early detection of disease	-	✓ up to € 250.00	✓ up to € 500.00
Visual aids	-	✓ up to € 100.00	✓ up to € 300.00
Hospital per diem	-	✓ 20.00 EUR (up to 20 days)	✓ 30.00 EUR (up to 30 days)
Right to continued insurance	-	✓	✓
Acceptance guarantee for follow-on policy	-	✓	✓

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

Premium list Care Expatriate worldwide without NAFTA (EUR/ month)						
Tariff	Basic	Comfort		Premium		
Excess per year (in EUR)	150,-	150,-	500,-	0,-	500,-	1000,-
Age at beginning : 0-12	61,-	99,-	77,-	182,-	142,-	111,-
Age at beginning : 13-40	53,-	78,-	60,-	172,-	134,-	104,-
Age at beginning : 41-60	68,-	99,-	77,-	244,-	191,-	149,-
Age at beginning : 61-74	234,-	307,-	236,-	411,-	320,-	250,-

Premium list Care Expatriate worldwide including NAFTA (EUR/ month)						
Tariff	Basic	Comfort		Premium		
Excess per year (in EUR)	150,-	150,-	500,-	0,-	500,-	1000,-
Age at beginning : 0-12	140,-	223,-	173,-	410,-	319,-	249,-
Age at beginning : 13-40	120,-	176,-	136,-	386,-	301,-	235,-
Age at beginning : 41-60	153,-	223,-	173,-	549,-	429,-	335,-
Age at beginning : 61-74	584,-	766,-	590,-	1026,-	801,-	625,-

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