

Who can be insured with Care Protector coverage?

Insurable are persons up to their 75th birthday who are temporarily staying abroad worldwide. From a term of one year, you are also insured for six weeks in your home country.

Persons not insurable despite payment of premiums are individuals who:

- have entered the country illegally and
- persons who, in addition and regarding accident insurance, are in constant need of care and mentally ill persons.

Policy termination

The policy expires at the agreed upon point in time, at the end of the stay are no longer fulfilled or when the pre-requisites for eligibility no longer exist.

Duration of coverage

The minimum duration is 1 month; the maximum period is 60 months.

Information in the event of a claim

Your online service portal:

If you have a claim and would like to send us any relevant documents such as doctor's bills or pharmacy receipts, or if we have asked you for some information regarding a request for reimbursement (for example, a completed self-disclosure form or proof of entry into a country), you can upload all documents quickly and easily here: [Your online service portal](#)

Your advantage: You do not need to send us anything by regular mail or email*, and you will receive the benefits stipulated in your policy **very quickly**.

*In individual cases we reserve the right to request original versions of the documents.

Care Concept InvoiceApp:

With our new **Care Concept InvoiceApp**, you can scan documents quickly and easily from anywhere with your cell phone or tablet and transmit them to us in a secure manner:

[Care Concept InvoiceApp](#)

Your advantage: You do not need to send us anything by regular mail or email*, and you will receive the benefits stipulated in your policy **very quickly**.

*In individual cases we reserve the right to request original versions of the documents.

Contact information:

Care Concept AG® | Postfach 30 02 62 | 53182 Bonn

Phone: 0800 9773500 or +49 228 97735-0 (German landline number)

Fax: 0800 9773535 or +49 228 97735-35

Email: claims@care-concept.de

If you should have any questions about your coverage or other issues, you can call the service numbers stated above. (free of charge if calling the German landline number)

For personal liability claims

In the event of liability claims no acceptance of fault should be indicated to the injured party. **Care Concept AG** will alone investigate if any party is at fault.

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 legally binding.