

Product information sheet

Annual Travel Health Insurance

You are interested in taking out HanseMerkur travel insurance? A good choice!

This information sheet provides you with a brief summary of your insurance options. However, please be aware that the information provided here is not comprehensive. The full content of the policy is set out in your insurance application, on your insurance certificate and in the Terms and Conditions of Insurance. In each case the insurance cover listed below only applies if you specifically take out this cover, i.e. if it is included within the scope of the insurance you have selected!

What type of insurance is provided?

Your insurance is a fixed-term travel insurance policy. The scope and individual benefits of your policy are determined by your chosen tariff.

What is the scope of my cover?

Travel health insurance

The travel health insurance covers essential medical treatment for illnesses suffered during a period of foreign travel. We reimburse the costs for illnesses and accidents that occur within the period of insurance. This includes, for example, treatment by a doctor, at a hospital or medication. Dental treatment is also covered by the insurance; this includes fillings and accident-related repair of existing dentures. The complete range of services can be found in our insurance terms and conditions.

What do I need to take into account when paying the premium?

The level of the premium is based on cover chosen. The premium schedule for the individual insurance products shows you the exact premium payable for the relevant cover. Cover does not begin until premiums are paid. Information on due dates and further details on the payment of premiums are available in the Terms and Conditions of Insurance.

In which cases does HanseMerkur travel insurance not pay benefits?

Generally speaking, no benefit is payable if the policyholder or the insured person acts with intent in causing the insured event. Some cases are excluded from cover in the following insurance categories.

Travel health insurance

Medical conditions caused intentionally and treatment as a result of suicide attempts are not covered.

What are my responsibilities on taking out a policy?

When concluding a policy you must provide all information truthfully and in full. If you do not do this, you put your cover at risk!

What are my responsibilities if an insured event occurs?

Keep the loss or damage as small as possible! Avoid anything that could lead to an unnecessary increase in costs. Notify HanseMerkur of the loss or damage immediately. You can find out more about your responsibilities under "Obligations" in the Terms & Conditions of Insurance.

What legal consequences result from non-compliance with these obligations?

It is very important to note that, if you are in breach of one of these obligations, HanseMerkur may reduce the benefits payable commensurate with severity of fault. This may even lead to the complete loss of insurance benefits. More information is available in the Terms and Conditions of Insurance ("Obligations" and Breach of obligations).

When does my insurance cover start and end?

Cover begins upon payment of premium, but not before the agreed time, and ends on the agreed expiry date.

How long is your contract valid and how can you terminate it?

Provided you have concluded a one-off insurance contract, your contract ends on the agreed insurance expiry date. If you have concluded an annual insurance contract, the contract extends respectively by one further year, provided it is not terminated in writing three months before contract expiry either by you or by HanseMerkur or there are other reasons for termination. If a contract expiry date is stated in the insurance policy, the insurance contract ends at the latest on this date without termination being required. Please refer to our insurance terms and conditions for further details.

A summary of the benefits of the travel insurance cover is provided on the following page.

Summary of benefits

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Please note that not all of the information relating to your policy can be listed in this summary of benefits. The full scope of the insurance is set out in the insurance policy and in the Terms and Conditions of Insurance. Each of the types of insurance listed below is therefore only relevant if it is included in the tariff concluded.

Travel health insurance (for trips abroad)

Which benefits are covered by my travel health insurance?

Medical treatment costs

- ✓ Outpatient treatment provided by a physician, dentist, alternative practitioner, chiropractor or osteopath
- ✓ Pain-relieving, preservative dental treatment, including simple dental fillings, provisional dental prostheses and repairs of existing dental prostheses
- ✓ Inpatient medical treatment at a hospital
- ✓ Prescribed medicines and dressings
- ✓ Prescribed massages, medicinal packages, inhalations and physiotherapy
- ✓ Hire fees for medically prescribed aids
- ✓ Necessary medical treatment for newborn children
Up to EUR 100,000 for a child born to an insured person abroad in the case of premature birth

Recovery/transport/transfer/funeral costs

- ✓ Recovery costs up to EUR 5,000
- ✓ Costs of transport to the nearest hospital or doctor and back to the place of accommodation
- ✓ Cost of return transport to a suitable hospital nearest your place of residence
- ✓ Costs of repatriation of mortal remains and funeral costs

Care services

- ✓ Information about local physicians and hospitals
- ✓ Transfer of information between physicians
- ✓ Accompanying person at the hospital and travel supervision for children under the age of 18
- ✓ Dispatch of medicines
- ✓ Organisation and payment of outward and return travel costs to and from the hospital for a close friend or relative of the insured person if the stay in hospital is longer than 5 days and is still ongoing
- ✓ Additional overnight accommodation costs for a maximum of 10 days and up to a maximum amount of EUR 2,500 for persons travelling who are also insured under the terms of the policy if a booked trip is interrupted or extended because of a stay in hospital
- ✓ Telephone costs for contacting the emergency call service
- ✓ If all medical treatment costs incurred abroad are submitted to another service provider participating in reimbursement of costs before claims are submitted to us, HanseMerkur will pay the following additional benefits.
 - A daily hospital benefit of EUR 50 in the case of inpatient treatment for a maximum period of 14 days
 - A flat-rate amount of EUR 25 in the case of outpatient treatment
 - Alternatively, a daily hospital benefit

- ✓ If the return journey of an insured person is not possible because of inability to travel, HanseMerkur will continue to provide insurance cover beyond the agreed end of such cover until such time as ability to travel is restored

No excess

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