

Overview of benefits | Young Travel Incoming

for young foreign guests in Germany up to 5 years

Please note that not all information relating to your policy is listed in this overview. Refer to your insurance policy and the general terms and conditions for the full scope of contents. Each type of insurance listed below is only relevant if it is also included in the agreed tariff.

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Travel Health Insurance		Basic	Profi
Outpatient medical treatment			
	Costs of outpatient treatment	✓	✓
	Screening examinations for the early detection of cancer	-	*200,- EUR
	Psychoanalytic or psychotherapeutic treatments	-	1.000,- EUR
Inpatient medical treatment			
	Costs of inpatient treatment including accommodation in a shared room	✓	✓
	Ambulance services	✓	✓
	Transport costs for a visit to the sick by a close person	✓	✓
	Rehabilitative measures	✓	✓
Dental treatment			
	Pain-relieving conservative dental treatments, including simple fillings and repairs to existing dental prosthesis	250,- EUR	✓
	Dental prosthesis due to an accident	500,- EUR	2.000,- EUR
	Simple prosthesis with 50% of the reimbursable amount, per year of insurance	-	*2.000,- EUR
Medication, dressings, remedies or aids			
	Medications and dressing material	80 %	✓
	Remedies		
	- Radiation, light and other physical treatments	✓	✓
	- Massages, medicinal packs, inhalations, physiotherapy	-	✓
	Accident-related aids	✓	✓
Pregnancy			
	Treatment for complications, premature birth, miscarriage	✓	✓
	Antenatal check-ups, per year of insurance	*250,- EUR	*✓
	Delivery incl. examination and treatment costs by midwives	*✓	*✓
Return transport, repatriation, funeral			
	Return transport to the nearest hospital at the permanent place of residence	✓	✓
	Repatriation or funeral abroad	20.000,- EUR	✓
Waiting periods			
	<p>The universal waiting period amounts to 31 days. This does not apply if the insurance policy is filed within 31 days of entering the country of stay. The waiting period is also waived in the case of accidents and medical assistances to avert an acute danger to life.</p> <p>The distinct waiting period for *-marked benefit levels amounts to 6 months.</p>		
Deductible			
	No deductible		

Additional Package (add-on to the Travel Health Insurance)

Luggage Insurance		Basic	Profi
Sum insured			
	The sum insured amounts to EUR 2,000 per insured event		
Insured events			
	Damage to luggage given into custody	–	✓
	Delay in delivery of luggage	–	✓
	Criminal acts of third parties, traffic accidents or natural hazards	–	✓
Limits of compensation (For the items listed below, compensation is limited to the following amounts per insured event)			
	Valuables	–	1.000,- EUR
	Spectacles, contact lenses, hearing aids, mobile phones, each with accessories - per item	–	250,- EUR
	Golf and diving equipment, bicycles, electric bicycles and e-scooters, each with accessories	–	750,- EUR
	Surfboards and sail surfing equipment, each with accessories	–	500,- EUR
	Musical instruments, each with accessories	–	250,- EUR
	Other EDP devices and electronic entertainment devices, each with accessories	–	250,- EUR
	If the delivery period is exceeded, reimbursement of the proven expenses for necessary replacement purchases up to	–	500,- EUR
Deductible			
	The deductible amounts to 50,- EUR per insured event		

Travel Liability Insurance		Basic	Profi
Insured events			
	Liability risks of everyday life	1 MEUR	2,5 MEUR
	Liability claims due to damage to rented property	10.000,- EUR	25.000,- EUR
	Damage in the household of the host family	10.000,- EUR	25.000,- EUR
	Deportation	1.000,- EUR	5.000,- EUR
	Loss of keys	–	250,- EUR
	Financial damage	–	10.000,- EUR
	Professional liability	–	25.000,- EUR
	Bad debt insurance	–	10.000,- EUR
Deductible			
	In the event of damage to rented property and deportation, a deductible of 20 %, at least 50,- EUR, will be deducted from the determined amount of the claim. In the event of damage to the host family's household, professional liability and bad debt insurance, a deductible of 10 %, at least 200,- EUR, will be deducted from the determined amount of the claim		

Travel Accident Insurance		Basic	Profi
Insured events			
	Damage to health due to an accident	✓	✓
	Strains, torn ligaments	✓	✓
Insured benefits			
	In the event of disability	20.000,- EUR	60.000,- EUR
	Progression in the event of more than 25% disability	350 %	350 %
	In the event of death for children up to 18 years of age	10.000,- EUR 5.000,- EUR	20.000,- EUR 10.000,- EUR
	Costs of rescue	5.000,- EUR	10.000,- EUR
	Costs of cosmetic operations	5.000,- EUR	10.000,- EUR
Deductible			
	No deductible		

Emergency Insurance		Basic	Profi
Insured benefits			
	Costs of returning to the home country due to illness of family members	-	1.000,- EUR
In the event of trip interruption or delayed return (loan for additional costs)			
	Illness, accident, death	✓	✓
	Abduction	10.000,- EUR	15.000,- EUR
	Travel call	✓	✓
In the event of criminal prosecution			
	Assistance in the event of imprisonment or the threat of imprisonment (loan)	1.000,- EUR	2.500,- EUR
	Loan for criminal bail	10.000,- EUR	15.000,- EUR
Loss of means of payment and documents			
	Loss of travel funds (loan)	-	500,- EUR
	Assistance in the event of loss of credit cards and EC or Maestro cards	✓	✓
	Loss of travel documents	✓	✓
	Assistance with rebooking or delays	✓	✓
Deductible			
	No deductible		