



HANSEMERKUR TRAVEL INSURANCE

Know-how
in travel matters

www.hmriv.de

HanseMerkur 
Reiseversicherung AG

*Shaping the
future
with a sense
of tradition*

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and sponsorship



The HanseMerkur Insurance Group with its head office in Hamburg can already look back on a long history. Its predecessor companies, Hanseatische Krankenversicherung VVaG and Hanse-Krankenschutz VVaG, were established in 1875 and 1936 respectively.

Putting people first

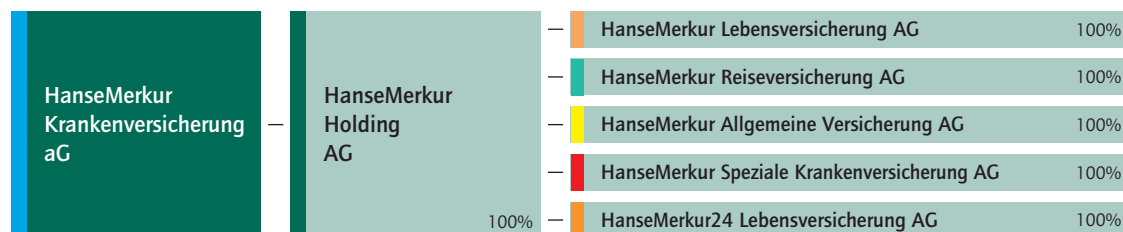
As a medium-sized personal insurer independent of any group, HanseMerkur has been offering its customers security, predictability and reliability since 1969. This financially secure and growth-oriented company has achieved its present independent and strong position in the market and developed into an efficient medium-sized personal insurer thanks to various acquisitions of existing customer lists and its dynamic sales activities.

With 1,728 employees and self-employed agency owners working in its head office and in its sales force, HanseMerkur generated an annual turnover in 2008 of 895.9 million Euros and holds capital assets of more than 3.5 billion Euros.

The insurance group's roots lie in health insurance, which, with a premium income of 640.4 million Euros in 2008, is still the company's largest area of activity. As a specialist in the field of private complementary insurance, HanseMerkur Krankenversicherung AG has established a name for itself throughout the whole of Germany. In 1989, the company was the first private health insurer that offset reductions in its ES tariff in benefits as part of a reform of the state insurance scheme by the then health minister Blum. However, HanseMerkur has also established its position in the market through its innovative all-round health insurance premium rates that offer additional benefits for women, children and high-earning employees and the self-employed. Its leading role in reimbursing the costs of naturopathic medical treatment, for which demand is increasing ever more strongly, should also be mentioned. HanseMerkur is also leading the way with its active health management and an advisory service for its customers, for example its health telephone helpline to specialist doctors at local rates and one of the most comprehensive health portals on the internet (www.diegesundheitsprofis.de).

In association with the health insurers DAK, Hamburg Münchener and HEK, the Hamburg Savings Bank and the drug-store chain Budnikowsky, HanseMerkur is also one of the largest providers of private complementary health insurance cover. Since 2004, more than four million contracts for spectacles insurance developed for the optician chain Fielmann have been signed. With its website www.riestermeister.de, HanseMerkur not only offers one of the most comprehensive information portals on the internet about provision for old age, but also enables the highest guaranteed "Riester pension" (a government-sponsored supplementary pension scheme) with the lowest contribution to be completed online. HanseMerkur is also the second largest travel insurer in Germany (www.hmr.de) and the only independent insurance company in the financial centre Hamburg that is independent of any group and that operates throughout the whole of Germany.

Corporate structure





Know-how in travel matters

With a market share of 20 per cent, HanseMerkur Reiseversicherung AG (HMR) is the second largest company involved in insurance for tourists. It belongs to the HanseMerkur insurance group, a medium-sized, high-performance life and health insurer that operates on a nationwide basis. In 2008, the group generated an annual turnover of Euro 895.9 million and has an investment portfolio in excess of Euro 3 billion.

As market leader in coach and marine tourism as well for special tour operators, HMR was able in 2008 to report a premium volume of Euro 100.1 million. The business activity split is 61 per cent middle-market tourism and 39 per cent business sector.

HMR has both standardised insurance products as well as those that are customised to suit distribution partners. The insurance lines on offer include travel accident, baggage, travellers third party liability, vehicle own damage, travel cancellation, travel health and emergency insurance as well as fidelity insurance.

In the Finanztest magazine 06/2008, the independent German consumer organisation, Stiftung Warentest, granted HMR a "very good" (0.9) quality assessment in a test of health insurance for travel abroad without excess. Its travel cancellation insurance was rated as "good" (1.8) in the Finanztest magazine 11/2008, the top rating in this segment. Furthermore, user convenience in the case of annual contracts for foreign travel health insurance was found by Stiftung Warentest in the Finanztest magazine 04/2009 to be "very good" (1.2).

High level of travel expertise

For HanseMerkur as a medium-sized insurance company, people take centre stage. We offer health insurance, provision for old age, protection from the consequences of an accident as well as cover for both private and professional risks, including cover abroad. As a traditional hanseatic company, we see this as an obligation. Our roots lie in the field of health insurance. One of our predecessor companies was established in 1875. This makes us the second oldest private health insurer in Germany, that was in business long before the establishment of HanseMerkur Reiseversicherung in 1977, as an independent company offering insurance products for tourists. This company history fills us with pride and also motivates us towards further achievements.

The size and structure of our company ensure that we can react quickly and flexibly to the needs of our customers and of the market. We feel a commitment to our customers who have entrusted us with their private insurance needs. As a result, we offer them security, predictability and reliability. With our flat organisational structure, our innovative products and not least our approach to customer care, we show that "We care about people". In line with this philosophy, we think and act as professionals with a heart, as it says in our company mission statement. We therefore put into practice the basic principle of the idea of insurance: "Solidarity in supporting each other".

Our figures prove that we do this extremely successfully. HanseMerkur has already grown faster than the average for the industry for the sixth year in a row. Our individual companies and products regularly receive top-ratings from independent analysts. Well-known companies have selected us as their partner in insurance matters.

For more than thirty years, HanseMerkur Reiseversicherung has regarded itself as a quality service provider and insurer for the middle class. A fair partnership with travel organisers and travel agents in a profitable business is more important to us than rapid growth. Our strengths are our flexibility and our tailored-made plans to suit our customers' requirements. This has made us one of the market leaders in insurance for the travel industry. Our business products provide travel cover for business travellers, expatriates and foreign guests, au pairs, school children and students as well as seasonal workers. Internationally, we are active in Dubai where we ensure health insurance cover for expatriates.

The foundations for an extension of our activities into China with the assistance of cooperation associates were laid in Shanghai. HanseMerkur has had a representative (Mutual Health Insurance Company Shanghai Representative) in Shanghai since February 2009. This operation established the basis from which we are able to offer high-quality health insurance cover for Chinese tourists and business people when making trips to the European Union.

RANGE OF PRODUCTS AND SERVICES

Convincing

product and services benefits



Certain regulations must be complied with when visiting foreign countries. In states for which you require a visa, it is compulsory that you provide the embassy/consulate with proof of your travel health insurance.

Professional travel insurance for foreign guests

To this end, HanseMerkur provides an insurance cover which complies with EU regulations. A travel accident insurance and a travel liability insurance can be taken out in addition to the travel health insurance.

Travel Health Insurance for Foreign Guests

- comprehensive insurance cover according to EU regulations
- up to 5 years (AGL)
- MultipleVisa/Visa90 for business travellers available (Visum Plus)
- repatriation whenever this makes medical sense and is advised by a physician
- 24/7 emergency call service worldwide
- outpatient and inpatient treatment cover
- approval of costs in case of hospital inpatient treatment with direct payment to the invoicing party

Travel Accident Insurance

- fixed face amounts

Travel Liability Insurance

- cover against third-party claims

The provided insurance cover complies with all the requirements for a Schengen visa. Stipulated by the DECISION OF THE EUROPEAN UNION COUNCIL on 22 December 2003 (2004/17/EU). For more information please refer to our website www.hmr.de

- **Who qualifies for insurance:** Persons up to their 75th birthday provided they are a foreign national staying in the Federal Republic of Germany, EU member states or Switzerland or Liechtenstein for a limited period of time.
- **Last date to take out the insurance:** The application for taking out an insurance must be made within 31 days of arrival in the Federal Republic of Germany, any EU member state, Switzerland or Liechtenstein. The date of arrival must be proven upon request.
- **Insurance policies:** You will receive separate insurance policies from HanseMerkur by email. Or by post if requested.
- **The arrival date is still unknown:** If you don't yet know your date of arrival, because you still have to apply for a visa, etc. the planned date of arrival will be taken. The real date of arrival or departure must be proven in writing to HanseMerkur within 31 days of arrival.
- **Your stay is extended:** You can apply for an extension of your insurance cover, if the extension does not exceed the maximum insurance period. You must ensure that the insurance company has agreed to the extension prior to the expiry of the originally agreed insurance period.

Service benefits for you – an overview

- more than 25 years of comprehensive know-how as a special insurer for specific target groups such as **business travellers, students and other foreign guests** who intend to visit Germany or any of the other subscriber states of the Schengen agreement
- competence and experience as one of the major travel insurers in Germany
- The scope of the insurance cover complies with EU requirements
- web-based facility for taking out any insurance (www.hmr.de)
- fast and fair settlement of claims with global assistance
- Worldwide emergency telephone service
- experienced and skilled employees

RANGE OF PRODUCTS AND SERVICES

Staying safe *abroad*



Certain regulations must be complied with when visiting foreign countries. In states for which you require a visa, it is compulsory that you provide the embassy/consulate with proof of your travel health insurance.

Professional travel insurance for pupils, students and au pairs

To this end, HanseMerkur provides an insurance cover which complies with EU regulations. A travel accident insurance and a travel liability insurance can be taken out in addition to the travel health insurance.

Travel Health Insurance for Students, Pupils, Trainees and Au Pairs

- comprehensive insurance cover with three different tariffs
- up to 5 years (students) or 3 years (au pairs)
- repatriation whenever this makes medical sense and is advised by a physician
- 24/7 emergency call service worldwide
- outpatient and inpatient treatment cover
- approval of costs in case of hospital inpatient treatment with direct payment to the invoicing party
- comprehensive premiums
- painkilling dental treatment
- medically prescribed adjuvants following an accident
- transportation to in-patient treatment at the nearest hospital
- no excess

Travel Accident Insurance

- fixed face amounts

Travel Liability Insurance

- cover against third-party claims

The provided insurance cover complies with all the requirements for a Schengen visa. Stipulated by the DECISION OF THE EUROPEAN UNION COUNCIL on 22 December 2003 (2004/17/EU). For more information please refer to our website www.hmr.de

- **Who qualifies for insurance:** Persons up to their 35. birthday (students) or 30. birthday (au pairs) provided they are a foreign national staying in the Federal Republic of Germany for a limited period of time.
- **Last date to take out the insurance:** The application for taking out an insurance must be made within 31 days of arrival in the Federal Republic of Germany. The date of arrival must be proven upon request.
- **Insurance policies:** You will receive separate insurance policies from HanseMerkur by email. Or by post if requested.
- **The arrival date is still unknown:** If you don't yet know your date of arrival, because you still have to apply for a visa, etc. the planned date of arrival will be taken. The real date of arrival or departure must be proven in writing to HanseMerkur within 31 days of arrival.
- **Your stay is extended:** You can apply for an extension of your insurance cover, if the extension does not exceed the maximum insurance period. You must ensure that the insurance company has agreed to the extension prior to the expiry of the originally agreed insurance period.

SOCIAL COMMITMENTS
AND SPONSORSHIP

Sponsorship

at HanseMerkur



Sponsorship does not become credible until it is reflected in product policy and makes a direct connection to the company's core business. HanseMerkur, established in the market as a personal and family insurer, has had a mother-and-child tariff in its portfolio since 1979, the UN "Year of the Child".

Identity-building involvement

It was the first insurance company to cover the mother together with her sick child whilst in the clinic (rooming-in) in its list of charges and to spread the costs of pregnancy and birth equally between men and women in calculating its premiums.

The HanseMerkur social sponsorship project prize for child protection was set up in the same year. Now in its 29th year and using the motto "Caring for children is caring for the future", the HanseMerkur Prize for Child Protection has a considerable reputation in Germany. Right up to the present time, child protection has characterised our corporate identity and is reflected in numerous projects, which also include encouraging young people. The pressure group "Germany – a country of ideas" acknowledged the long-standing social involvement and forward-thinking nature of the HanseMerkur Prize for Child Protection by choosing it as "Selected Location 2008".

Due to the fact that as a private health insurer, we see our role to a considerable degree as an adviser and promoter in health matters, our company philosophy obviously includes considerable involvement in sport, from sporting opportunities for the wider public to the promotion of high performance sportsmen and women.

With the announcement in September 2006 that it is to finance the first German professorship for traditional Chinese medicine at the University Clinic in Hamburg Eppendorf, HanseMerkur has reacted to the trend towards increasing interest in alternative medicine. The goal of this sponsorship of science is to establish quality standards for traditional Chinese medicine in Germany, in order to be able to offer our customers complementary methods of medical treatment in addition to high quality conventional medical treatment.

For the first time, the 93 photographic works submitted were exhibited to the public during the period from June 18th to June 28th 2009 in the atrium of HanseMerkur in Hamburg. 31 newspaper photographers from 18 European countries as well as the USA and Japan travelled throughout Germany as part of a photography competition in order to document in photographs the changes that have taken place in Germany since the fall of the Berlin wall 20 years ago. The exhibition is currently on a world tour under the title "One Moment, Germany" that will last until the end of 2009: Hungary, Japan, the Czech Republic, Italy, Finland, Norway, Ireland, the Netherlands, Poland, Lithuania, Estonia, Latvia, Russia, Spain, Sweden, Belgium, France, the USA, Austria, Denmark and Switzerland are the places the exhibition will visit.





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