

ACE/ Dr. Walter - YFU Insurance Combination

Benefits Overview

The ACE/ Dr. Walter- YFU Insurance Combination is an insurance plan for participants in international exchange programs of YFU.

For general information on insurance coverage please contact the provider, Dr. Walter GmbH, Germany. The insurance coverage is underwritten by ACE European Group, Limited, Germany. ACE offers excellent financial strength and stability holding an A+ Rating by Standard & Poors and A.M. Best. ACE provides a world-wide network in more than 50 countries with approximately 16,000 employees. This insurance cover applies world-wide with the exception of the home country. For those enrolled on this plan for a period of at least 3 months, there is also home country coverage for up to 4 weeks within a 12-month insurance period.

The insurance combines foreign health insurance, assistance services, foreign personal liability insurance and foreign accident insurance. The foreign health insurance is a legally independent insurance contract.

This document gives a summary of the most important benefits and exclusions. The exact regulations can be found in the corresponding part of the Tariff Provisions and Acceptance Guidelines as well as the Overseas Insurance Conditions.

1.) Overseas Health Insurance

Insurance cover is granted in the event of sudden and unforeseen illness or injuries during the stay abroad. Important benefits are:

Costs for medical necessary treatment in case of illness and accident abroad, effective costs	unlimited
Palliative dental treatment including simple fillings and, in case of damage to false teeth, measures to restore mastication function for the protection and conservation of the remaining teeth – also max. within 12 months	1,000 USD
Dental prostheses as a result of an accident – also max. within 12 months	3,000 USD
Physical therapy – also max. within 12 months	600 USD
Medically reasonable transportation and repatriation costs up to	50,000 USD
Medically necessary transportation and repatriation costs up to	200,000 USD
Costs of mental and psychiatric treatment – outpatient – also max. within 12 months	10,000 USD
Costs of mental and psychiatric treatment – inpatient – also max. within 12 months	fit to fly
Costs of other medically necessary treatment	unlimited
Deductible per claim	0 USD

No cover is provided for costs such as:

- Sickness and disorders which existed and were known or were diagnosed at the commencement of the insurance as well as their consequences. However, cover is granted for treatments to eliminate life-threatening conditions.
- Claims resulting from the consumption or abuse of alcohol, drugs or solvents
- Aids, unless they become necessary as a result of an accident (e. g. glasses, pads)
- Dentures, pivot teeth, bridges, crowns and orthodontic treatment

- Screening, preventive examinations and vaccinations
- Abortions which are not medically necessary

***Important:** In case of extensive medical measures, such as in-patient treatment, out-patient computed tomography, magnetic resonance etc., please refer immediately to the insurer or the emergency service in order to obtain authorization.

2.) Emergency Assistance Abroad

Finding of doctors, medical labs, hospitals and drug services etc.	only service
Advancement of medical treatment in hospital up to	12,500 USD
Organization & cost coverage of repatriation of remains and burial up to	10,000 USD
Organization & cost coverage of search / rescue and salvage costs up to	5,000 USD
Advancement in case of loss/theft/ robbery of travel means of payment up to	1,500 USD
Organization & advancement of arising expenses for court and lawyer fees, interpreter and bails up to	2,500 USD
Travel costs arising for a visit to the insured person by two close relatives in the event of a severe illness or accident for a maximum of two such insured events per year up to	7,000 USD
Travel costs arising for a homeward and return journey of the insured person in the event of death, severe illness or accident of a close relative or in the event of severe damage on property at home for a maximum of two such insured events per year up to	2,000 USD

3.) Overseas Personal Liability Insurance

Maximum amount for bodily injury per claim up to Maximum amount payable within 12 months	1,000,000 USD
Maximum amount for property damage per claim up to Maximum amount payable within 12 months	500,000 USD
Maximum amount payable for damage to rental property within 12 months	10,000 USD
Deductible per claim	150 USD

Important:

Insurance cover includes claims of bodily injury and property damage caused to the host family of the insured person!

4.) Overseas Accident Insurance

The insurer provides benefits based upon the following sums if an injury to the insured person resulting from a covered accident leads to the death or the permanent disability of the insured.

Disability, max. amount	75,000 USD
Accidental death	25,000 USD

This document is for information purposes only; the German wording prevails in case of litigation.

For general information on insurance coverage please contact the provider:

Dr. Walter GmbH, Eisenerzstraße 34, 53819 Neunkirchen-Seelscheid

Phone: +49 2247 9194 945

Email : yfu@dr-walter.com