

PPP Travel Insurance – Description of benefits

A General part	Tariff PPP Travel Insurance
Insurer	Würzburger Versicherungs-AG
Insurable group of people (Section 1.1)	Foreign Participants in the Parlamentarisches Patenschafts-Programm (=CBYX Congress-Bundestag Youth Exchange program)
Age of admission (Section 1.1.1)	up to the completion of the 25th year of life
Scope (Section 2)	<p>a) travel health and travel liability insurance For people with native country USA in Germany, the European Union (EU) including Switzerland, Liechtenstein, Norway and Iceland for the duration of Parlamentarisches Patenschafts-Programm</p> <p>b) travel accident insurance For people with native country USA for the duration of the Parlamentarisches Patenschafts-Programm worldwide, but not in the native country USA</p>
Duration of insurance (Section 4.1)	The duration of insurance is 365 days at maximum.
Emergency telephone	24-hour multilingual emergency number
Claims handling	Dr. Walter claims department
Early termination	Possible
Extension	Possible up to the maximum term of the insurance
B Travel health insurance	Scope of insurance
Ambulatory treatment (Section 3)	<p>100%</p> <p>Valid for treatments in Germany:</p> <p>Ambulatory medical services are settled according to the scale of charges for doctors (abbreviation: GOÄ) and dental services are settled according to the scale of charges for dentists (abbreviation: GOZ) in Germany. With the scale of charges a rate of charges for the performed services is defined. The doctor/dentist can multiply this rate of charges with a factor in dependence on level of difficulty of the treatment and expenditure of time. This factor can be between 1 and 3.5.</p> <ul style="list-style-type: none"> • For ambulatory medical services and dental services the 2.3 times rate is reimbursed at maximum. • For mainly medical technical services which are listed in sections A, E and O of the scale of charges the 1.8 times rate can be reimbursed at maximum. • For laboratory services which are listed under number 437 as well as in section M the 1.15 times rate can be reimbursed at maximum.
Medicine and surgical dressings (Section 3.2)	unlimited
Treatment because of pregnancy (Section 3.4)	at most € 50,000 after expiry of the waiting period of 8 months provided that pregnancy has not existed before commencement of insurance
Stationary treatment (Section 3.5)	<p>unlimited</p> <p>For treatments in Germany only standard benefit (multi-bed room, no private medical treatment)</p>
Medically necessary ambulance service to stationary treatment (Section 3.6)	unlimited
Necessary medical aids in consequence of an accident (Section 3.7)	€ 250 at maximum in the agreed insurance period
Pain-relieving dental treatments and simple fillings (Section 3.8)	unlimited
Rehabilitation measures (follow-up treatment) (Section 3.9)	unlimited
Cures (Section 3.10)	medically prescribed cures, € 250 at maximum in the agreed insurance period



In consequence of an accident medically prescribed and necessary for treatment medical aids for fixation of body parts as well as crutches (Section 3.11)	€ 250 at maximum in the agreed insurance period
Ambulatory initial treatment at first appearance of acute mental illnesses (Section 3.12)	€ 1,500 at maximum in the agreed insurance period
Costs for medically sensible and responsible return transport (Section 4.1)	unlimited
Costs for transportation (Section 4.2)	€ 10,000 at maximum
Costs for funeral on site (Section 4.2)	up to the height of the transportation costs at maximum

C Travel accident insurance	Scope of insurance
Sum insured in case of death (Section 2.2 und 4)	€ 100,000
Basis sum for invalidity (Section 2.1 und 5)	€ 100,000
Benefit at permanent and total invalidity (100%) (Section 2.1 und 5)	€ 500,000
Progressive scale of invalidity (Section 6)	500%
Rescuing costs (Section 7)	€ 5,000
Immediate benefit at severe injury (invalidity advance): paraplegia after lesion to spinal cord, amputation of a hand, loss of sight in both eyes (Section 8)	€ 5,000

D Travel liability insurance	Scope of insurance
General amount insured for personal injuries and property damages (Section 1 und 2.1)	€ 1,000,000
Amount insured for economic damages (Section 1 und 2.2)	€ 50,000
Amount insured for damage to household inventory of the host family's household including the risk of key loss for somebody else's private keys (Section 1, 2.3, 4 und 5)	€ 10,000 Deductible: € 150 for each insurance case
Amount insured for rent property damages (Section 1, 2.4 und 6)	€ 50,000

Daily premium and conditions	
Duration of insurance in days	01. – 365.
Total premium Travel health insurance Travel accident insurance Travel liability insurance	€ 1.40 Premium per person and per day, including 19% insurance tax
General conditions	– AVB PPP RS 2016 of Würzburger Versicherungs-AG – Tarifblatt PPP-Reiseschutz (PPP – 030517)

This overview shows only a shortened form of the insurance scope.

The underlying insurance conditions and the tariff named in the insurance policy are binding.

Please feel free to contact us with any further questions. You can contact us at:

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