

Travel insurance EDUCARE24

Information sheet on insurance products

Company: Generali Deutschland Krankenversicherung AG (travel health insurance), Dialog Versicherung AG (accident insurance, liability insurance and deportation costs insurance) Germany

This information sheet is for your information and gives you a brief overview of your EDUCARE24 insurance cover. The information is not exhaustive. Details on your travel insurance contract can be found in the insurance conditions of EDUCARE24 and in the insurance certificate. To make sure that you are fully informed, please read through all documents.

What type of insurance is this?

We offer you travel insurance for your stay abroad. Depending on the chosen tariff, the insurance consists of travel health insurance, travel liability insurance, travel accident insurance and deportation costs insurance. The insurance can be taken out for persons from abroad as single trip insurance for a temporary stay in Germany, the European Union (EU), Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino and Vatican City. The maximum duration of insurance is four years.



What is insured?

Travel health insurance
(EDUCARE24 S, M, L, XL):

- ✓ Outpatient benefits, medicine, dressing material and medical appliances
 - Outpatient medical treatments.
 - Provision with medicine, dressing material and medical appliances.
- ✓ Hospital stay
 - Inpatient medical treatments including surgeries.
- ✓ Pregnancy and childbirth
 - Examination and treatment due to pregnancy and childbirth.
- ✓ Transport
 - Medically necessary transport of patients for purposes of inpatient treatment.
 - Medically necessary and prescribed return transport of an ill insured person from abroad to his/her home country.
- ✓ Repatriation costs
 - Repatriation of the mortal remains of the insured person or burial costs in case of death.

Liability insurance
(EDUCARE24 M, L, XL):

- ✓ Bodily injuries and property damage: up to € 1,000,000.
- ✓ Damage to rented property: up to € 100,000.

Accident insurance
(EDUCARE24 M, L, XL):

- ✓ Accidental death benefit: € 5,000.
- ✓ Benefit in case of 100% accidental disability: € 105,000.
- ✓ Rescue costs: € 3,000.

Deportation costs insurance
(EDUCARE24 M, L, XL):

- ✓ Noncontributory extended liability in case of an ordered deportation: up to € 4,000.



What is not insured?

Some cases are excluded from insurance cover, e.g.:

Travel health insurance
(EDUCARE24 S, M, L, XL):

- ✗ Any pre-existing illnesses, diseases, disorders and their consequences that the insured person already had and suffered from at the beginning of insurance coverage. Furthermore, any consequences of such illnesses, diseases, disorders and of accidents which were treated during the last six months prior to the beginning of insurance coverage.
- ✗ Psychoanalysis, psychotherapy and hypnosis.

Liability insurance
(EDUCARE24 M, L, XL):

- ✗ Damages to motor vehicles as a result of keeping or operating such vehicles.
- ✗ Damages caused by the exchange, transmission or provision of electronic data.

Accident insurance
(EDUCARE24 M, L, XL):

- ✗ Accidents caused directly or indirectly by nuclear power.
- ✗ Accidents as a result of mental illness or cognitive disorders.



Are there any restrictions on cover?

- ! Depending on the sums insured (see section "What is insured?"), you may have to contribute to the costs in some

cases.



Where am I covered?

- ✓ Insurance coverage applies to all EU countries as well as to Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino and Vatikan City.
- ✓ Insurance coverage also includes worldwide trips up to a maximum duration of six weeks.



What are my obligations?

- We depend on your cooperation for quick and easy processing of any claims. For example, it might be necessary for you to release your treating physicians from their physician-patient privilege so that we can gather the necessary information. Moreover, you will need to provide proof for the start and end of your trip abroad by submitting suitable documents.



When and how do I pay?

- The premium you will have to pay depends on the tariff you choose.
- Depending on the payment method you choose, the premium will be debited from your account monthly or in a lump sum when due.



When does the cover start and end?

- Insurance starts on the date applied for. Insurance coverage starts on the same date, at the earliest on the day we receive your application at our office (0:00 am).
- Insurance coverage expires automatically on the agreed date, at the latest at the end of your trip abroad. Insurance coverage is extended for 90 days in case of an extended stay abroad for medical reasons.
- No benefit will be available for insurance cases that occurred before the beginning of the insurance coverage.
- The maximum duration of insurance is four years.



How do I cancel the contract?

- After expiry of the period applied for, insurance coverage will end automatically. Should you return early from your stay abroad, a phone call or an email is sufficient. We will then calculate your exact premium depending on the number of days you stayed abroad.