

**PROTRIP-WORLD-GRUPPE – YFU – Description of Benefits**

Tariff	PROTRIP-WORLD-GRUPPE
Insurance	combination of travel health, travel liability, accident and assistance insurance
Area of validity	worldwide
Insurer	Allianz Partners – AWP Health & Life SA, Dialog Versicherung AG and Europ Assistance AG
Insurable persons	Participants in exchange programs organized by YFU
Insurance period	up to 2 years
Claims Handling	DR-WALTER claims department
Early termination	possible
Extension	up to a maximum duration of two years

**Benefits health insurance**

Inpatient/outpatient medical treatment including operations	unlimited
Provision with medicine, dressing material, remedies and medical appliances	unlimited
Dental treatment for pain relief including simple fillings as well as repair of existing dentures and dental prosthesis per case up to	500€
Medically necessary dental treatment as a result of an accident up to	1,000€
Outpatient initial treatment of mental illnesses up to	1,500€
Inpatient emergency treatment of first-time mental or emotional disorders up to	20,000€
Transport costs to the nearest hospital (e.g. with ambulance vehicles)	unlimited
Return transport to the insured person's place of residence in his/her home country	unlimited
Transport of the insured person's mortal remains	unlimited
Unlimited extension of insurance cover in case of extended stay abroad for medical reasons	unlimited
Pre-existing conditions, if treatment could not be anticipated in case the trip was carried out as planned	unlimited
Home country cover in case of an interruption of the stay abroad	up to 6 weeks
General deductible per insured event	0€
Deductible for trips to the US only: in case of treatment in an emergency room; not applicable if medically necessary or in case of a resulting inpatient stay	250€

**Benefits liability insurance**

Personal liability insurance lump sum for personal injury and/or property damage up to	1,000,000€
Property damage to host family's immovable property up to	1,000,000€
Damage to rented property up to	100,000€
Liability loss caused during activities as an intern up to	10,000€
Deductible in case of liability loss per claim	100€

**Benefits accident insurance**

Accidental death benefit	10,000€
Disability benefit	30,000€
Disability classification	350%
Benefit in case of 100% accidental disability	105,000€
rescue costs	25,000€
Plastic surgery as a result of an accident	10,000€



Benefits assistance insurance	
Assistance in case of loss of means of payment	✓
Assistance in case of loss of travel documents	✓
Assistance in case of criminal prosecution	✓
Return trip in case of an emergency	✓
Arrival of a person in a position of trust in case of an emergency per insured event up to a maximum amount of	4,000€

## Benefit exclusions

<b>No insurance cover is provided for damages:</b>	<ul style="list-style-type: none"><li>intentionally caused by the insured person;</li><li>caused by the insured person as a result of an intentional criminal act or the intentional attempt of committing a criminal act.</li></ul>
<b>Health insurance does not cover among other things:</b>	<ul style="list-style-type: none"><li>costs of treatment of pre-existing conditions including chronic illnesses unless there is an acute and unexpected deterioration in the patient's health;</li><li>treatments and other medically prescribed measures of which the insured person knew at the start of the journey that they would have to take place for medical reasons in case the trip was carried out as planned (e.g. dialysis);</li><li>purchase and repair of pacemakers, prostheses, visual and hearing aids;</li><li>costs due to accidents or illnesses as a result of mental illness or cognitive disorders if these are caused by the use of alcohol, drugs, intoxicants or narcotics, sleeping pills or other narcotic substances;</li><li>acupuncture, fango and massages;</li><li>need of care or custody;</li><li>psychoanalytic and psychotherapeutic treatments unless covered within the policy's medical benefits, as well as hypnosis.</li></ul>
<b>Accident insurance does not cover among other things:</b>	<ul style="list-style-type: none"><li>accidents as a result of drunkenness or drug use;</li><li>illnesses and wear and tear, e.g. back pain resulting from a permanent sitting position, strokes or heart attack since they are not considered as accidents;</li><li>accidents caused directly or indirectly by nuclear power;</li><li>accidents as a result of mental illness or cognitive disorders;</li><li>accidents caused directly or indirectly by foreseeable acts of war.</li></ul>
<b>Liability insurance does not cover among other things:</b>	<ul style="list-style-type: none"><li>damages to leased, rented or borrowed equipment;</li><li>damages to the host family's movable property;</li><li>damages to motor vehicles as a result of operating such vehicles;</li><li>damages caused by the exchange, transmission or provision of electronic data.</li></ul>
<b>Assistance insurance does not cover among other things:</b>	<ul style="list-style-type: none"><li>illnesses as a psychological reaction to war, unrest, an act of terror, a plane crash or the fear of war, unrest or acts of terror;</li><li>chronic mental illnesses, also if they occur in phases, and addiction.</li></ul>

## General conditions

- Insurance conditions PROTRIP-WORLD-GRUPPE health insurance Allianz Partners – AWP Health & Life SA (hereinafter AVB 14PW)
- General liability insurance conditions AHB 2008, the Dialog Versicherung AG (hereinafter: AHB 2008)
- Personal accident insurance conditions including additional conditions of Dialog Versicherung AG (AUB 2008)
- Extensions of AUB 88 updated 2008 Dialog Versicherung AG
- General insurance conditions for the insurance of assistance services (PROTRIP-WORLD-GRUPPE additional Assistance 2014) Europ Assistance Insurance AG
- Special conditions for personal liability and accident insurance Dialog Versicherung AG PROTRIP-WORLD-GRUPPE 2014 (hereinafter Special Conditions PROTRIP-WORLD-GRUPPE)



Please note that this information is not conclusive. For the exact benefits and the exact benefit exclusions please refer to the General Conditions.

**Any further questions will be answered gladly. How to reach us:**

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