

Travel Insurance PROTRIP-WORLD

Insurance Product Information Document

Company:

Allianz Partners (travel health insurance)

Dialog Versicherung AG (accident insurance, liability insurance and baggage insurance)

Europ Assistance SA, Niederlassung für Deutschland (assistance insurance)

Germany

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

What type of insurance is this?

PROTRIP-WORLD consists of a travel health insurance and optionally an additional combination of liability, accident, baggage and assistance insurance for international students and doctoral students, language and exchange students, interns, travellers, au pairs, volunteers as well as high school and Work and Travel participants who want to stay abroad for up to two years. The age limit at the time of purchase is 49 years.



What is insured?

Travel health insurance (optionally with deductible €50):

- ✓ Outpatient benefits, medicine, remedies and dressing material
 - Outpatient medical treatments.
 - Medicine, dressing material, remedies and medical appliances.
- ✓ Hospital stay
 - Inpatient treatments incl. operations.
- ✓ Dental treatment
 - 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.
- ✓ Transport
 - Transport costs to the nearest hospital.
 - 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 in case of death.
- ✓ Home country cover
 - Home country cover in case of an interruption of the stay abroad for up to six weeks.

Accident insurance (optional):

- ✓ Accidental death benefit: €10,000.
- ✓ Benefit in case of 100% accidental disability: €105,000.
- ✓ Rescue costs: €25,000.

Assistance insurance (optional):

- ✓ Assistance in case of loss of means of payment.
- ✓ Assistance in case of loss of travel documents.
- ✓ 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.

Baggage insurance (optional):

- ✓ Sum insured: €2,000 (deductible for damage to baggage per insured event: €50).

Liability insurance Comfort (optional):

- ✓ Personal liability insurance including “professional” liability insurance for au pairs with a lump sum for personal injury and/or property damage: up to €1,000,000.
- ✓ Damage to rented property: up to €100,000.
- ✓ Deductible in case of liability loss per claim: €100.

Liability insurance Plus (optional):

- ✓ Personal liability insurance including “professional” liability insurance for au pairs with a lump sum for personal injury, property damage and financial loss: up to €5,000,000.
- ✓ Damage to rented property: up to €1,000,000.
- ✓ Insurance coverage during internships which are part of studies abroad or an Erasmus Plus program: up to € 5,000,000.



What is not insured?

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

Travel health insurance:

- ✗ Costs for the medical treatment of illness, ailments and physical malformation as well as the consequences thereof, which have been medically treated or for which the insured person has sought medical advice within the last six months prior to commencement of insurance coverage.

Liability insurance (optional):

- ✗ Damages to leased, rented or borrowed equipment.

Accident insurance (optional):

✗ Accidents as a result of drunkenness or drug use.

Assistance insurance (optional):

✗ Chronic mental illnesses, also if they occur in phases, and addiction.

Baggage insurance (optional):

✗ Damages caused directly or indirectly by nuclear power.



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?

- ✓ The area of coverage depends on the chosen tariff (Europe to Europe, worldwide without USA and Canada or worldwide including USA and Canada).
- ✓ If you travel to a country which belongs to a different area of coverage, worldwide cover will be provided up to six weeks.
- ✓ If you interrupt your stay abroad in order to visit your home country, cover will also be provided for up to 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 cover is provided for the period indicated in the insurance certificate, at the earliest at the beginning of the stay abroad. Where application and payment take place prior to the start of the journey, insurance cover begins at the start of the stay abroad (when the insured person leaves his/her home country). Insurance cover begins at the earliest on the date we receive your application and premium payment.
- Insurance coverage expires automatically on the agreed date, at the latest at the end of your trip abroad. In case of an extended stay abroad for medical reasons, insurance coverage is extended until fitness to travel is restored.
- No benefit will be available for insurance cases that occurred before the beginning of the insurance coverage.
- The maximum duration of insurance is two 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.