

PROVISIT-GRUPPE (VIS-GR) Description of benefits

Tariff	PROVISIT-GRUPPE (VIS-GR)
Insurance	Insurance of private and business trips abroad for visitor groups from companies and organizations. Insurable are the components international health insurance, travel accident insurance and travel liability insurance
Insurer	Würzburger Versicherung AG
Area of validity	Global. a) Travelling from Germany: insurance cover applies worldwide for claims that occur during an insured trip outside of Germany (abroad). Insurable are persons with permanent residence in Germany. b) Travelling to Germany: insurance cover applies in EU countries as well as in Liechtenstein, Switzerland, Norway and Iceland. Insurable are persons with no permanent residence in Germany.
Insurable group of people	Travel group consisting of at least 10 members with a joint travel registration/booking and a common travel date and destination. Visitor groups and individuals from companies and organizations who have concluded a framework agreement.
Insurable stays abroad	Private and business trips abroad, except for business trips that include physical labor. Students and interns as well as interns carrying out physical labor during an internship can be insured.
Term of the insurance	Up to 365 days.
Maximum age	69 years. In exceptional cases even higher.
Home country coverage	No
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

Benefits	PROVISIT-GRUPPE International health insurance
Outpatient medical treatment	100% of the costs (does not apply for treatment by non-medical practitioners), including diagnostic radiology
Prescribed medicine, dressing material and remedies	100% of the costs except for massages, medicinal baths and poultices. The term medicine does not include nutriment and strengthening supplements, cosmetic products and the like, even if they are prescribed by the treating practitioner and include medicinal substances; certain medicine-like nutriment that are imperative in order to avoid serious health damage (e.g. in case of enzyme deficiency diseases, Crohn's disease and cystic fibrosis), are, however, considered as medicine.
Medical appliances	Medical walking aids and rental of wheelchair
Inpatient medical treatment	100% of the costs for accommodation and care in a hospital including operations and ancillary costs of operations in hospitals which are under constant medical supervision and use methods scientifically recognized in Germany or the country of stay
Patient transport	100% of the costs for transport to the nearest appropriate hospital for the purpose of inpatient treatment
Dental treatment	100% of the costs for dental treatment for pain relief and simple fillings (amalgam fillings) as well as repair of existing dentures
Dentures	Repair of existing dentures
Return transport	100% of the additional costs, if medically necessary or prescribed by a doctor
Pre-existing conditions	See below (benefit exclusions)
Deductible	No
Free choice of doctor	Yes
Funeral costs	100% of the costs, maximum amount of € 10,000
Repatriation costs	100% of the costs, maximum amount of € 10,000

Waiting periods	None
Extension of insurance cover	Until the insured is suitable for transport, in total up to 90 days as of start of treatment
Assistance/Emergency assistance	Active support provided by emergency call center, e.g. in finding doctors, laboratories, hospitals as well as in mail-order drug services, etc.; cost acceptance statements for hospitals, doctors and transport companies; organizing doctors and return transports; news transfer to insured's family in case of sickness abroad

Benefit exclusions	PROVISIT-GRUPPE International health insurance
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There is no obligation to perform in the following cases:

a)	if it was certain prior to the journey, that a treatment would have to take place under normal circumstances, unless the death of a spouse or a first degree relative was the reason for the journey;
b)	illnesses and their consequences as well as consequences of an accident that are the reason for traveling abroad;
c)	treatments due to employment abroad;
d)	treatment of mental and emotional disorders and illnesses, psychosomatic treatment (e.g. hypnosis, autogenic training) and psychotherapy;
e)	childbirth, abortion as well as examinations and treatments due to pregnancy;
f)	purchase of medical appliances, e.g. glasses, contact lenses, shoe lifts, prostheses, etc.;
g)	health damage and death caused by war and unrest. There is, however, insurance cover if the insured person faces sudden and unexpected war or civil war. Such insurance cover expires at the end of the 7th day after the outbreak of war or civil war in the country where the insured person stays;
h)	diseases or accidents based on intent, including suicide, attempted suicide and addiction (e.g. alcohol, drugs, etc.), as well as the consequences of such diseases or accidents and detoxification and withdrawal treatments;
i)	housing due to need for long-term care or keeping;
j)	treatment at a health resort and at a sanitarium as well as rehabilitation measures;
k)	examination or treatment methods and medicine that are neither scientifically recognized in the respective country of stay nor in the patient's home country;
l)	dental treatment that goes beyond treatment for pain relief, repair of dentures and temporary solutions, like new dentures including dental crowns, dental cosmetics and orthodontics.

Benefits	PROVISIT-GRUPPE Travel Accident Insurance
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Scope of insurance	Insured are worldwide occupational and private accidents (24 hour coverage).												
Definition of an accident	An accident shall be deemed to have occurred when the insured has involuntarily suffered damage to his/her health due to an event (an accident) having a sudden effect on his/her body from the outside. An accident shall also be deemed to have occurred when, as a consequence of increased physical exertion to limbs or extremities or the spine, a joint is dislocated or muscles, tendons, ligaments or capsules are stretched, strained or torn.												
Types of benefits	<p>Disability benefits: If the physical or mental fitness of the insured is permanently impaired due to an accident (disability), he/she is entitled to disability benefits for the sum insured. The benefit amount depends on the level of disability</p> <p>Death benefits: If the insured dies within one year after the accident, entitlement for death benefits arises for the sum insured in the event of death</p>												
Sums insured	<table border="0"> <tr> <td>Accidental death benefit</td> <td>€ 5,000</td> </tr> <tr> <td>100% accidental disability benefit</td> <td>€ 67,500</td> </tr> <tr> <td>Disability benefit</td> <td>€ 30,000</td> </tr> <tr> <td>Progression</td> <td>225 %</td> </tr> <tr> <td>Accident Service (rescue costs)</td> <td>€ 3,000</td> </tr> <tr> <td>Plastic Surgery</td> <td>€ 3,000</td> </tr> </table>	Accidental death benefit	€ 5,000	100% accidental disability benefit	€ 67,500	Disability benefit	€ 30,000	Progression	225 %	Accident Service (rescue costs)	€ 3,000	Plastic Surgery	€ 3,000
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Benefit exclusions**PROVISIT-GRUPPE Travel accident insurance**

Among other things, insurance does not cover:

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| a) | accidents caused by mental derangement or cognitive disorders, including those due to drunkenness, and strokes or seizures, epileptic fits or other spasmodic fits affecting the whole body of the insured. Cover shall be granted, however, if such disorders, derangement, fits or paroxysms were caused by an accident included in this policy. |
| b) | accidents which befall the insured as a consequence of the insured intentionally carrying out or attempting to carry out a criminal offence |
| c) | accidents directly or indirectly caused by war or civil war. |

Benefits**PROVISIT-GRUPPE Travel liability insurance****Scope of insurance**

Personal activities of the insured

Insurance cover

Insurance cover within the scope of insurance is provided if claims for compensation are brought against the policyholder by a third party on the basis of **statutory liability provisions under private law** because of a loss event (insured event) taking place during the validity of insurance cover and resulting in bodily injury or property damage. Loss event is the event directly causing the third party's loss.

Sums insured

Bodily injury or property damage	€ 1,000,000
Loss of key	€ 1,000
Damage to rented residential property	€ 5,000
Damage to residential property and buildings of the host family	€ 5,000
Damage to the household effects of the host family	€ 1,000

Subsidiarity

The insurance cover of this personal liability insurance is of subsidiary nature, i. e. any claims from other contracts will take precedence over this insurance.

Deductible

No deductible for bodily injury and property damage, € 100 per insured event in case of loss of key and damage to rented residential property as well as to residential property, buildings and household effects of the host family

Benefit exclusions**PROVISIT-GRUPPE Travel liability insurance**

Among other things, liability insurance does not cover:

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| a) | insurance claims by all persons who have deliberately caused the damage. |
| b) | insurance claims by all persons who have caused the damage by delivering or manufacturing goods, products or other services in full knowledge of their defective nature or harmfulness. |
| c) | liability claims if they exceed the scope of your legal liability due to a contract or guarantee. |

Premium and conditions**PROVISIT-GRUPPE (VIS-GR)****Premium per person and day**

Combination of international health insurance, travel liability insurance and travel accident insurance (Tariff VIS-GRKO)	€ 0.95
Only international health insurance (Tariff VIS-GRKV)	€ 0.75
Only combination of travel liability insurance and travel accident insurance (Tariff VIS-GRUH)	€ 0.40

All premiums are inclusive of the currently applicable insurance tax.

Basic conditions

- General Insurance Conditions for International Health Insurance (AVB-AR-365/2008)
- General Insurance Conditions for Travel Liability Insurance (AHBReise)
- Special Conditions und Risk Descriptions for Travel Liability Insurance for Private Individuals
- Supplemental Special Conditions und Risk Descriptions for Travel Liability Insurance for persons insured through PRO VISIT-GRUPPE
- General Accident Insurance Conditions (AUB 2008)
- Special Conditions for Travel Accident Insurance (BB-RUV 2008)
- Special Conditions for Accident Insurance with a progressive disability grading (225%)
- Additional Special Conditions and Risk Descriptions for Accident Insurance

Please note that this information is not conclusive. For the exact benefits and benefit exclusions, please refer to the general conditions of insurance which can be found, for example, at www.dr-walter.com/verbraucherinformationen/provisit-gruppe.html

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

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