



PROVISIT



DR-WALTER  
well insured worldwide





Our mission is  
to insure people  
during their stay  
abroad.

# Welcome to DR-WALTER.



**Reinhard Bellinghausen (l);**  
Born in 1966;  
Master of Business  
Administration (MBA);  
has worked for  
DR-WALTER since 1990;  
CEO since 1996.

**Timo Dreger (r);**  
Born in 1984;  
Master of Business  
Management (MBM);  
COO of DR-WALTER  
since 2023.

Since 1959, the name DR-WALTER has become synonymous with the best possible protection abroad. As a renowned independent provider of travel insurance and international health insurance from Germany, we help to make your time spent abroad as easy and uncomplicated as possible – so that you do

not have to worry while you are away! Thanks to our competent contact partners and innovative digital processes, we make sure that you are always “well insured worldwide.”

**Reinhard Bellinghausen  
and Timo Dreger**

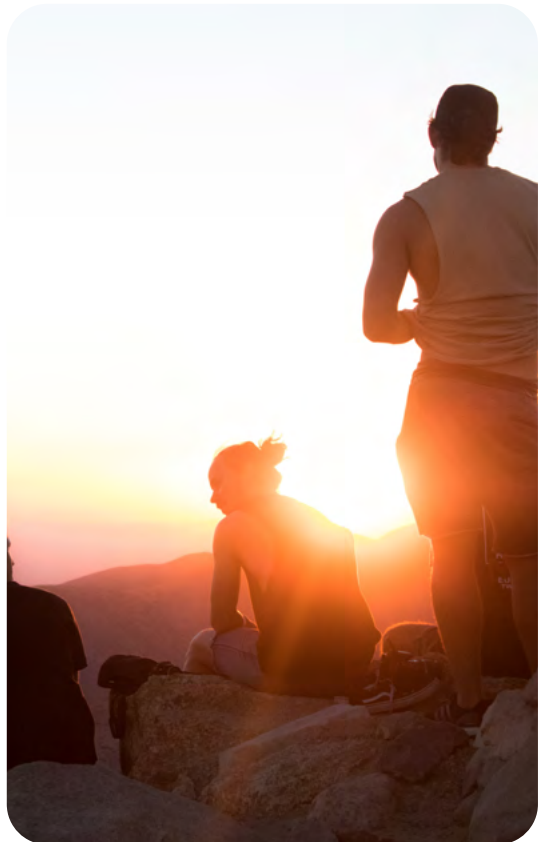
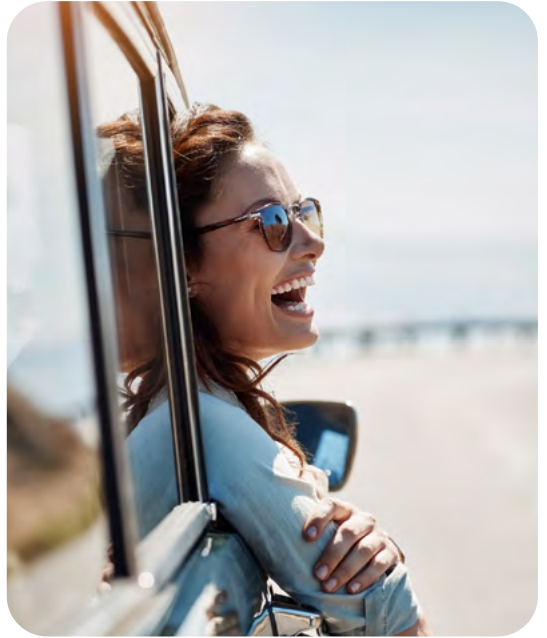
# Our Customers.

- 
- Au pairs
  - Foreign visitors, students, visiting scientists, interns in Germany
  - Digital nomads
  - Expats
  - Companies and organizations like universities, educational travel providers, au pair agencies, sending organizations
  - Volunteers
  - High school students
  - Long-term travelers
  - Students
  - Holiday travelers
  - Work-and-Travel participants

## People abroad

Every year, we provide insurance to more than 200,000 people abroad. Our customers are travelers, hosts, companies, associations, governmental and non-governmental organizations in

Germany, the EU and worldwide. We offer tailored insurance solutions to them all.



# Our Company.

For more than 60 years, DR-WALTER has been a pioneer and reliable partner for insuring stays abroad. We offer far more than the standard range of services provided by insurance intermediaries. DR-WALTER consists of the parent company DR-WALTER GmbH, licensed as an underwriter, and the subsidiary DR-WALTER Versicherungsmakler GmbH.

## **DR-WALTER**

DR-WALTER GmbH is an insurance intermediary with wide-ranging competencies. As an underwriter or “managing general agent,” we develop our own insurance products. Just like an insurer, we provide advice on finalizing and processing contracts, collecting payments and handling as well as settling claims. Unlike insurers, however, we do not bear the risk ourselves. Instead, we work together with a wide range of renowned insurers and have understood the needs of travelers for decades. With our tailored insurance solutions, we are one of the market and innovation leaders in Germany and Europe.

## **DR-WALTER Insurance Broker**

As an insurance broker, we keep a close eye on the entire market for our customers, offering them an objective and transparent comparison of the insurance policies provided by insurers. We offer comprehensive advice for individual travelers as well as for inviting or supporting companies and organizations.

## Global solutions from Neunkirchen-Seelscheid

Our head office sits in Neunkirchen-Seelscheid (North Rhine-Westphalia), the former home of our company founder. Neunkirchen-Seelscheid is located around 30 km northeast of Bonn in the Bergisches Land region. In 2024, we opened our first branch office in Cologne.





personal

impactful



dedicated



**“Even the most exciting tasks require a good team and cohesion to ensure genuine satisfaction.”**

Lea Gerbig-Tamson  
Claims Agent

# The People Behind DR-WALTER.

More than 170 employees work for DR-WALTER. They either work remotely or from their offices in Neunkirchen-Seelscheid and Cologne. Our staff consists of full-time and part-time employees, students and trainees. Many of them are multilingual and possess a wide range of qualifications, much to our advantage. Whether they are insurance specialists, IT experts or career changers: They are committed to contributing their individual skills and strengths. Our very own DR-WALTER Academy offers them numerous opportunities for further training.

## **Personal**

The well-being of our customers and employees is paramount to us. We treat each other in a respectful and open-minded manner.

## **Impartial**

We always strive for the highest quality of products and services, innovative and independent of insurance companies.

## **Open-minded**

For us, globalization is an opportunity for personal and social development. DR-WALTER has been committed to international cultural exchange for over 60 years.

# Our Insurances.

A suitcase  
full of solutions

## **AIDWORKER**

Tailored insurance solutions for volunteers, aid workers, missionaries and other specialists abroad.



## **AU-PAIR24**

Comprehensive coverage for German host families and protection for au pairs from all over the world.



## **DEUTSCHE REISEVERSICHERUNG**

Trip cancellation and travel interruption coverage for holiday travelers.



## **DIA-Weltpolice**

International health insurance for everyone living and working abroad.



## **EDUCARE24**

Health insurance for foreign language students, adult education students, interns and preparation courses.



## **GERMAN STUDENT INSURANCE**

Information portal on health insurance for foreign students in Germany.



## **GOETHE-PLUS**

International health insurance for staff of the Goethe Institute and German schools abroad.



### **Grant Health Insurance**

Health insurance without health check for foreign scholarship holders in Germany.



### **KIDNAP & RANSOM**

The kidnap and ransom insurance.



### **Lehrer-Weltversicherung**

International health insurance for teachers at German schools abroad and their relatives.



### **MIA-PLUS/EASY**

Insurance coverage for employees working abroad. Comprehensive coverage. Easy-to-use online tool.



### **PROTRIP**

The travel insurance policy for German au pairs, language students and other long-term travelers.



### **PROTRIP-WORLD**

International health insurance for worldwide coverage that can be purchased before and during the trip.



### **Provisit Germany**

Comprehensive coverage for foreign visitors during their stay in Germany and Europe.



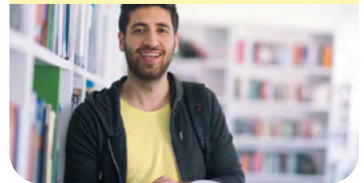
### **Provisit Science**

Private health insurance for visiting scientists in Germany.



### **Provisit Student**

Private health insurance for visiting students and graduate students over the age of 30.



### **Provisit Visum**

The low-cost insurance policy for stays in Germany and Europe for up to six months.



### **DR-WALTER Trip Cancellation**

Trip cancellation insurance for worldwide travel.



[www.dr-walter.com/en/insurances](http://www.dr-walter.com/en/insurances)

# The Insurance Broker – Digital and Personal.

DR-WALTER insurance broker consults and supports individual travelers, expats, companies and organizations in choosing the best insurance solution for their stay abroad. We provide comprehensive and flexible consulting services – from individual consultation to requesting proposals and overseeing international insurance programs. We operate several expert portals to provide specific information on product selection.



**reiseversicherung.com**

Our independent comparison tool for finding the best-known and best-rated travel insurance policies. User-friendly rating tools and transparent comparison options make it easier to choose the right insurance policy. Here you will find all kinds of policies including international health, travel cancellation and baggage insurance as well as a wide array of expat health insurance coverage for foreign visitors.

[reiseversicherung.com](https://reiseversicherung.com)



**Expats**

Our Expats Team is the reliable partner for all insurance matters concerning a long-term or permanent stay abroad. Whether you are an employee with a family, a digital nomad, an expat or a pensioner – we provide you with comprehensive and individual counsel and support. Our tailored insurance solutions range from international health insurance to liability insurance abroad.

[dr-walter.com/en/expats](https://dr-walter.com/en/expats)



## International Programs

International Programs is the point of contact for companies and organizations worldwide when it comes to covering stays abroad, such as for employees, foreign visitors or students of all kinds. Whether incoming or outgoing, individual travelers or groups – as specialists, we analyze all aspects of the initial situation and offer tailored solutions.



From  
left to right:  
Nancy Kannenberg,  
Patricia Cürten, Claudia  
Reichstein, Sylvia Schwarzbrunn

### → Travel and Education

The need for legally reliable advice and uncomplicated coverage is particularly high for youth and educational trips, high school exchange programs, schools and companies that host foreign nationals or send employees.

[dr-walter.com/en/travel-education](https://dr-walter.com/en/travel-education)

### → Academic Mobilities

Colleges and universities have a variety of programs (e.g. Erasmus Joint Master, Erasmus+) and host students of all kinds. We work with

statutory health insurance providers (TK) as well as reliable partners and insurance companies to offer individual and group solutions.

[dr-walter.com/en/study](https://dr-walter.com/en/study)

### → Aidworker

Communication and service are particularly important in global development cooperation projects. We are a reliable and internationally experienced partner for volunteer services and supporting organizations.

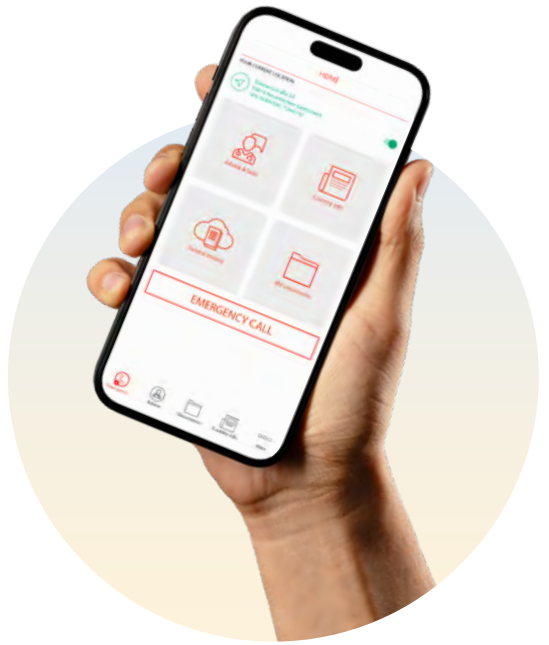
[dr-walter.com/en/aidworker](https://dr-walter.com/en/aidworker)

# Our Services.



## Individual counseling

We are always there for our customers, both digitally and in person. Our employees are at your disposal weekdays from 9 a.m. to 5 p.m. We provide individual counseling and value the direct exchange with our policyholders. You can reach us not only by phone, but also via email, chat or messenger.



## Digital companions

We want our policyholders to always feel cared for and supported. Our apps help to make time spent abroad easier.

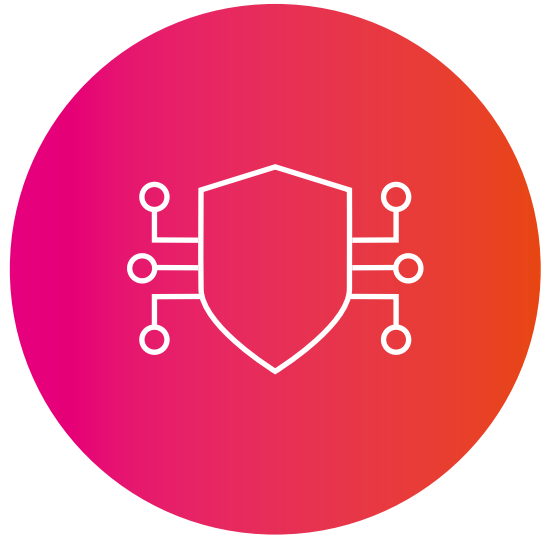
- MY-SAFETY-APP 2: Telemedical consultation, 24-hour emergency assistance, location tracking, safety instructions.
- My-Safety-Manager: Online booking and contract management for companies and organizations.
- Air Doctor: Medical assistance worldwide, search for a doctor, appointment booking and direct billing.

# Our Partners.



## Strong intermediaries

Over 1,000 independent agents – brokers, au pair agencies, independent advisors, influencers – are directly or indirectly linked to us and work as intermediaries for our products. They are supported by the Partnetnet team.



## Innovative Insurtechs

We are the link between traditional insurers and startups. We support young companies and startups with our insurance expertise, develop products together and offer easy access to a wide range of insurance solutions through our different interfaces.

→ **expatrio**

→ **NOMADS  
INSURE**

# Facts & Figures.



## Top Insurer

We work with over 80 insurers for the benefit of our customers. For us, they are not just product providers, but long-term cooperation partners.



Dialog



HanseMerkur 

and many more



## Healthy growth

Since 1959, we have grown steadily from a small company to a medium-sized enterprise with over 170 employees and premium sales of € 51 million.

### Number of employees:

2009 50

2017 90

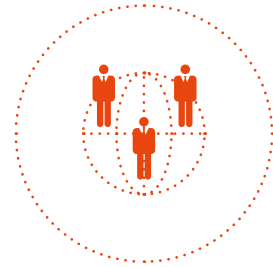
2024 170

### Premium sales:

2022 €35 million

2023 €42 million

2024 €51 million



## International customer base

### Customers by region:

**47%** Europe

**24%** Asia

**6%** Africa

**9%** North America

**13%** South America

**1%** Australia

### Processing (annually):

**200k+** insured

**60k+** claims

**2k+** assistance (emergency) cases



“Neat and straightforward website.  
Easy purchase of insurance policies.  
Unbeatable price. Perfect communication!  
You can’t do any better than that!  
Our no. 1 for many years.”

eKomi user rating from 11/26/2024



### Reliable partner for over 60 years

- 1959** Dr. Siegfried Walter registers his business
- 1975** Conversion into a limited partnership
- 1996** Reinhard Bellinghausen becomes CEO; conversion into a limited liability company
- 1998** Launch of reiseversicherung.com
- 2006** New building in Eisenerzstrasse; extension in 2017
- 2023** Timo Dreger joins as COO



### Certified service quality

We always have the highest standards for quality advice, expertise and friendliness – that is our trademark. We have our service quality audited annually by TÜV since 2011. The TÜV certificate confirms that we not only promise excellent service but live it every day.



### Climate-conscious company

As a family business, we take responsibility. For us, sustainability means thinking and acting with foresight – every day. We are working hard to further reduce our carbon emissions. At the same time, we invest in many sustainable projects in areas such as environmental protection and social development.

# Contact & Imprint.

**Any further questions? We are there for you!**

DR-WALTER GmbH  
Eisenerzstrasse 34  
53819 Neunkirchen-Seelscheid  
Germany

+49 2247 9194-0  
info@dr-walter.com

## **1. Company and address**

DR-WALTER GmbH  
Eisenerzstrasse 34  
53819 Neunkirchen-Seelscheid  
Germany  
Commercial register: Siegburg  
HRB 4701  
USt.-Id-Nr. DE 212252105

## **2. Managing Directors**

Dipl.-Kfm. Reinhard Bellinghausen (CEO),  
Timo Dreger (COO)

## **3. Status of the intermediary in accordance with Industrial Code, report and registration**

DR-WALTER GmbH acts as an insurance agent for one or multiple clients in accordance with § 34d par. 1 Industrial Code. The competent authority is IHK Bonn/Rhein-Sieg, Bonner Talweg 17, 53113 Bonn, T +49 228 2284 0, F +49 228 2284 170, info@bonn.ihk.de, www.ihk-bonn.de.

DR-WALTER GmbH is registered in the register of insurance intermediaries under the number D-QAMW-L7N-VQ-57.

## **4. You can verify this information at any time with the registration body:**

DIHK | Deutsche Industrie- und Handelskammer, Breite Str. 29, 10178 Berlin, Germany, T +49 30 20308 0, info@dihk.de, www.dihk.de, register retrieval at [www.vermittlerregister.info](http://www.vermittlerregister.info) or call 0180-6005850 (0,20 €/call)

## **5. Consulting and compensation**

As part of its role as an insurance intermediary, DR-WALTER GmbH provides consulting in accordance with the legal requirements and receives a commission by the product provider for successful mediation of an insurance contract. As a result, this commission shall not be paid by you but is already part of the insurance premium. DR-WALTER GmbH does not receive any additional compensation in connection with the mediation.

## **6. Interest in insurance companies**

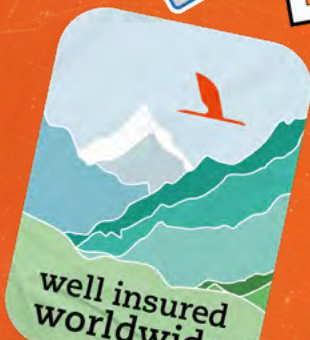
DR-WALTER GmbH has a direct interest of 100% in the voting rights of DR-WALTER Versicherungsmakler GmbH. No insurance company or parent company of an insurance company has a direct or indirect interest of more than 10% in voting rights or capital of DR-WALTER GmbH.

## **7. Arbitration bodies for extrajudicial resolution**

Versicherungsombudsman e.V. (insurance ombudsman)  
Postfach 08 06 32, 10006 Berlin

Ombudsman private Kranken- und Pflegeversicherung  
Postfach 06 02 22, 10052 Berlin

European platform for Online Dispute Resolution <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN>



[www.dr-walter.com](http://www.dr-walter.com)

