AIDWORKER-U (AW-U50 to U89) – Description of Benefits: Accident Insurance

Rate	AIDWORKER-U (AW-U50 to U89)
Insurance	Accident insurance for occupational and private activities
Insurer	Würzburger Versicherung AG
Area of validity	Worldwide
Insurable group of people	Insurance for volunteers, development workers, specialists, missionaries and other aid workers staying abroad as part of development cooperation, as well as accompanying partners and children. Development workers are also insured during preparation in their home country.
Maximum age	No
Insurable stays abroad	Private and occupational stays abroad
Term of the insurance	Unlimited
Emergency number	DR-WALTER Claims Department during normal business hours
Claims handling	Settlement through the DR-WALTER Claims Department
Early cancellation	Possible
Extension	Possible
Coverage in crisis regions	Yes
Benefits in the event of pandemics	Yes

Benefits	AIDWORKER-U (AW-U50 to U89)
Scope of insurance	Occupational and non-occupational accidents are insured worldwide (24-hour coverage).
Definition of 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.
Extension to tropical and infectious diseases (immunity clause)	In deviation from clauses 1.3 and 5.2.4 AUB 2008, initial infection with a pathogen causing Lyme disease, brucellosis, cholera, diphtheria, three-day fever, poliomyelitis, typhus, tick-borne encephalitis, yellow fever, meningitis, pertussis, leprosy, malaria, measles, plague, smallpox, scarlet fever, sleeping sickness, tularemia, typhoid fever, paratyphoid fever or chickenpox is also included. Initial infection despite prior vaccination is also included. In deviation from clause 5.2.3.4 AUB 2008, vaccinations are treated as initial infections where vaccination against one of the infections above is required by law, ordered or recommended by a competent authority and performed within its jurisdiction, or otherwise medically recommended and performed, and results in vaccine injury. Vaccine injury means health damage exceeding the usual extent of a vaccination reaction. Excluded are: a) diseases, medical conditions and their consequences already present when the insurance entered into force; b) diseases occurring within the first 8 days after inception or reinstatement of the insurance, or after its termination, unless the insured proves that the disease was contracted during the insurance period.
Extension of passive war risk	If the insured is temporarily abroad, insurance coverage applies. Accidents caused by terrorist attacks causally related to a war or civil war and committed outside the territories of the warring parties are also included. Excluded are: a) accidents involving active participants in war or civil war and war correspondents in dangerous areas; b) accidents while using aircraft; c) accidents caused by nuclear, biological or chemical weapons; d) accidents connected with war or a war-like situation between the world powers China, France, the United Kingdom, Japan, Russia and the USA; e) accidents caused by war or civil war where the state of the insured's nationality, residence or habitual residence is a warring party, or where the events of war occur within that state.
Rescue of persons or property	Accidents resulting from efforts to rescue human life or property are included. The objection of intent under section 181 of the German Insurance Contract Act is waived.

Types of benefits	AIDWORKER-U (AW-U50 to U89)
Disability benefit	If the insured's physical or mental fitness is permanently impaired as a result of an accident (disability), the insured is entitled to a lump-sum payment based on the sum insured for disability. An impairment is permanent if it is expected to last for more than three years and no change in the condition can be anticipated. The disability must have occurred within 12 months after the accident, been certified in writing by a physician within 15 months after the accident and been claimed from us. No disability benefit is payable if the insured person dies from the accident within one year. The benefit amount depends on the degree of disability.
Death benefit	If the accident results in death within one year, the sum insured for death becomes payable.
Rescue costs / accident services	• Reimbursement of costs for search, rescue or recovery operations by public-law or private-law rescue services where fees are customarily charged. Costs are also reimbursed if the accident was imminent or could reasonably be assumed under the circumstances. • Procurement/provision of information on available medical care and establishment of contact between the insured person's primary care physician and the attending physician or hospital. • Reimbursement of costs for transport of the injured person to the nearest hospital or a specialist clinic where medically necessary and ordered by a physician. • Reimbursement of additional expenses for the injured person's return to their permanent residence where the additional costs result from medical instructions or were unavoidable because of the nature of the injury. • Reimbursement of additional return travel or accommodation costs during a holiday abroad for accompanying minor children and the accompanying partner of the insured person. • Reimbursement of costs for repatriation to the permanent residence in the event of death in Germany. In the event of death abroad, reimbursement of the costs for repatriation of mortal remains to the permanent residence or funeral expenses abroad. Where another party is liable for damages, or compensation can be claimed under other insurance contracts, those obligations take precedence and only the remaining costs may be claimed from us. This particularly applies to statutory or private payers. If another liable party disputes liability, you may contact us directly. If several contracts with us cover the insured person, the benefit is provided under only one contract. Any dynamic increase agreed for other benefits and premiums does not apply to this benefit.
Plastic surgery	The insurer reimburses up to the agreed sum insured: • proven physician's fees and other surgical costs • necessary hospital accommodation and meal costs Costs for food products, beverages and tobacco, seaside and holiday travel, and nursing care are excluded unless professional nursing staff were ordered by a physician. Dental treatment and dentures are not reimbursed. **Benefit requirements:** The insured person's body surface must have been damaged or deformed by the accident to such an extent that, after treatment is completed, the insured person's external appearance remains permanently impaired. Plastic surgery means medical treatment carried out after completion of curative treatment with the aim of correcting an accident-related impairment of external appearance. The plastic surgery and clinical treatment must take place within three years after the accident. We must be notified before treatment begins. If another party is liable for damages, the amount payable is reduced by that prior payment. This particularly applies to statutory or private payers. If several contracts with us cover the insured person, the benefit is provided under only one contract.

Sums insured	AIDWORKER-U (AW-U50 to U89)
Disability	Sums insured between €100,000 and €200,000
Progression	225 %
Death	Sums insured between €10,000 and €180,000
Rescue costs	€5,040
Plastic surgery	€5,000
Tropical and infectious diseases clause	Included in the policy
Passive war risk	Included in the policy
Deductible	No

Benefit exclusions	AIDWORKER-U (AW-U50 to U89)
No insurance coverage is provided for the following accidents:	• Accidents caused by mental illness 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. Coverage shall be granted, however, if such disorders or fits were caused by an accident covered by the policy. • Accidents which befall the insured as a consequence of the insured intentionally carrying out or attempting to carry out a criminal offence. • Accidents involving the insured as the pilot of an aircraft, including aerial sports equipment, where a licence is required under German law, or as another crew member of an aircraft; while carrying out occupational activities with the aid of an aircraft; or while using spacecraft. • Accidents involving the insured as the driver, passenger or occupant of a motor vehicle while participating in races, including associated practice runs, where maximum speeds are the objective. • Accidents caused directly or indirectly by nuclear energy.
The following impairments are also excluded:	• Damage to intervertebral discs and bleeding from internal organs or cerebral hemorrhage. Coverage applies, however, if an accident covered under clause 1.3 is the predominant cause. • Health damage caused by radiation. • Health damage caused by medical treatment or procedures performed on the insured person. Coverage applies, however, if the treatment or procedures, including diagnostic radiology and radiotherapy, were necessitated by an accident covered by the policy. • Infections. These may, however, be included under the Special Conditions for the Co-insurance of Tropical and Infectious Diseases (immunity clause). Without this extension, infections remain excluded even if caused by insect stings or bites, or by other minor skin or mucous membrane injuries through which pathogens entered the body immediately or subsequently. Coverage applies, however, to rabies and tetanus, and to infections where pathogens entered the body through accident injuries not excluded under clause 5.2.4.1. • Poisoning resulting from ingestion of solid or liquid substances through the throat. Coverage applies, however, to children who had not yet reached the age of 10 at the time of the accident. Food poisoning remains excluded. • Pathological disorders resulting from psychological reactions, even where caused by an accident. • Abdominal or inguinal hernias. Coverage applies, however, if caused by a violent external impact covered by the policy.

Premium and conditions	AIDWORKER-U (AW-U50 to U89)
Premium	Premiums depend on the selected rate combination.
Underlying conditions	General Accident Insurance Conditions, including Additional Conditions for Accident Insurance (AUB 2008), in conjunction with the Special Accident Insurance Conditions AW-U of Würzburger Versicherung AG and the following: • Special Conditions for the Co-insurance of Passive War Risk in Accident Insurance (BB War Risk) • Special Conditions for the Co-insurance of Tropical and Infectious Diseases (BB Immunity Clause) • Special Conditions for Accident Insurance with a Progressive Disability Classification (225%)

Please note that this information is not exhaustive. For the exact benefits and benefit exclusions, please refer to the General Insurance Conditions, available for example at **www.aidworkerinsurance.com**

We will be pleased to answer any further questions. Contact us at:

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