

PROTRIP-WORLD-VOLUNTEER – Description of Benefits

Tariff	PROTRIP-WORLD-VOLUNTEER
Insurance	combination of travel health, travel liability, accident and assistance insurance
Insurer	Allianz Partners – AWP Health & Life SA, Dialog Versicherung AG and Europ Assistance AG
Area of validity	worldwide
Insurable persons	Participants in international volunteer programs
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 and professional liability insurance lump sum for personal injury and/or property damage up to	€ 3,000,000
Voluntary activity up to	€ 3,000,000
Property damage to host family’s movable and immovable property up to	€ 3,000,000
Damage to rented property up to	€ 1,000,000
Loss of key risk (other party’s private and business keys) up to	€ 30,000
Deductible in case of liability loss per claim	€ 0

Benefits accident insurance

Accidental death benefit	€ 15,500
Disability benefit	€ 51,200
Disability classification	225%
Benefit in case of 100% accidental disability	€ 115,200
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

No insurance cover is provided for damages:	<ul style="list-style-type: none">intentionally caused by the insured person;caused by the insured person as a result of an intentional criminal act or the intentional attempt of committing a criminal act.
Health insurance does not cover among other things:	<ul style="list-style-type: none">costs of treatment of pre-existing conditions including chronic illnesses unless there is an acute and unexpected deterioration in the patient's health;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);purchase and repair of pacemakers, prostheses, visual and hearing aids;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;acupuncture, fango and massages;need of care or custody;psychoanalytic and psychotherapeutic treatments unless covered within the policy's medical benefits, as well as hypnosis.
Accident insurance does not cover among other things:	<ul style="list-style-type: none">accidents as a result of drug use;accidents caused directly or indirectly by nuclear power;Infections are not covered. Insurance cover shall be granted, however, if the pathogenic germs entered the body through an accidental injury covered by this policy.
Liability insurance does not cover among other things:	<ul style="list-style-type: none">damages to leased, rented or borrowed equipment;motor vehicle claims, if they occur while driving a vehicle.
Assistance insurance does not cover among other things:	<ul style="list-style-type: none">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;chronic mental illnesses, also if they occur in phases, and addiction.

General conditions

- Insurance conditions PROTRIP-WORLD-GRUPPE health insurance Allianz Partners – AWP Health & Life SA (hereinafter AVB 14PW)
- General Liability Insurance Conditions (AHB 0372 01.2009) in connection with the Special Liability Insurance Conditions AW-H of Dialog Versicherung AG consisting of:
 - Special Conditions and Risk Description of Personal Liability Insurance
 - Special Conditions and Risk Descriptions of Business/Professional Liability Insurance
 - Additional Conditions of Business Liability Insurance for the Users of Internet Technologies
 - Supplemental Special Conditions of Personal Liability Insurance
- Accident Insurance (AUB) in connection with the Special Accident Insurance Conditions AW-U of Dialog Versicherung AG consisting of:
 - Extensions of AUB 88 Version 2008 of Dialog Versicherung AG
 - Special Accident Insurance Conditions
- General Insurance Conditions for the insurance of assistance services (PROTRIP-WORLD-GRUPPE additional Assistance 2014) Europ Assistance Insurance-AG
- In connection with the product information sheet (PWV – 090217)



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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