

Liability insurance

PROTRIP-WORLD-H

offers appropriate insurance protection if you:

- study abroad, but your international insurance does not include liability insurance,
- study in Germany or in another member state of the European Union but do not have adequate liability insurance,
- require a liability insurance for your Erasmus Plus programme,
- need to prove your registration with a professional liability insurance as intern/trainees,
- are looking for a comprehensive professional liability insurance for au pairs.

Your advantages

- Worldwide coverage
- High insured sums
- Comprehensive cover
- Protects travelers and host families alike
- Damage to rented property is covered
- Risk of key loss insured

Monthly premium

Worldwide liability insurance

€ 5.00

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www.protrip-world-liability.com



For more than 60 years,
DR-WALTER has provided International Health Insurance Policies for youth and educational travel. Thousands of satisfied customers rely on the comprehensive cover of our products every year.

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PROTRIP-WORLD-H

Liability insurance for students,
trainees and au pairs





PROTRIP-WORLD-H

Our liability insurance policy PROTRIP-WORLD-H is specially tailored for stays abroad as:

- student and doctoral student
- participant of an Erasmus Plus programme
- trainee
- language and exchange student
- au pair

Liability insurance abroad

People working abroad can easily end up in a situation where they are responsible for having caused damage of some kind. Especially in the case of long-term stays abroad, however, you are not always covered by your domestic liability insurance policy.

Meeting Erasmus Plus requirements

Our liability insurance policy covers you in case of damages caused during studies, internships or on au pair placements abroad. PROTRIP-WORLD-H meets the EU's requirements for Erasmus Plus programmes. If travelers stay with host families, they are also protected by our liability policy. Damage to rented property as well as loss of keys is also covered.

Worldwide cover for € 5 per month

International insurance policies often provide insufficient financial cover. The sums insured under our policy PROTRIP-WORLD-H, on the contrary, are set at € 5 million for personal injury, property damage and financial loss. Our policy is valid worldwide and can be booked online for only € 5 per month.

Benefits overview

PROTRIP-WORLD-H

Lump sum for personal injury, property damage and financial loss	up to € 5,000,000
Insurance coverage for a private person against the risks of everyday life	✓
Insurance coverage against risks resulting from the work as an au pair	✓
Damages occurring during internships, which are part of university studies or an Erasmus Plus program	✓
Damages occurring during internships, which are not part of university studies or an Erasmus Plus program	up to €10,000* with a deductible of €100
Volunteering	✓
Damage to the host family's property	✓
Damage to rented property	up to €1,000,000*
Occasional minding of a third party's dog, where this is done as a favor	✓
Use of trailers, provided they are not subject to compulsory insurance coverage and are not attached to a motor vehicle	✓
Bail payment in the case of loss or damage occurring in a foreign country	up to €25,000*
Loss of private and business keys belonging to third parties	up to €30,000*
Damage to property arising from an act of favor	up to €10,000*
Bad debt losses	✓
Damage arising from data exchange and use of the Internet	up to €1,000,000*
Limit of indemnity in the case of violation of naming or personality rights	up to €200,000*

*Sublimit within the basic sum insured

You will find a full description of benefits and benefit exclusions in the General Insurance Conditions at www.protrip-world-liability.com/information/customer_information