

DR-WALTER 



# protrip world

International health insurance for travelers,  
students, au pairs around the world



# Protrip World

## What makes Protrip World unique?

Regardless of where you live, where you are currently staying or where you want to travel to. With coverage for up to 12 months (an extension is possible on request), you can dive into your adventures without worrying about policy interruptions.

Forgotten to take out insurance? The existing insurance can not be prolonged? We have the solution! Most travel insurance policies must be taken out before departure. Once you are abroad, insurance is no longer possible with most providers. Protrip World can also be taken out after departure.

## Your travel plans change?

You can cancel free of charge before the start of the insurance without giving any reason. The travel period changes? Rebook the insurance period free of charge. Are you travelling home earlier? You will be refunded any premiums you have paid too much.

With Protrip World the choice is yours. Comprehensive insurance package or low budget insurance - Protrip World can be everything. By buying the additional package consisting of accident, liability, baggage and assistance insurance, you will get comprehensive insurance cover.



# How it works



## The most important key facts

### Requirements for insurance with Protrip World:

- You are not older than 69 years at the beginning of the insurance.
- The insurance is taken out before departure for the entire duration of the stay abroad, or after departure for the remaining time of the stay abroad, but for a **maximum of 12 months** (Extension possible).
- Should you apply for the insurance after border crossing, the waiting period for medical claims will be 14 days from the start of the insurance. No waiting period applies in case of accidents and acute danger.

### Who is Protrip World suitable for?

This international insurance is intended for people who are already abroad either privately or professionally. If you are on an educational trip, Protrip World even offers a particularly inexpensive rate.

Protrip World is recommended for:

- Volunteers,
- Long-term vacationers,
- Digital nomads,
- Au pairs,
- Language and exchange students,
- Students and doctoral students,
- High school students,
- Interns,
- Work and Travel participants.



## Comprehensive – Simple – Individual

There are two tariff levels: For stays worldwide with or without USA / Canada. You can only take out Protrip World international health insurance with a deductible. The insurance covers newly occurring illnesses - both outpatient and inpatient treatment, including operations - worldwide. Even if you are on holiday in your home country, the insurance cover is valid for up to 6 weeks (for the entire term of the contract).

Protrip World covers outpatient medical treatments and if you require inpatient care during your trip, we cover the costs of hospital stays, including any necessary operations. In case of dental issues, our insurance covers pain-relief treatments, including simple fillings and repairs of existing dentures or prostheses, up to €500 per case.

The insurance includes a 24-hour emergency call as well as the organisation of hospital stays and return transport. You can also book a package consisting of personal liability, accident, baggage and assistance insurance.

When you take out the insurance online, you will immediately receive your insurance confirmation in German and English, which you will need for consulates and authorities.



### Insurance Coverage:

- International Health Insurance

### Additional Coverage:

- International Liability Insurance,
- International Accident Insurance,
- Assistance Insurance and
- Baggage Insurance

## Contract partner

### DR-WALTER GmbH

Protrip World is an insurance product provided by DR-WALTER, experts for travel insurance and international private medical insurance made in Germany for over 60 years. DR-WALTER processes the contracts and benefits itself. This guarantees fast and unbureaucratic processing of your requests. You benefit from an one-stop service and can explore the world without any worries.

You can find more information about us at: [www.dr-walter.com](http://www.dr-walter.com)

### Do you have any questions? We are happy to help:

T +49 2247 9194-977 | [info@protrip-world.com](mailto:info@protrip-world.com)



For this insurance product, we work together with selected, renowned insurance companies:



# Why choose Protrip World?

## Six good reasons for Protrip World:

1

### The choice is yours

Comprehensive insurance package or low budget insurance - Protrip World can be everything. By buying one of the additional package consisting of accident, liability, baggage and assistance insurance, you will get comprehensive insurance

2

### From anywhere to anywhere

No matter which country you come from and where you want to travel to - you can be covered for up to 12 months with Protrip World. It doesn't even matter whether you have already left your home country.

And if you are back in your home country for some time during your trip, Protrip World will also protect you there (for a maximum of 6 weeks during the entire contract term).

3

### Air Doctor App included

Feeling ill and need an appointment with a doctor? Use the Air Doctor App - at no extra cost to you, of course. Book a free appointment directly! No matter whether it's with a general practitioner, a hospital or a specialist. All outpatient examinations can be booked and billed via the app. So you don't have to submit any more invoices to us.

4

### Online Forms

Do you have questions about existing contracts, want to submit invoices or make changes? Quickly and easily submit them through the online forms on the DR-WALTER website under „Help and Service“ for any contract-related topics.

5

### Numerous sports insured

You want to take part in sports activities offered by your high school or university or you like skiing, hiking, cycling or water skiing? With Protrip World, all these activities are insured.

However, motorcycle or car racing including the training related hereto, parachuting, paragliding, bungee jumping, base jumping, mountaineering (if special climbing equipment is required), free climbing, sport diving and scuba diving as well as paid sport or professional sport is not insured.

6

### Flexible travel with Protrip World

The exact duration of a stay abroad is not always predictable. Protrip World can be extended but also terminated on a daily basis if you return earlier.



# Premiums



## Monthly premiums

### Worldwide without USA and Canada

You travel worldwide but not to the USA or Canada. Here too, the insurance can be taken out **before and after departure**.

Travel health insurance, valid worldwide without USA and Canada	With deductible
up to 29 years	€57.00
30-39 years	€69.00
40-49 years	€87.00
50-59 years	€132.00
60-69 years	€204.00

### Worldwide including USA and Canada

You are traveling to the USA or Canada. Again, this tariff can be taken out both **before and after leaving the country**.

Travel health insurance, valid worldwide incl. USA and Canada	With deductible
up to 29 years	€117.00
30-39 years	€144.00
40-49 years	€189.00
50-59 years	€279.00
60-69 years	€456.00

## Useful Supplements

By buying one of the additional insurance package, you will get comprehensive insurance

### For all travelers

Protect Standard (Personal liability, accident, baggage and assistance insurance)	€6.60
Protect Complete (Personal liability and intern liability insurance, accident, baggage and assistance insurance)	€11.30

All fees are monthly fees. The deductible amounts to €50 per case.



# Benefits



## Travel health insurance

Inpatient medical treatment including operations	✓
Provision with medicine, dressing material, remedies and medical appliances	✓
Outpatient medical treatment	✓
Pain-relieving dental treatment as well as simple repairs of dentures	up to €500
Medically necessary transportation	✓
Medically reasonable return transport without a limit	✓
90 days follow-up benefits in case of extended stay abroad for medical reasons	✓
Return transport of the mortal remains or funeral abroad up to the total amount of the costs for the transport of mortal remains	✓
Pre-existing conditions, provided treatment was not expected at the planned time of travel	✓



## Accident insurance

Accidental death benefit	€10,000
Lump sum payment in case of 100% accidental disability	€105,000
Rescue costs	€25,000
Plastic surgery as a result of an accident	€10,000



## Assistance Insurance

Assistance in case of loss of travel funds	✓
Assistance in case of loss of documents	✓
Assistance in case of criminal prosecution	✓
Emergency return travel	✓
Arrival of a person in a position of trust in case of an emergency	€4,000



## Liability insurance Standard

Personal liability insurance including “professional” liability insurance for au pairs with a lump sum for personal injury and property damage	up to €1,000,000
Damage to rented property covered by the policy	up to €100,000
Liability loss caused during activities as an intern	up to €10,000
Deductible for liability claims per claim	€100



## Liability insurance Complete

Lump sum for personal injury, property damage and financial loss	up to €5,000,000
Damages occurring during internships, which are not 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	✓



## Baggage insurance

The sum insured for baggage is €2,000	✓
Insured are damages to furs, jewelry, and items made of precious metals, laptops, as well as photo, film equipment, and portable video systems including accessories.	✓
Liability is limited to a maximum of 50% of the sum insured of €2,000 per claim.	
Deductible per baggage damage claim	€50

Please see the [General Terms and Conditions of Insurance](#) for the **exact benefits and benefit exclusions**.

## In case of emergency and claims



### In an emergency

If you need the police, an ambulance or the fire brigade, call the emergency number for your country of residence:

Worldwide:

**112**

In the USA and Canada:

**911**

**For acute medical emergencies and for the use of assistance services**, please call our 24-hour emergency number:

Worldwide without USA and Canada:

**+49 2247 922 5014**

E-mail: [assistance@md-medicus.net](mailto:assistance@md-medicus.net)

In the USA and Canada:

**+1-877-835-6243**

E-mail: [drwalterclaims@globalexcel.com](mailto:drwalterclaims@globalexcel.com)



### In case of illness

It is best to use the [Air Doctor app](#) for outpatient treatments. Book a free appointment directly in the app!

Otherwise, the following applies to illnesses outside the USA and Canada:

You have a free choice of doctor. You submit your invoice for outpatient treatment to us online. For inpatient stays, please contact our Assistance MD-Medicus:

**T +49 2247 922 5014**

**E-mail: [assistance@md-medicus.net](mailto:assistance@md-medicus.net)**

**In the event of illness in the USA or Canada, please contact:**

Global Excel Management Inc.,

73 Queen Street, Sherbrooke, Quebec, Canada

**T +1-877-835-6243** (toll-free in the USA and in Canada)

**E-mail: [drwalterclaims@globalexcel.com](mailto:drwalterclaims@globalexcel.com)**



### In all other claims

**All accident and liability claims are reported via:**

DR-WALTER GmbH, Claims department

Eisenerzstraße 34, 53819 Neunkirchen-Seelscheid

**E-mail: [claims@dr-walter.com](mailto:claims@dr-walter.com)**

**T +49 2247 9194-31 | F +49 2247 9194-20**

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[www.protrip-world.com](http://www.protrip-world.com)

