DR-WALTER

International Travel-Insurance CONCEPT-GLOBAL

Insurance Product Information Document

Companies: Barmenia Krankenversicherung AG (Travel Health Insurance), Dialog Versicherung AG (Accident, Liability, and Travel Luggage Insurance), Europ Assistance SA, Branch Office for Germany (Assistance Insurance)

Purpose of this document This document provides you with a summary of the key information regarding the bundled insurance product Concept-Global. It is not tailored to your individual needs and does not provide the full terms and conditions of the contract. Complete pre-contractual and contractual information on the product is provided in the consumer information, the customer information, and the insurance terms and conditions. You should read all documents carefully in order to be fully informed.

What is this type of insurance? Concept-Global is a travel health insurance product which may be supplemented with additional cover including travel liability, travel accident, travel baggage, and assistance insurance. The product is intended for international students and doctoral candidates, language and exchange students, high school students, interns, travelers, au pairs, volunteers, and participants in work-and-travel programs.

What is insured?

Travel-Health-Insurance

- ✓ Inpatient hospital treatment, including surgical procedures, accommodation, meals, and nursing care
- ✓ Outpatient medical treatment, including examinations using X-ray diagnostics
- ✓ Prescription medicines, dressings, and therapeutic remedies, up to EUR 250 (for therapeutic remedies)
- ✓ Outpatient initial treatment of mental illnesses, up to EUR 1,500
- ✓ Inpatient emergency treatment for newly occurring mental or psychological disorders, up to EUR 20,000
- ✓ Medical aids (e.g. walking aids, wheelchair rental) required for the first time due to an accident or illness during the insured stay, up to EUR 500
- ✓ Pain-relieving dental treatment, including simple fillings and repairs of dental prostheses and dentures, up to EUR 350
- ✓ Accident-related dental treatment, if medically necessary, up to EUR

1,000
- Preventive check-ups up to and including the 12th week of pregnancy
- Two ultrasound examinations; further examinations only if medically necessary
- Treatment of pregnancy complications
- Outpatient or inpatient delivery, including medically necessary caesarean section
- Medically indicated termination of pregnancy
- Services provided by obstetricians and midwives
- Medically reasonable and appropriate repatriation to the insured person's place of residence in the home country, or to the nearest suitable hospital
- Repatriation of mortal remains to the place of residence in the home country before departure, or burial abroad up to the cost of repatriation, up to EUR 30,000

Accident Insurance

- Lump-sum payment in case of accidental death, EUR 10,000
- Lump-sum payment in case of 100% permanent disability due to accident, EUR 105,000
- Rescue costs, EUR 25,000

Liability Insurance

- Personal liability insurance, including "occupational" liability for au pairs, combined limit for personal injury and/or property damage, EUR 1,000,000
- Rental property damage, up to EUR 100,000
- Deductible EUR 100 per claim

Assistance Insurance

- Assistance in case of loss of travel funds
- Replacement of travel documents
- Return journey in case of emergency
- Travel of a trusted person to assist in an emergency, up to EUR 4,000 per claim

Travel Luggage Insurance (if you choose)

- General travel luggage, up to EUR 2,000 (deductible EUR 50 per claim)

What is not insured?

Travel-Health-Insurance

- Costs of medical treatment for illnesses, conditions, and anomalies (and their consequences) from which the insured person was already suffering at the commencement of insurance cover, as well as all costs of medical treatment for illnesses, conditions, and anomalies (and their consequences) which were subject to medical consultation or treatment during the six months preceding the commencement of insurance cover.

- ❌ Medical treatments and other physician-prescribed measures where, at the start of the insured stay, it was already known to the insured person that these would have to take place for medical reasons during the planned stay (e.g. dialysis).

Accident Insurance

- ❌ Accidents resulting from intoxication due to alcohol or drug use.

Liability Insurance

- ❌ Damage to borrowed, leased, rented, or hired property.

Assistance Insurance

- ❌ Chronic mental illnesses, even if occurring in episodes, as well as addiction-related illnesses.

Travel Luggage Insurance (if you choose)

- ❌ Damage caused directly or indirectly by nuclear energy.

Are there any restrictions on cover?

all insurance types

- ! Due to aggregate limits on individual benefits (see “What is insured?”), you may incur co-payments.
- ! The maximum age for an insured person is 29 years.

Travel-Health-Insurance

- ! Waiting periods for pregnancy treatment and childbirth are 4 months.
- ! Co-payment applies only for travel to the USA: for treatment in the Emergency Room, a co-payment of EUR 250 will be applied. The co-payment is waived in case of inpatient hospital admission.

Geographical scope of cover

Region 1: Worldwide – excluding the USA and Canada
Region 2: Worldwide – including the USA and Canada

The “destination region” is defined as the region in which the insured person(s) is/are located, or will be located. If coverage is provided for Region 1, temporary travel (up to a maximum of six weeks) to Region 2 is also covered, but only for medical emergencies, consequences of accidents, and death. Any change to another region must be reported to

the insurer immediately.
Coverage also applies in the home country in case of temporary travel interruption, for a maximum of 4 weeks during the entire insurance period.

Your obligations

- In order for benefits to be paid, you must provide the necessary documentation.
- You are obliged to pay the premiums in full and on time. In case of delay, additional costs may be charged.
- You are obliged, upon our request, to provide any information necessary to determine the insured event or our obligation to provide benefits, and the extent of such benefits.

Payment of premiums

- The premium is due immediately upon conclusion of the insurance contract. It must be paid according to the agreed payment method.

Start and end of insurance cover

- The insurance cover applies for the period stated in the insurance certificate. If registration and payment are completed before departure, coverage begins upon leaving the home country.
- The insurance ends automatically at the agreed date, or at the latest, upon completion of the stay abroad.
- No benefits are provided for insured events that occurred before the start of the insurance cover.
- The maximum duration of insurance cover is 15 months.

Early return

- After the expiration of the requested period, the insurance ends automatically. If you return early, the insurance can be terminated on a pro-rata daily basis.