

Incoming Insurance DR-WALTER Protect

Insurance Product Information Document

Company :

Dialog Versicherung AG (Liability, Accident and Baggage insurance)

Europ Assistance SA, Niederlassung für Deutschland (Assistance insurance)

Germany

This fact sheet provides you with an overview of your coverage under the Components of the insurance cover in the tariff DR-WALTER Protect. Please note that this information is not exhaustive. You will receive details from us in the insurance conditions and other Documents for the tariff DR-WALTER Protect. These consist of the General insurance conditions for our tariff DR-WALTER Protect, the customer information and the insurance policy. For comprehensive information, please read all the documents.

What type of insurance is this?

It is an liability, accident, baggage and assistance insurance, which is particularly suitable for international and doctoral students, language and exchange students, visiting scientists, scholarship holders, interns, travellers, au pairs, volunteers as well as high school and Work and Travel participants. It protects you from financial risks in everyday life, within the scope of the above Forms of insurance.



What is insured?

Accident insurance:

- ✓ Accidental death benefit: €10,000
- ✓ Benefit in case of 100 % accidental disability: €105,000
- ✓ Rescue costs: €25,000

Assistance insurance:

- ✓ Assistance in case of loss of means of payment
- ✓ Assistance in case of loss of travel documents
- ✓ 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 €4,000

Baggage insurance:

- ✓ Sum insured: €2,000 (deductible per insured event: €50)

Liability insurance Standard:

- ✓ Personal liability insurance including professional liability insurance for au pairs with a lump sum for personal injury and/or property damage up to €1,000,000
- ✓ Damage to rented property, up to €100,000
- ✓ Deductible per insured event: €100

Liability insurance Complete (optional):

- ✓ Personal liability insurance including professional liability insurance for au pairs with a lump sum for personal injury, property damage and financial loss up to €5,000,000
- ✓ Damage to rented property, up to €1,000,000
- ✓ Insurance coverage during internships which are part of studies abroad or an Erasmus Plus program up to €5,000,000



What is not insured?

Not covered, for example, are:

Liability insurance:

- ✗ Damages to leased, rented or borrowed equipment

Accident insurance:

- ✗ Accidents as a result of drunkenness or drug use

Assistance insurance:

- ✗ Chronic mental illnesses, also if they occur in phases, and addiction

Baggage insurance:

- ✗ Damages caused directly or indirectly by nuclear power



Are there any restrictions on cover?

- ! Depending on the sums insured (see section what is insured), you may have to contribute to the costs in some cases.



Where am I covered?

- ✓ Insurance cover exists worldwide.
- ✓ Depending on the type of insurance, restrictions apply to your home country.



What are my obligations?

- We depend on your cooperation for quick and easy processing of any claims.



When and how do I pay?

- The premium you will have to pay depends on the tariff you choose.
- Depending on the payment method you choose, the premium will be debited from your account monthly or in a lump sum when due.



When does the cover start and end?

- The insurance is valid for the period stated in the insurance confirmation. If registration and payment are made before the start of the journey, insurance cover begins when you leave your home country. If registration and payment are made after the start of the journey, the insurance cover begins at the earliest on the day on which we receive the registration and payment of the premium.
- The insurance ends automatically at the agreed time, at the latest when the stay abroad ends.
- No benefit will be available for insurance cases that occurred before the beginning of the insurance coverage.
- The maximum duration of insurance is five years.



How do I cancel the contract?

- After expiry of the period applied for, insurance coverage will end automatically. Should you return early from your stay abroad, a phone call or an email is sufficient. We will then calculate your exact premium depending on the number of days you stayed abroad.