

TRAVEL INSURANCE

Insurance Product Information Document
Company: AWP P&C S.A., Germany Branch

Product: INCOMING HEALTH PROTECTION

This information sheet provides you with a brief overview of the essential contents of our insurance product. The insurance cover is exhaustively described in your insurance documents. To be fully informed, please read all documents.

What type of insurance is this?

The Incoming Health Protection provides the following benefits: Health Insurance for Inbound Travel.



WHAT IS INSURED?

Health Insurance for Inbound Travel

Which events are insured?

- ✓ Illnesses or accidental injuries during your temporary travel within all member states of the Schengen Agreement as well as Andorra, Bulgaria, Croatia, Romania, San Marino, Vatican City State and Cyprus

What will be reimbursed?

- ✓ Costs for out-patient treatment provided by a doctor
- ✓ Costs for medically prescribed medicines and treatment
- ✓ Costs for in-patient treatment provided in a hospital
- ✓ Costs for medically necessary rehabilitation measures that are prescribed by a doctor as follow-up curative treatment



WHAT IS NOT INSURED?

Health Insurance for Inbound Travel

- ✗ Medical services in those countries in which you have a habitual residence
- ✗ Treatments which you knew to be necessary prior to commencement of travel or which you must have anticipated given the circumstances known to you
- ✗ Preventive medical examinations during pregnancy
- ✗ Delivery of births after the end of the 36th week of pregnancy
- ✗ Acupuncture, massage and wellness treatments, „fango“ procedures and lymph drainage



ARE THERE ANY RESTRICTIONS ON COVER?

Health Insurance for Inbound Travel

- ! Within Germany: Reimbursement of medical and dental outpatient treatment at the 1.8 fold rate of the Scale of Fees and Charges for Physicians in Germany (GOÄ) or of the Scale of Fees and Charges for Dentists in Germany (GOZ) at the maximum, of predominantly technical medical services at the 1.3 fold rate at the maximum and of laboratory services at the 1.15 fold rate at the maximum
- ! Costs of in-patient treatment are reimbursed based on the relevant applicable standard rate charged by the general statutory health insurance fund (AOK) for the relevant area.
- ! Total insurance period: 93 days within one year at the maximum
- ! The insurance has to be arranged within the first two days after the time of arrival in Germany.



WHERE AM I COVERED?

- ✓ All Schengen member states as well as Andorra, Bulgaria, Croatia, Romania, San Marino, Vatican City State and Cyprus. In general, no coverage exists in areas for which the Federal Foreign Office of Germany has issued a travel warning at the time of your entry into this area.



WHAT ARE MY OBLIGATIONS?

- You are obliged to report the damage or loss to us without delay.

Health Insurance for Inbound Travel

- You must contact us without delay in the case of severe injuries or illnesses and, in particular, before having in-patient treatment.



WHEN AND HOW DO I PAY?

The premium is due as soon as the insurance contract is arranged and must be paid upon delivery of the insurance certificate.



WHEN DOES THE COVER START AND END?

The insurance cover starts upon commencement of the insured travel and ends at the agreed point in time, albeit no later than upon the actual completion of the insured travel.



HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed point in time. You do not have to cancel.