

### Who is covered ?

- sojourners for maximum 12 months of stay in Germany or EU. No coverage in country of origin.
- sojourners with german nationality and more than two years of permanent residence outside of Germany for temporarily stays in Germany or EU. No coverage in country of origin.

### What is covered ?

#### Travel Health Insurance

Reimbursement of proven costs without deductible in case of sickness or accident in Germany or EU.

- **outpatient treatment** by physician
- **medically prescribed drugs** and dressing
- **inpatient treatment in hospital**, no private treatment, shared room, no optional treatment
- **medically prescribed transport** to the next hospital
- analgic **dental treatment**, dental filling (simple type ) and reparation of dental filling
- 100% of dental protheses with a limit of max. € 300,-
- transport in case of death and funeral up to € 10.000,-

#### Travel Accident Insurance

- coverage: € 5.000,- in case of death  
up to € 25.000,- in case of disability  
(more than 90 % disability doubling of compensation)

#### Travel Liability Insurance

- coverage: € 1.500.000,- overall for individuals and property damage  
deport costs up to € 3.000,-

#### Term of Insurance

1 day up to 31 days