

Overview of benefits | Young Travel Outgoing

for young people staying abroad up to 5 years

Please note that not all information relating to your policy is listed in this overview. Refer to your insurance policy and the general terms and conditions for the full scope of contents. Each type of insurance listed below is only relevant if it is also included in the agreed tariff.

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Travel Health Insurance		1/2	Basic	Profi
Outpatient medical treatment				
	Costs of outpatient treatment		✓	✓
	Ambulance services		–	✓
	Rehabilitative measures		–	✓
	Screening examinations for the early detection of cancer		–	*200,– EUR
	Psychoanalytic or psychotherapeutic treatments		–	*2.000,– EUR
Inpatient medical treatment				
	Costs of inpatient treatment		✓	✓
	Ambulance services		✓	✓
	Accompanying person in hospital for children up to 18 years of age		–	✓
	Visiting the sick and up to 10 nights in a hotel for the visitors stay		–	2.500,– EUR
	Hotel accommodation for insured fellow travellers for a maximum of 10 days		–	1.000,– EUR
	Rehabilitative measures		–	✓
	Alternatively, daily allowance for up to 14 days, per day		50,– EUR	75,– EUR
Dental treatment				
	Pain-relieving conservative dental treatments		✓	✓
	Simple fillings		✓	✓
	Repairs to existing dental prosthesis, per year of insurance		✓	✓
	Dental prosthesis due to an accident		500,– EUR	2.000,– EUR
	Dental prosthesis with 80% of the reimbursable invoice amount		–	*✓
	- in the first two years of insurance in total for both years		–	1.000,– EUR
	- in each further year of insurance		–	1.500,– EUR
Medication, dressings, remedies or aids				
	Medications and dressing material		✓	✓
	Remedies			
	- Radiation, light and other physical treatments		✓	✓
	- Massages, medicinal packs, inhalations, physiotherapy		–	✓
	Aids			
	- Accident-related aids		✓	✓
	- Repairs to existing aids, per insurance year		250,– EUR	500,– EUR
	- Initial purchase of aids		–	✓
	Visual aids		–	200,– EUR
Pregnancy				
	Examinations and treatment for complications, premature birth, miscarriage		✓	✓
	Antenatal check-ups and delivery		*250,– EUR	✓
	Medical treatment costs for a premature new-born		✓	✓

Travel Health Insurance		2/2	Basic	Profi
Return transport, repatriation, funeral				
	Return transport of sick person including transport costs of an accompanying person		✓	✓
	Repatriation or funeral abroad up to the amount of the repatriation costs		✓	✓
Search and rescue				
	Search, rescue and recovery costs		–	5.000,– EUR
Childcare				
	Costs for the care of minor children and additional costs for their return journey or costs of accommodation with the carers in an hospital		–	✓
Additional services				
	Telephone costs when contacting the emergency service		–	✓
	Dispatch of medicines (shipping costs)		–	✓
	Information about doctors and hospitals at the place of stay		✓	✓
	Information transfer between doctors		✓	✓
	Baggage retrieval		–	✓
	Psychological assistance		–	✓
	Medical interpreter service		–	✓
Reimbursement of expenses				
	in the case of outpatient treatment, once and regardless of the number of treatments		25,– EUR	25,– EUR
	In the case of inpatient treatment up to 14 days and per day		50,– EUR	50,– EUR
Waiting periods				
	The distinct waiting period for *-marked benefit levels amounts to 6 months.			
Deductible				
	No deductible.			

Additional Package (add-on to the Travel Health Insurance)

Luggage Insurance		Basic	Profi
Sum insured			
	The sum insured amounts to 2.000,- EUR per insured event		
Insured events			
	Damage to luggage given into custody	–	✓
	Delay in delivery of luggage	–	✓
	Criminal acts of third parties, traffic accidents or natural hazards	–	✓
Limits of compensation (For the items listed below, compensation is limited to the following amounts per insured event)			
	Valuables	–	1.000,- EUR
	Spectacles, contact lenses, hearing aids, musical instruments, each with accessories - per item	–	250,- EUR
	Golf and diving equipment, bicycles, electric bicycles and e-scooters, each with accessories	–	1.000,- EUR
	Surfboards and sail surfing equipment, each with accessories	–	1.000,- EUR
	Mobile phones, smartphones and tablet PCs, each with accessories	–	500,- EUR
	Other EDP devices and electronic entertainment devices, each with accessories	–	1.000,- EUR
	If the delivery period is exceeded, reimbursement of the proven expenses for necessary replacement purchases up to	–	500,- EUR
Deductible			
	The deductible amounts to 50,- EUR per insured event.		

Travel Liability Insurance		Basic	Profi
Insured events			
	Liability risks of everyday life	1 MEUR	2,5 MEUR
	Liability claims due to damage to rented property	10.000,- EUR	25.000,- EUR
	Damage in the household of the host family	10.000,- EUR	25.000,- EUR
	Damage arising from the activity as an au pair	1 MEUR	2,5 MEUR
	Loss of keys	–	250,- EUR
	Financial damage	–	10.000,- EUR
	Professional liability	–	25.000,- EUR
	Bad debt insurance	–	10.000,- EUR
Deductible			
	In the event of damage to rented property and the activity as an au pair, a deductible of 20 %, at least 50,- EUR, will be deducted from the determined amount of the claim. In the event of damage to the host family's household, professional liability and bad debt insurance, a deductible of 10 %, at least 200,- EUR, will be deducted from the determined amount of the claim.		

Travel Accident Insurance		Basic	Profi
Insured events			
	Damage to health due to an accident	✓	✓
	Strains, torn ligaments	✓	✓
Insured benefits			
	In the event of disability	20.000,- EUR	60.000,- EUR
	Progression in the event of more than 25 % disability	350 %	350 %
	In the event of death for children up to 18 years of age	10.000,- EUR 5.000,- EUR	20.000,- EUR 10.000,- EUR
	Costs of rescue	5.000,- EUR	10.000,- EUR
	Costs of cosmetic operations	5.000,- EUR	10.000,- EUR
Deductible			
	No deductible.		

Emergency Insurance		Basic	Profi
Insured benefits			
	Costs of returning to the home country due to illness of family members	–	1.000,- EUR
In the event of trip interruption or delayed return (loan for additional costs)			
	Illness, accident, death	✓	✓
	Kidnapping	10.000,- EUR	15.000,- EUR
	Travel call	✓	✓
In the event of criminal prosecution			
	Assistance in the event of imprisonment or the threat of imprisonment (loan)	1.000,- EUR	2.500,- EUR
	Loan for criminal bail	10.000,- EUR	15.000,- EUR
Loss of means of payment and documents			
	Loss of travel funds (loan)	–	500,- EUR
	Assistance in the event of loss of credit cards and EC or Maestro cards	✓	✓
	Loss of travel documents	✓	✓
	Assistance with rebooking or delays	✓	✓
Deductible			
	No deductible.		