

Product Information Sheet

Foreign-Travel Health Insurance for participants in MAP programs for up to 5 Years

You are interested in taking out travel insurance with HanseMerkur? A good choice!

This information sheet is intended to give you a quick and easy overview of the various options available. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the terms and conditions of insurance.

What type of insurance is it?

Your insurance is a travel insurance that is valid for a limited period. The scope of the insurance and the individual benefits associated with your policy are determined by the tariff you select.

What is the scope of your insurance cover?

Travel health insurance

This information sheet is intended to give you a quick and easy overview of the various options available. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the insurance application form, the insurance policy and the terms and conditions of insurance..

Travel liability insurance

If your insurance policy includes a travel liability insurance, you are covered during your journey against the dangers of everyday life for which you are responsible and must therefore remunerate others for. In such cases we not only regulate the damages, but also check whether, and to what extent, a compensation liability exists. Unjustified claims for compensation are rejected by us on your behalf and, to this extent, we also provide legal protection in cases of unjustified liability claims. For a full description of the cover provided, please refer to section I.HAFT of the Terms and Conditions of Insurance.

Travel accident insurance

The Travel Accident Insurance protects you against the financial consequences of an accident. The level of cover depends on the insurance sum agreed on. For a full description of the cover provided, please refer to section I.UV of the Terms and Conditions of Insurance.

Emergency insurance

If your travel insurance contains an emergency insurance component, you will receive various forms of help and assistance in an emergency situation. If, as the result of an illness, your trip is discontinued, we will organize your return journey and will provide you with a loan for the additional costs of the return journey. If no other insurance covers the costs of in-patient treatment during your period of foreign travel, we will provide you with a loan for this purpose. For a full description of the cover provided as emergency insurance, please refer to section I of "Emergency Insurance" in the Terms and Conditions of Insurance.

What do you have to note in connection with the payment of premiums?

The level of the premium depends on the insurance cover chosen. In the overview of premiums for the individual insurance products you will find the precise premium due for the insurance cover in question. Insurance cover commences with the payment of the premium at the earliest. For due dates and other details, please refer to the Terms and Conditions of Insurance.

What is not insured?

Some events are excluded from insurance cover. In particular, no insurance cover is offered for the following:

In all fields:

If the policyholder or the insured person has wilfully instigated the event covered by the insurance.

Travel accident insurance:

For accidents in which drunkenness or drug consumption played a role. Illnesses and wear, e.g. backache due to constant sitting, stroke or heart attack, are not instances of accidents.

Travel health insurance

For illnesses and accidents brought about intentionally and for treatment resulting from attempted suicide.

Travel liability insurance:

For damage to lent, leased or rented items.

What obligations arise at the time of conclusion of contract?

At the time of conclusion of contract you must have disclosed all information fully and truly. If you fail to do so, your insurance cover is endangered!

What obligations do you have to fulfill if an event covered by the insurance occurs?

Make sure that the damage incurred is kept as small as possible! Avoid everything that might lead to an unnecessary increase in costs. Notify HanseMerkur immediately about the damage incurred. For further obligations, please refer to "Obligations" in section III.4 In the Terms and Conditions of Insurance.

What are the legal consequences, if you fail to meet your obligations?

Very important: If you violate your obligations, HanseMerkur is entitled to reduce the benefits due by an amount corresponding to the gravity of the violation. This can even lead to a complete loss of insurance benefits. For more details in this connection, see the Terms and Conditions of Insurance ("Obligations" and "Violation of Obligations").

When does your insurance cover begin and when does it end?

The insurance cover begins with the payment of the premium at the earliest, though not before the agreed date of commencement, and it ends on the agreed expiry date.

Product Information Sheet

Young Travel - Foreign Travel Health Insurance for up to five years (Outgoing)

This information sheet is intended to give you a quick overview of the various options available for the insurance of your choice. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the terms and conditions of insurance. Each of the following options for insurance cover is only valid if it is explicitly concluded by you, i.e. if it is included in the insurance cover selected by you!

Insured circle of persons:
Those eligible for insurance are au pairs, pupils, language students, students, scholarship holders, doctoral candidates, participants in work & travel programs or other persons who can prove that they are temporarily abroad to take part in further-educational measures up to the age of 35 (35th birthday).
Travel Health Insurance Premium Tariff
<p>Reimbursement of the costs of:</p> <ul style="list-style-type: none"> ✓ out-patient medical treatment ✓ medicaments and dressing materials ✓ forwarding of pharmaceutical products ✓ pregnancy examinations ✓ child delivery after a waiting period of 8 months ✓ insurance benefits for premature birth ✓ prescribed therapeutic adjuvants ✓ pain management dental treatment ✓ dental prostheses at 50 % (after a waiting period of 6 months), up to EUR 2,000 ✓ accident-related dental prostheses, EUR 2,000 ✓ in-patient costs of medical treatment ✓ information on local doctors ✓ information transfer from doctor to doctor ✓ radiation treatment, light therapy and other forms of physical treatment ✓ massages, packs, inhalation treatment, physiotherapy ✓ x-ray diagnosis ✓ operations ✓ medically necessary rehabilitation measures ✓ transport by ambulance for in-patient treatment ✓ hospital visit (minimum period of stay in hospital of 14 days), up to EUR 1,000 ✓ medically indicated evacuation ✓ costs for an accompanying person in the event of evacuation ✓ repatriation costs or funeral expenses abroad ✓ follow-on services abroad ✓ telephone costs for establishing contact with the emergency-call centre, up to EUR 25 ✓ remuneration of expenses <ul style="list-style-type: none"> for in-patient treatment, max. of 14 days, EUR 75 a day for out-patient treatment, one-time EUR 25 ✓ optional hospital daily benefits for up to a max. of 30 days, EUR 75 a day ✓ preventive examinations (after a waiting period of 6 months), EUR 200 per insurance year ✓ out-patient psychoanalytical treatment (up to 5 sessions per insurance year, EUR 1,000) ✓ costs of treatment in the home country, up to a max. of 6 weeks per insurance year ✓ no retained risk

For performance excluded (carve-outs) please refer to the respective Terms and Conditions of Insurance, VB-RS 2013 (YT-Out) section III.3
Release:10/13

Product Information Sheet

Travel Accident, Liability, and Emergency Insurance for up to 5 Years (Outgoing)

This information sheet is intended to give you a quick overview of the various options available for the insurance of your choice. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the insurance application form, the insurance policy and the terms and conditions of insurance. Each of the following options for insurance cover is only valid if it is explicitly concluded by you, i.e. if it is included in the insurance cover selected by you!

Insured circle of persons:

Those eligible for insurance are au pairs, pupils, language students, students, scholarship holders, doctoral candidates, participants in work & travel programs or other persons who can prove that they are temporarily abroad to take part in further-educational measures up to the age of 35 (35th birthday).

Emergency Insurance Kompakt Tarif

Reimbursement of the costs of:

In the event of illness/accident

- ✓ declaration of acceptance (loan) of
- ✓ hospital costs EUR 10,000
- ✓ transportation by ambulance EUR 1,000

In cases of travel discontinuation or delayed return journey (loan covering additional costs)

- ✓ kidnapping EUR 10,000
- ✓ travel message 100 %

In cases of criminal prosecution

- ✓ help in the event of imprisonment and threatening imprisonment (loan) EUR 1,000
- ✓ loan for bail EUR 10,000

In cases of loss of means of payment and documents

- ✓ loss of travellers' means of payment (loan) EUR 1,000
- ✓ help in cases of loss of credit cards and EC or Maestro cards 100%
- ✓ loss of travel documents 100 %

Help in the event of rebookings/delays

- ✓ help in the event of rebookings/delays 100 %

Travel Liability Insurance - Kompakt Tarif

Cover sums for

- ✓ personal injury and material damage EUR 1 million
- ✓ damage to hired or rented property EUR 10,000
- ✓ damages in the host family's household EUR 2,500

Travel Accident Insurance - Kompakt Tarif

Insurance sums

- ✓ in the event of death EUR 10,000
(in cases of children up to age of 18) EUR 5,000
- ✓ in cases of invalidity EUR 20,000
(with progressive grading, 350 %)

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