

Outgoing



Hand in Hand ist
HanseMerkur

Worldwide insurance cover

For young people travelling abroad

YOUNG TRAVEL

The HanseMerkur Reiseversicherung AG is part of the HanseMerkur Group.

We have many years of experience in the travel insurance market offering service and advice with competitive and market-driven products - worldwide. With a well-established team exhibiting many years of experience and a high degree of competence we are committed to meet the demands of our customers.

Travel insurance cover – worldwide

This flyer gives you an initial overview of our travel insurance products designed for long-term stays abroad for pupils, students, au pairs, work and travel attendees and interns.

Reliable and convincing service

- Worldwide emergency call service
- Comprehensive support in case of medical emergencies abroad
- Organisation of medically appropriate return transports
- Direct claims settlement for international exchanges in the USA



Book directly at
www.hmrsv.de/en

Detailed information and the general terms and conditions can be obtained from your advisor or at www.hmrsv.de/en!

Living or working abroad

The travel insurance for all pupils, students, au pairs, doctoral students, scholarship holders and interns up to their 35th birthday who are temporarily staying in a foreign country for up to 5 years. A foreign country is not the country in which a person has his or her permanent residence.

Your benefits

The travel cover catering to your needs:

Choose the travel health insurance with or without a travel liability-, travel accident-, luggage- and emergency insurance for your long-term stay abroad.

- The perfect travel cover for young people – travel health insurance and additional package can be combined individually
- The insurance also covers home leaves (for insurance contracts that run for longer than one year)
- Cancellation with a one-day notice
- Carefree travel: You have no deductible in the travel health insurance

Travel health insurance for young people

	Basic	Profi
Outpatient treatment		
Outpatient treatment	100 %	100 %
Outpatient medical transport	–	100 %
Rehabilitation measures	–	100 %
Preventive examinations <ul style="list-style-type: none"> – for early detection of cancer per insurance year – preventive medical examinations for children 	–	EUR 200 100 %
Psychoanalytical or psychotherapeutic treatments up to 10 sessions per insurance year	–	EUR 2,000
Inpatient treatment		
Inpatient treatment	100 %	100 %
Inpatient medical transport	100 %	100 %
Accompanying person in hospital for children up to 18 years of age	–	100 %
Visiting of a sick person and during that up to 10 nights in a hotel	–	EUR 2,500
Hotel accommodation for fellow travellers for a maximum of 10 days	–	EUR 1,000
Rehabilitation measures	–	100 %
Alternatively, daily allowance up to 14 days, per day	EUR 50	EUR 75
Dental treatments		
Pain-relieving conservative dental treatments	100 %	100 %
Simple dental fillings	100 %	100 %
Repairs to existing dentures	100 %	100 %
Dentures due to an accident	EUR 500	EUR 2,000
Dental prosthesis with 80 % of the reimbursable invoice amount <ul style="list-style-type: none"> – in the first two insurance years in total for both years – in each further insurance year 	– –	EUR 1,000 EUR 1,500
Medicines, dressings, remedies or aids		
Medicines and dressings	100 %	100 %
Therapeutic appliances <ul style="list-style-type: none"> – Radiation, light and other physical treatments – Massages, packs, inhalations, physiotherapy 	– –	100 % 100 %
Aids <ul style="list-style-type: none"> – Accident-related aids – Repairs of existing aids per insurance year – Initial purchase of aids 	100 % EUR 250 –	100 % EUR 500 100 %
Visual aids	–	EUR 200

	Basic	Profi
Pregnancy		
Examinations; treatment for complications, premature birth, miscarriage	100 %	100%
Preventive examinations and delivery	EUR 250	100%
Medical treatment costs for a premature baby	100 %	100%
Repatriation, repatriation, funeral		
Return transport of the patient including transport costs for an accompanying person	100 %	100%
Repatriation or burial abroad up to the amount of the repatriation costs	100 %	100%
Rescue costs		
Search, rescue and recovery costs	–	EUR 5,000
Childcare		
Costs for the care of minor children and additional costs for their return journey or costs of accommodation with the carers in the hospital	–	100 %
Additional services		
Telephone costs when contacting the emergency call service	–	100 %
Dispatch of medicines (shipping costs)	–	100 %
Information about doctors and hospitals at the place of stay	100 %	100 %
Transfer of information between doctors	100 %	100 %
Luggage retrieval	–	100 %
Psychological support	–	100 %
Medical interpreting service	–	100 %
Expense allowance		
For outpatient treatments, once and regardless of the number of treatments	EUR 25	EUR 25
For inpatient treatments over up to 14 days, per day	EUR 50	EUR 50
Your deductible per insured event amounts to	–	–

For the full and binding scope of the insurance cover refer to the general insurance terms and conditions VB-KV 2022 (B-YT-Out-D) Basic and VB-KV 2022 (B-YT-Out-D) Profi and to your insurance policy.

Additional package for young people

	Basic	Profi
Travel liability insurance		
Insured events		
Liability risks of everyday life	MEUR 1	MEUR 2.5
Liability claims due to damage to rented property	EUR 10,000	EUR 25,000
Damage in the household of the host family	EUR 10,000	EUR 25,000
Damage arising from the activity as an au pair	MEUR 1	MEUR 2.5
Loss of keys	–	EUR 250
Financial damage	–	EUR 10,000
Professional liability	–	EUR 25,000
Bad debt insurance	–	EUR 10,000
Deductible: In the event of damage to rented property and the activity as an au pair, a deductible of 20 %, at least EUR 50, 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 EUR 200, will be deducted from the determined amount of the claim.		
Travel accident insurance		
Insured benefits		
In the event of disability	EUR 20,000	EUR 60,000
Progression in the event of more than 25 % disability	350 %	350 %
In the event of death for children up to 18 years of age	EUR 10,000 EUR 5,000	EUR 20,000 EUR 10,000
Costs of rescue	EUR 5,000	EUR 10,000
Costs of cosmetic operations	EUR 5,000	EUR 10,000
Insured events		
Damage to health due to an accident		
Strains, torn ligaments		
Emergency insurance		
Insured benefits		
Costs of returning to the home country due to illness of family members	–	EUR 1,000
In the event of trip interruption or delayed return (loan for additional costs)		
Illness, accident, death	100 %	100 %
Kidnapping	EUR 10,000	EUR 15,000
Travel call	100 %	100 %

	Basic	Profi
In the event of criminal prosecution		
Assistance in the event of imprisonment or the threat of imprisonment (loan)	EUR 1,000	EUR 2,500
Loan for criminal bail	EUR 10,000	EUR 15,000
Loss of means of payment and documents		
Loss of travel funds (loan)	–	EUR 500
Assistance in the event of loss of credit cards and EC or Maestro cards	100 %	100 %
Loss of travel documents	100 %	100 %
Assistance with rebooking or delays	100 %	100 %
Luggage insurance		
The sum insured per insured event amounts to	–	EUR 2,000
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	–	EUR 1,000
Spectacles, contact lenses, hearing aids, musical instruments, each with accessories - per item	–	EUR 250
Golf and diving equipment, bicycles, electric bicycles and e-scooters, each with accessories	–	EUR 1,000
Surfboards and sail surfing equipment, each with accessories	–	EUR 1,000
Mobile phones, smartphones and tablet PCs, each with accessories	–	EUR 500
Other EDP devices and electronic entertainment devices, each with accessories	–	EUR 1,000
If the delivery period is exceeded, reimbursement of the proven expenses for necessary replacement purchases up to	–	EUR 500
Deductible: The deductible amounts to EUR 50 per insured event.		

The Basic- and the Profi tariff of the travel liability-, travel accident-, luggage- and emergency insurance can be combined with the travel health insurance tariffs. For the full and binding scope of the insurance cover refer to the general insurance terms and conditions VB-RS 2022 (B-Out-D) Basic and VB-RS 2022 (B-Out-D) Profi and to your insurance policy.

Premiums travel health insurance

Daily premiums without USA/CAN up to 5 years, until the 35th birthday

	Basic	Profi
Trip duration up to	Single person EUR	Single person EUR
12 months	1,15	1,55
13–60 months	1,75	2,15
	The minimum charge amounts to EUR 10 per person.	The minimum charge amounts to EUR 15 per person.

Daily premiums incl. USA/CAN up to 5 years, until the 35th birthday

	Basic	Profi
Trip duration up to	Single person EUR	Single person EUR
12 months	2,29	2,79
13–60 months	2,99	3,59
	The minimum charge amounts to EUR 20 per person.	The minimum charge amounts to EUR 30 per person.

Premiums additional package

Daily premiums up to 5 years, worldwide

	Basic (Liability-, Accident-, Emergency Insurance)	Profi (Basic tariff + Luggage Insurance)
Age of entry until	Single person EUR	Single person EUR
the 35th birthday	0,23	0,55
	The minimum charge amounts to EUR 5 per person.	The minimum charge amounts to EUR 10 per person.

Important Notes

Who is covered by the insurance

Persons up to their 35th birthday who can provide information that they are temporarily staying abroad for the purpose of further education. Abroad meaning not the country of permanent residence.

Deadlines

The application for insurance cover must be submitted before the start of the journey. It is no longer possible to conclude an insurance contract after the journey has started.

Commencement of insurance cover

Insurance cover commences on departure and at the earliest on the day after receipt of the application by the insurer. A further prerequisite is the payment of the premium owed.

The stay is extended

You can apply for a follow-up insurance if the follow-up contract is within the maximum insurance period of 5 years. The follow-up insurance must be applied for before the end of the originally agreed insurance period and the insurer must have agreed to it. Insurance cover is then provided for insured events, illnesses and their consequences which have newly occurred after application for the follow-up insurance.

Stay in the home country

For up to 6 weeks within one year, you will receive insurance cover in your home country if the contract was concluded for at least 12 months.

Insurance period

The contract must be concluded for the entire duration of the stay.

Early departure

In the event of an early departure, the contract shall be terminated to the day. If the termination is reported retrospectively, suitable proof (e.g. flight ticket, new insurance certificate) of the end of the trip has to be submitted to the Hanse-Merkur.

Subsequent liability abroad

If an illness during the stay abroad requires medical treatment beyond the end of the insurance cover because the return journey is not possible due to proven inability to transport, we oblige to pay benefits within the framework of these conditions (including any return transport that may then become necessary) until the ability to transport is restored.

Please note when working as an au pair

Travel liability insurance

In addition to the au pair's private liability insurance, the travel liability insurance also includes a professional liability insurance for au pair activities. Personal injuries caused by the au pair are also insured here, as well as damages in the host family's property.

We are available around the clock

We wish our customers an untroubled stay abroad. However, if an emergency ever occurs, it is particularly unfortunate when you are travelling. We will help you in urgent emergencies during your trip.



Emergency call service when
travelling +49 40 5555-7877

Hand in Hand ... that's HanseMerkur –
a basic principle that is persistent
throughout all our products and services.
Here, individual claims and the strength
of our collective go hand in hand. For you
can achieve more with a strong partner
at your side.



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