

## **Travel insurance for guests from abroad staying up to 5 years Premiums VB-KV 2008 (AGL) / VB-RS 2008 (AG)**

### **Important information**

- Travel health insurance, travel accident and travel liability insurance are legally independent contracts.
- The applications must be submitted within 31 days of entering Germany, any other EU member state, Switzerland or Liechtenstein. Contracts expire on the date stated in the insurance policy, however, at the latest after completion of 5 years.
- Insurance must be taken out for the entire stay.
- The insurance cover for each policy begins with the date stated on the insurance policy, not, however, prior to entering one of the countries mentioned above and – at the earliest – on the date HanseMerkur receives the application.
- Insurance cover is only granted provided the premium payments by direct debit authorization are made promptly.
- Insurance cover is also guaranteed if the premium is paid after commencement of the insurance.
- Insurance policies can be taken out until the 75<sup>th</sup> birthday.
- It is possible to extend the insurance within the maximum duration upon prior approval by HanseMerkur. The maximum duration is 5 years.
- If the date of entering one of the countries stated above is not yet known, e.g. if applying for a visa, the intended date must be stated. Subsequently, the actual date of entry or departure must be proven to HanseMerkur within 31 days.
- The contract can be terminated with effect from the end of the month of departure. Already paid premiums beyond that date will be reimbursed.
- HanseMerkur will supply separate insurance policies.