

Product Information Sheet on HanseMerkur Travel Insurance

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

This information sheet is intended to give you a quick 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 policy, 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!

What type of insurance is this?

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?

The travel healthcare insurance covers essential medical treatment for illnesses suffered during a period of foreign travel. We refund the costs of illness and accidents suffered within the period covered by the insurance. These include treatment by a doctor, treatment in hospital and medicaments. For a full description of the cover provided, please refer to section § 5 of the Terms and Conditions of Insurance.

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

The level of the premiums 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 section § 3 of 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.

In connection with the travel healthcare insurance: For illnesses and accidents due to malintent and treatment resulting from attempted suicide.

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 fulfil if an event covered by the insurance occurs?

Make sure that the damage incurred remains 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 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 cover. 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.

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

Required insurance cover for temporary, but long-term stays in Germany, any other EU member state, Switzerland or Liechtenstein up to a duration of 5 years

PERSONS ELIGIBLE FOR BEING INSURED:

Eligible for being insured are persons up to the age of 75 years (75th birthday):

- provided they are foreign nationals temporarily staying in the Federal Republic of Germany, any other EU member state, Switzerland or Liechtenstein
- or provided they are German nationals having their permanent residence abroad for more than 2 years.

TRAVEL HEALTH INSURANCE (AGL)

BASIC Premium

Compensation payment for:

- Costs of outpatient treatment according to the German physicians' or dentists' scale of charges (GOÄ / GÖZ) valid at the time up to the regular maximum rate
 - according to no. 437 and section M (laboratory costs) up to 1.15 fold
 - according to sections A, E and O (technical performances) up to 1.8 fold
 - in any other cases up to 2.3 fold
- medically prescribed medicines and dressings
- medically prescribed massages, medical packages and inhalations up to EUR 300.-/year
- medically prescribed adjuvants following an accident
- cost of outpatient treatment according to dentists' scale of charges 2.3 fold
- painkilling dental treatment / restoring function of dentures per insured year:
 - up to EUR 300.00 for policies with a duration of up to 6 months
 - up to EUR 600.00 for policies with a duration of over 6 months
- pregnancy check-ups and treatment
- delivery after a waiting period of 8 months
- cost of in-patient treatment in multiple-bedded room
- transportation to in-patient treatment
- repatriation/funeral costs up to EUR 10,000
- excess per insured event EUR 25.00**

PROFI Premium

Compensation payment for:

- Costs of outpatient treatment according to the German physicians' or dentists' scale of charges (GOÄ / GÖZ) valid at the time up to the regular maximum rate
 - according to no. 437 and section M (laboratory costs) up to 1.15 fold
 - according to sections A, E and O (technical performances) up to 1.8 fold
 - in any other cases up to 2.3 fold
- medically prescribed medicines and dressings
- medically prescribed massages, medical packages and inhalations
- medically prescribed adjuvants following an accident
- medically prescribed adjuvants (not following an accident) up to EUR 500.00 per insured year
- painkilling dental treatment / restoring function of dentures up to EUR 1,000/year
- dentures 80% of cost, per year up to a maximum of EUR 1,250.00
- pregnancy check-ups and treatment
- delivery after a waiting period of 8 months
- cost of in-patient treatment in multiple-bedded room
- transportation to in-patient treatment
- repatriation/funeral costs up to EUR 10,000
- glasses / contact lenses up to EUR 200/year
- medical checkups up to EUR 300/year
- minus EUR 25.00 excess per insured event**

Please note the **limitation** of benefits stipulated under § 6 of VB-KV 2008 (AGL) of the complete insurance terms and conditions.

TRAVEL ACCIDENT INSURANCE (AG)

Sums assured

- In the event of death EUR 5,000
 - In case of invalidity EUR 25,000
- The sum assured is doubled in the event of 90% and more invalidity

LIABILITY INSURANCE (AG)

- Sum assured** EUR 1.5 million
- Lump sum cover for personal injuries and Damage to property