

Travel insurance for KAAD scholars and their family member

Premiums VB-KV 2009 KAAD and VB-RS 2009 KAAD

Important information

- Travel health insurance, travel accident and travel liability insurance are legally independent contracts.
- Applications for stays of **KAAD scholars in Germany** must be submitted within 31 days of entering Germany and 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 Germany and – at the earliest – on the date the announcement of the KAAD receive balticfinance.
- 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 45th birthday.
- It is possible to extend the insurance within the maximum duration upon prior approval by HanseMerkur.
- The maximum duration is 3 years – 5 years are possible on inquiry.
- If the date of entering one of the countries stated above is not yet known, the intended date must be stated; subsequently, the actual date of entry or departure must be proven to balticfinance within 31 days
- The contract can be terminated early with effect from the date of departure. Already paid premiums beyond that date will be reimbursed.
- Insurance cover is also granted for stays of up to 6 weeks in the home country or third countries (vacation), provided the insurance policy has been taken out for a minimum duration of 12 months. With expeditions an insurance cover of 365 days exists.
- HanseMerkur will supply separate insurance policies.
- For linguistic pupils the premiums are subtracted directly with the KAAD and at the beginning of the study with the scholar
- For scholars who will immediately get into the study, the first premium will be paid by the KAAD. The bank connection for the following premiums is to be announced within 31 days after entry to balticfinance.