

Product Information Sheet

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. The insurance cover begins at the earliest with the entry in Germany. For due dates and other details, please refer to section § 3 of the Terms and Conditions of Insurance.

The first premium is paid by the KAAD. KAAD pays the premium during the linguistic school, during the study you are responsible for the payment of the premium.

Valid only to scholars without linguistic school: If you have given no account connection with the application of the health insurance, announce within 31 days after your entry in Germany this to balticfinance.

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 at the earliest not before the agreed date of commencement, and it ends on the agreed expiry date.

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.

REISE-UNFALLVERSICHERUNG:

Für Unfälle, die auf Trunkenheit oder Drogenkonsum beruhen. Keine Unfälle sind Krankheiten und Abnutzungserscheinungen wie z. B. Rückenleiden durch ständiges Sitzen, Schlaganfälle oder Herzinfarkt.

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

REISE-HAFTPFLICHTVERSICHERUNG:

Für Schäden, die an geliehenen, verpachteten und gemieteten Sachen entstehen.

You take other exclusions please from the „general restrictions “ and „restrictions of the insurance cover “ in the respective segments of the terms and conditions.

Travel insurance for KAAD scholars and their family member

Tariff VB-KV 2009 KAAD and VB-RS 2009 KAAD

A tailor-made insurance cover for KAAD scholars. A variety of combinations can be taken out.

PERSONS ELIGIBLE FOR BEING INSURED:

KAAD scholars and their family member are able of assurance up to the age of 45 years (45-th birthday) with foreign nationality during a passing stay in Germany

TRAVEL HEALTH INSURANCE (KAAD)

Tariff Profi

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 the standard rate
 - according to sections A, E and O (technical performances) up to the standard rate
 - in any other cases up to the standard rate
- medically prescribed medicines and dressings
- medically prescribed massages, medical packages and inhalations up to EUR 250.-/year
- pregnancy check-ups and treatment
- delivery after a waiting period of 8 months
- medically prescribed adjuvants following an accident
- sight aid per insured year at 100% up to EUR 150,-
- painkilling dental treatment incl. simple fillings up to EUR 750.00 / insured year at 100 %
- restoring function of dentures per insured year at 50% up to EUR 1,500 / per insured year
- denture required due to accident: up to EUR 2,500 per insured year
- cost of in-patient treatment in multiple-bedded room
- transportation to in-patient treatment at the nearest hospital
- medically required rehabilitation measures
- coverage on expedition in the native country or other countries up to 365 days
- cost of patient's transportation to home country
- repatriation/funeral costs up to EUR 10,000
- travel costs for relatives (return journey) in the event of in-patient treatment of the insured person
- **no excess**

Please note the limitation of benefits stipulated under § 6 of VB-KV 2009 (KAAD) of the complete insurance terms and conditions.

TRAVEL ACCIDENT INSURANCE (KAAD)

Tariff Standard

Sums assured

- In the event of death EUR 5.000,-
- In case of invalidity EUR 25.000,-
(Progression 350% - 100% Invalidity = EUR 87.500,-)
- for rescue cost EUR 2.500,-

Tariff Komfort

Sums assured

- In the event of death EUR 5.000,-
- In case of invalidity EUR 40.000,-
(Progression 350% - 100% Invalidität = EUR 140.000,-)
- for rescue cost EUR 2.500,-

TRAVEL LIABILITY INSURANCE (KAAD)

Tariff Standard

• Sums assured

- Lump sum cover for personal injuries and damage to property EUR 1 Mio.
- damage to rented property EUR 25.000,-
- deportation costs EUR 1.000,-

Tariff Komfort

• Sums assured

- Lump sum cover for personal injuries and damage to property EUR 2,5 Mio.
- damage to rented property EUR 25.000,-
- deportation costs EUR 5.000,-