

Travel insurance for pupils and students staying up to 5 years Premiums VB-KV 2008 (S) / VB-RS 2008 (S)

A tailor-made insurance cover for au pairs. A variety of combinations can be taken out.

PERSONS ELIGIBLE FOR BEING INSURED:

Eligible for being insured are pupils, students, language students, graduate students studying for a doctorate, scholarship holders up to the age of 35 years (35th birthday):

- provided they are foreign nationals temporarily staying in the Federal Republic of Germany,
- or provided they are German nationals studying abroad,
- or provided they have a different nationality and their permanent residence in Germany for more than 2 years and study abroad.

TRAVEL HEALTH INSURANCE (S)

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 250.-/year
- pregnancy check-ups and treatment
- delivery after a waiting period of 8 months
- medically prescribed adjuvants following an accident
- painkilling dental treatment incl. simple fillings up to EUR 250.00 / insured year at 100 %
- restoring function of dentures per insured year at 50% up to EUR 1,000 / 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
- cost of patient's transportation to home country
- repatriation/funeral costs up to EUR 10,000
- no excess**

PROFI Premium

Compensation payment for:

- Costs of outpatient treatment: cf. BASIC Premium
- medically prescribed medicines and dressings
- medically prescribed massages, medical packages and inhalations up to EUR 500.-/year
- pregnancy check-ups and treatment
- delivery after a waiting period of 8 months
- medically prescribed adjuvants following an accident
- 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
- 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**

PREMIUM Premium

Compensation payment for:

- Costs of outpatient treatment: cf. BASIC Premium
- medically prescribed medicines and dressings
- medically prescribed massages, medical packages and inhalations
- pregnancy check-ups and treatment
- delivery after a waiting period of 8 months
- medically prescribed adjuvants following an accident
- painkilling dental treatment incl. simple fillings up to EUR 1,000.00 / insured year at 100 %
- restoring function of dentures per insured year at 50% up to EUR 2,000 / 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
- cost of patient's transportation to home country
- repatriation/funeral costs up to EUR 10,000
- travel costs to the home country if a relative has fallen ill: up to EUR 1,000
- 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 2008 (S) of the complete insurance terms and conditions.

TRAVEL ACCIDENT INSURANCE (AP)

Premium:	STANDARD	COMFORT
Sums assured		
<input type="radio"/> In the event of death	EUR 5,000	EUR 5,000
<input type="radio"/> In case of invalidity	EUR 25,000	EUR 40,000
<input type="radio"/> for rescue costs	EUR 2,500	EUR 2,500
<input type="radio"/> progression in the event of complete invalidity	350%	350%

2. LIABILITY INSURANCE (AG)

Premium:	STANDARD	COMFORT
Sums assured		
<input type="radio"/> Lump sum cover for personal injuries and damage to property	EUR 1 million	EUR 2.5 million
<input type="radio"/> damage to rented property	EUR 25,000	EUR 25,000
<input type="radio"/> loss of key	-----	EUR 250.-
<input type="radio"/> deportation costs	EUR 1,000	EUR 5,000