

**FOR GERMAN STUDENTS with EUROVACANCES ONLY!**  
**IMPORTANT INFORMATION FOR HOST FAMILIES**

Dear Host Family,

We would like to familiarize you with the insurance plan for your German exchange student through their German partner organization, EuroVacances. Upon departure from Germany, your student holds health and travel liability coverage for a time period of 5 or 10 months through the German insurance company, Hanse-Merkur Reiseversicherung AG. He/She received detailed coverage information, an insurance card with the policy number, and a claim form prior to his/her arrival in your home.

**1. If your student wants to claim damages:**

- Complete the claim form and include all necessary information asked for in the claim form.
- Include all original receipts of treatment costs and prescriptions (make copies for your own records).
- Send the claim form together with all receipts to the appropriate address listed below.

***For students in the U.S.A.:***

MedCare International, Inc.  
12480 West Atlantic Boulevard, Suite 2  
Coral Springs, FL 33071  
Attn: Mrs. Lacroix/Mrs. Schmidt

***For students in all other countries:***

Hanse-Merkur Reiseversicherung AG  
Abt. RLK, Schadenregulierung  
Siegfried-Wedells-Platz 1  
20352 Hamburg

**2. If your student needs immediate medical help (hospital stay, surgery, etc):**

- Please call the emergency number shown below and inform Nacel Open Door at 1-800-622-3553! When calling the emergency number please indicate the name of the student and the insurance policy number (on the insurance card your student has with him/her).

***For students in the U.S.A.:***

Emergency center: 1-800-397-9905

***For students in all other countries:***

Worldwide emergency phone: **(0049)180-525-62 56**

**3. If your student has general questions about the insurance coverage:**

- Contact the German partner organization, EuroVacances.

❖ **Traveler's Health Insurance**

*Insurance Coverage*

Costs of medical and dental treatment required as a result of illnesses and accidents will be covered. Specifically, these are as follows:

- Medical treatment including pregnancy treatment
- Medication and dressings prescribed by a physician
- X-ray examinations
- Hospital in-patient treatment in the general category. There is no limit as to the number of days as an in-patient or in hospitalization
- Repatriation if medically necessary and on physicians's instructions
- Emergency transport by ambulance to a local hospital
- Costs of dental treatment including simple fillings
- In case of death, transportation or funeral costs up to a maximum of 10,000.- EUR

*Limitations of Traveler's Health Insurance*

No liability exists:

- for any existing medical condition known at commencement of the insurance and the results of same, as well as the result of any medical condition or accidents treated within six months prior to commencement of the insurance;
- for illnesses and accidents caused deliberately, incl. their consequences;
- for recuperative, sanatorium and rehabilitation treatment, and treatment for addictions;
- for out-patient therapy in a spa or health resort. This restriction does not apply if the treatment becomes necessary due to an accident occurring there. The restriction does not apply to illnesses of the insured if he/she is only visiting the spa or health resort, and has not been staying there for health-treatment purposes;
- for psychoanalytical or psychotherapeutic treatment;
- for childbirth or termination of pregnancy;
- for devices (e.g. glasses and contact lenses), even if medically prescribed, unless they become necessary due to an accident and aid treatment;

❖ **Travel Liability Insurance**

The General Insurance Conditions for Travel Liability Insurance (AHB) including the Special Insurance Conditions are applicable. The sum insured is 1,000,000.- EUR for bodily and 500,000.- EUR for material damage. The maximum sum payable for damage to rented items is 25,000.- EUR.

**FOR GERMAN STUDENTS with EUROVACANCES ONLY!**