

Product Information Sheet

Young Travel - Foreign Travel Health Insurance for up to five years (Outgoing)

This information sheet is intended to give you a quick overview of the various options available for the insurance of your choice. 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 contract, 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!

Insured circle of persons:

Those eligible for insurance are au pairs, pupils, language students, students, scholarship holders, doctoral candidates, participants in work & travel programs or other persons who can prove that they are temporarily abroad to take part in further-educational measures up to the age of 35 (35th birthday).

Travel Health Insurance Basis Tariff

Reimbursement of the costs of:

- ✓ out-patient medical treatment
- ✓ medicaments and dressing materials
- ✓ pregnancy examinations per insurance year, EUR 250
- ✓ child delivery after a waiting period of 8 months
- ✓ insurance benefits for premature birth
- ✓ prescribed therapeutic adjuvants
- ✓ pain management dental treatment, per insurance year EUR 250
- ✓ accident-related dental prostheses, EUR 500
- ✓ in-patient costs of medical treatment
- ✓ information on local doctors
- ✓ information transfer from doctor to doctor
- ✓ radiation treatment, light therapy and other forms of physical treatment
- ✓ x-ray diagnosis
- ✓ operations
- ✓ medically necessary rehabilitation measures
- ✓ transport by ambulance for in-patient treatment
- ✓ medically indicated evacuation
- ✓ costs for an accompanying person in the event of evacuation
- ✓ repatriation costs or funeral expenses abroad, up to EUR 10,000
- ✓ follow-on services abroad
- ✓ remuneration of expenses for in-patient treatment, max. of 14 days, EUR 25 a day for out-patient treatment, one-time EUR 15
- ✓ optional hospital daily benefits for up to a max. of 30 days, EUR 25 a day
- ✓ costs of treatment in the home country, up to a max. of 6 weeks per insurance year
- ✓ **no retained risk**

Travel Health Insurance Premium Tariff

Reimbursement of the costs of:

- ✓ out-patient medical treatment
- ✓ medicaments and dressing materials
- ✓ forwarding of pharmaceutical products
- ✓ pregnancy examinations
- ✓ child delivery after a waiting period of 8 months
- ✓ insurance benefits for premature birth
- ✓ prescribed therapeutic adjuvants
- ✓ pain management dental treatment
- ✓ dental prostheses at 50 % (after a waiting period of 6 months), up to EUR 2,000
- ✓ accident-related dental prostheses, EUR 2,000
- ✓ in-patient costs of medical treatment
- ✓ information on local doctors
- ✓ information transfer from doctor to doctor
- ✓ radiation treatment, light therapy and other forms of physical treatment
- ✓ massages, packs, inhalation treatment, physiotherapy
- ✓ x-ray diagnosis
- ✓ operations
- ✓ medically necessary rehabilitation measures
- ✓ transport by ambulance for in-patient treatment
- ✓ hospital visit (minimum period of stay in hospital of 14 days), up to EUR 1,000
- ✓ medically indicated evacuation
- ✓ costs for an accompanying person in the event of evacuation
- ✓ repatriation costs or funeral expenses abroad
- ✓ follow-on services abroad
- ✓ telephone costs for establishing contact with the emergency-call centre, up to EUR 25
- ✓ remuneration of expenses for in-patient treatment, max. of 14 days, EUR 75 a day for out-patient treatment, one-time EUR 25
- ✓ optional hospital daily benefits for up to a max. of 30 days, EUR 75 a day
- ✓ preventive examinations (after a waiting period of 6 months), EUR 200 per insurance year
- ✓ out-patient psychoanalytical treatment (up to 5 sessions per insurance year, EUR 1,000)
- ✓ costs of treatment in the home country, up to a max. of 6 weeks per insurance year
- ✓ **no retained risk**

For performance excluded (carve-outs) please refer to the Terms and Conditions of Insurance, VB-KV 2013 (YT-Out), section III.3.

Product Information Sheet

Travel Accident, Liability, Luggage and Emergency Insurance for up to 5 Years (Outgoing)

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Insured circle of persons:

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Emergency Insurance Kompakt Tarif

Reimbursement of the costs of:

In the event of illness/accident

- ✓ declaration of acceptance (loan) of hospital costs EUR 10,000
- ✓ transportation by ambulance EUR 1,000

In cases of travel discontinuation or delayed return journey (loan covering additional costs)

- ✓ kidnapping EUR 10,000
- ✓ travel message 100 %

In cases of criminal prosecution

- ✓ help in the event of imprisonment and threatening imprisonment (loan) EUR 1,000
- ✓ loan for bail EUR 10,000

In cases of loss of means of payment and documents

- ✓ loss of travellers' means of payment (loan) EUR 1,000
- ✓ help in cases of loss of credit cards and EC or Maestro cards 100%
- ✓ loss of travel documents 100 %

Help in the event of rebookings/delays

- ✓ help in the event of rebookings/delays 100 %

Emergency Insurance Komfort Tarif

Reimbursement of the costs of:

In the event of illness/accident

- ✓ declaration of acceptance (loan) of hospital costs EUR 15,000
- ✓ transportation by ambulance EUR 2,500

- ✓ return transport of luggage: We organize and pay for the additional return of the luggage, if all of the co-insured adults have already been returned home or have died 100 %

- ✓ the costs of the return journey to the home country in the event of the illness of family relatives EUR 1,000

In cases of travel discontinuation or delayed return journey (loan covering additional costs)

- ✓ illness, accident or death 100 %
- ✓ kidnapping EUR 15,000
- ✓ travel message 100 %

In cases of criminal prosecution

- ✓ help in the event of imprisonment and threatening imprisonment (loan) EUR 2,500
- ✓ loan for bail EUR 15,000

In cases of loss of means of payment and documents

- ✓ loss of travellers' means of payment (loan) EUR 2,500
- ✓ help in cases of loss of credit cards and EC or Maestro cards 100%
- ✓ loss of travel documents 100 %

Help in the event of rebookings/delays

- ✓ help in the event of rebookings/delays 100 %

Travel Liability Insurance - Kompakt Tarif

Cover sums for

- ✓ personal injury and material damage EUR 1 million
- ✓ damage to hired or rented property EUR 10,000
- ✓ damages in the host family's household EUR 2,500
- ✓ damages in the host family's household EUR 2,500

Travel Liability Insurance - Komfort Tarif

Cover sums for

- ✓ personal injury and material damage EUR 2.5 million
- ✓ damage to hired or rented property EUR 25,000
- ✓ loss of keys EUR 250
- ✓ damages in the host family's household EUR 2,500

Travel Accident Insurance - Kompakt Tarif

Insurance sums

- ✓ in the event of death EUR 10,000
- ✓ (in cases of children up to age of 18) EUR 5,000
- ✓ in cases of invalidity EUR 20,000
- ✓ (with progressive grading, 350 %)

Travel Accident Insurance - Komfort Tarif

Insurance sums

- ✓ in the event of death EUR 20,000
- ✓ (in cases of children up to the age of 18) EUR 10,000
- ✓ in cases of invalidity EUR 40,000
- ✓ (with progressive grading, 350 %)
- ✓ rescue costs EUR 5,000
- ✓ cosmetic surgery EUR 5,000

Luggage Insurance Komfort Tarif

- ✓ insurance sum up to EUR 2,000
- ✓ no retained risk

The term "luggage" is taken as referring to goods for one's personal travelling requirements, that are taken along on the journey, as well as presents and souvenirs purchased during the journey.

For performance excluded (carve-outs) please refer to the respective Terms and Conditions of Insurance, VB-RS 2013 (YT-Out) section III

Version: May 2016