

Insurance Product Information Document

PROTECT

All pre-contractual and contractual information on the product is provided in other documents

What type of insurance is this?

International health insurance for globally mobile individuals staying abroad



What is insured ?

Inpatient treatment:

- ✓ General hospital treatment and accommodation and care in a single or twin-bed room
- ✓ Medical services
- ✓ Hospital costs
- ✓ Surgery and anaesthesia
- ✓ Drugs and dressings
- ✓ Therapies
- ✓ Cancer therapy
- ✓ Bone marrow / organ transplantations
- ✓ Home nursing care and domestic help
- ✓ Daily hospital allowance
- ✓ Inpatient rehabilitation
- ✓ Day care hospital treatment
- ✓ Transport to next available suitable hospital

Outpatient treatment :

- ✓ Medical services
- ✓ Cancer therapy, medicines, and oncology medical services
- ✓ Congenital conditions
- ✓ Over-the-counter medicines
- ✓ Physiotherapy, including massage
- ✓ Therapeutic aids and appliances
- ✓ Drugs and dressings
- ✓ Transport to the nearest suitable doctor or hospital

Disclaimer : Various limits and deductibles and exclusions may apply for different benefits. For more information please consult your contractual documents



What is not insured ?

- ✗ Diseases, death and the consequences of accidents due to military operations, military service, riot and civil commotion, not expressly included in the insurance
- ✗ Illnesses, treatment and accidents caused wilfully nor their consequences or for treatment or stays in an institution for drug withdrawal.
- ✗ Cosmetic measures of all types and their consequences.
- ✗ The consequences of a suicide attempt.
- ✗ Cures and treatments as well as for rehabilitation in a sanatorium.

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Are there any restrictions on cover?

- ! If insurance cover relates to region 2 (Worldwide excluding the United States) then in the event of temporary travel outside these countries (i.e. in the event of temporary residence for a maximum of six weeks) then insurance cover shall only apply for medical emergencies, accidents and death.
- ! Travel for the purpose of treatment in a non-agreed region is not insured.
- ! If medical care or other treatment delivered shall exceed that which is medically necessary then the insurer may reduce its benefits accordingly.

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Where am I covered?

- ✓ The insurance is valid for the following regions:
- ✓ Region 1: Worldwide
- ✓ Region 2: Worldwide excluding the United States



What are my obligations?

- When subscribing to the policy the policyholder is obliged to answer all the insurer's questions truthfully and completely. The premium is set on this basis.
- The *policyholder* or the *insured* person is obliged to disclose any change relating to the insurance policy that is likely to cause a significant and lasting increase in the risk insured.
- The policy holder is obliged to pay his insurance premiums in accordance with the stipulations of the contract. The first premium is payable not later than the date of policy issue.
- The *policyholder* and/or the *insured* person(s) must declare any claim to the *insurer* as soon as possible and in any case within three years from the occurrence.
- The *policyholder* and/or the *insured* person(s) must immediately give the *insurer* all relevant information and answer all questions addressed to them.



When and how do I pay?

Unless otherwise agreed, the legally permissible premiums, policy charges and taxes are payable in advance at the insurer by bank transfer, direct debit or credit card debit. Payment of premiums is an obligation from the policyholder.

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When does the cover start and end?

The insurance policy begins on the date specified in the Particular Conditions (policy effective date). The insurance policy is valid for one year and is renewed on a tacit renewal basis for another period of one year unless cancellation notice has been served in time.



How can I cancel the contract?

The policyholder is entitled to cancel the insurance in total or for individual insured parties at the end of each policy year, but no sooner than the end of the agreed policy period. Cancellation notice must be sent no later than 30 days before the annual premium due date or else 30 days before the anniversary date of the effective date of the contract. The policyholder also has the right to cancel for a period of 30 days from the date of dispatch of the maturity notice by the insurer. Termination shall take effect on the second business day after serving cancellation notice, but at the earliest on the policy renewal date.

The contract ends when the policyholder's stay abroad is ended and the policyholder permanently returns back to the country of origin.