

## Travel Health Insurance

Treatment costs resulting from acute illness (only emergencies) and accidents while travelling abroad will be refunded.

Doctors and hospitals can claim costs directly through Klemmer International Versicherungsmakler GmbH, as long as the Treatment Protocol, signed by the insured and the doctor/hospital, is handed in together with the bill.

### **Out-patient and in-patient coverage up to 100%:**

- Acute out-patient treatment: coverage of 100% of the cost up to 1,7 times of the GOÄ (no "Analogberechnung", i.e. no reimbursement for similar medical procedures as covered by the GOÄ)
- Prescribed medication and accessories (excluding nutrition supplements, tonics and cosmetics). There is a personal contribution of € 5 per prescription
- Prescribed medication for first time treatment of injuries resulting from accidents
- Alternative homeopathically treatment where it is administered by a General Practitioner and does not exceed traditional treatment costs.
- Treatment during pregnancy (basic treatment) and delivery if conceived within the contract period
- In-patient treatment including operations in standard-care
- Medically prescribed transportation, including transportation to home country where it makes medical sense and is justifiable
- Transfer and funeral costs up to a maximum of **€ 11,000**.
- Out-patient rehabilitation treatment in rehabilitation institutions for a maximum of 20 treatment days, as long as this is necessary to avoid, reduce, or balance disability or permanent care, or prevent these conditions from deteriorating or to reduce their consequences. **(pre-authorization required)**
- Manual Therapy, massages, lymphatic drainage and the like up to € 250 for the complete contract period **(pre-authorization required)**
- Allergy tests **(pre-authorization required)**
- Acupuncture **(pre-authorization required)**
- Physiotherapy **(pre-authorization required)**
- Acute first-time treatment, as well as hypnosis and psychotherapy, for psychological or mental concerns and psychiatric illnesses (for a maximum of four days of in-patient treatment or 4 sessions of out-patient treatment.) **(pre-authorization required)**

### **Fully covered services by dentists and dental surgeons**

- Acute pain-relief dental treatment up to 2,0 times the amount set out in the GOZ/GOÄ (no "Analogberechnung", i.e. no reimbursement for similar medical procedures as covered by the GOÄ) for acute pain relief treatment (incl. pain induced root canal treatment and root fillings) up to a maximum of **€ 500** per year. Treatment in excess of **€ 260** to be pre-authorized through Klemmer International Versicherungsmakler GmbH. Treatment in excess of **€ 500** and pre-authorized through Klemmer International Versicherungsmakler GmbH will be reimbursed with 50%.
- Accident induced denture work to ensure ability to chew will be covered to 100% of the cost, up to a maximum of **€ 2,500** and after pre-authorization through Klemmer International Versicherungsmakler GmbH.
- Repair of already existing dentures as a result of an accident at 50% up to a maximum of **€ 1,000** over the entire insurance contract period (treatment in excess of **€ 260** to be preauthorized through Klemmer International Versicherungsmakler GmbH).

*This insurance meets and exceeds the standards and requirements of the decision of the European Council of 22 Dec 2003. The insurance is valid in all member states honoring the Schengen Treaty to the full. The minimum coverage of € 30,000 is exceeded several times over.*

## Personal Liability Insurance (subsidiary cover)

- Insurance coverage flat rate for personal injury and/or property damage ..... € 2,600,000
- Damage to own or rented living space or buildings of the host family or of the insured (**deductable amount of € 250 for damage to immovable property of the host family or the landlord**)
- Loss of house and apartment keys belonging to the host family ..... € 500

## Cost for deportation

- In case of deportation ordered by public authorities according to §§ 765, 773 German Civil Code (BGB) in conjunction with §§ 66 para. 2, 67 and 68 of the German law relating to foreigners up to a maximum of ..... € 6,000  
There is also a deferred liability after the contract has expired in case of late claims against the host family.

## Accident insurance

- In the event of death ..... € 5,000
- In the event of disability (basic cover) ..... € 60,000
- Total and permanent disability (350% progression) ..... € 210,000
- Cosmetic Surgery  
If the appearance of the insured person has been seriously and permanently impaired through an accident, cost for cosmetic surgery, including the necessary hospital stay, will be covered up to a maximum of ..... € 5,000
- Rescue costs  
If the insured person has suffered an accident covered under this insurance, the insurer will reimburse the necessary cost for search, rescue or salvaging work, including transportation to the nearest hospital, as long as this is medically necessary and endorsed by a GP or unavoidable as a result of the accident ..... € 5,000

The consumer information of the STUDENTS Insurance applies (05-2012): 'PREMIUM RATE', accessible via our Homepage at <http://www.klemmer-international.com/de/reiseversicherungen-fuer-schueler-und-studenten/in-deutschland-oder-oesterreich/students-versicherung/verbraucherinformationen.html>. The team at Klemmer International Versicherungsmakler GmbH will be delighted to answer all your queries at **Tel. 08041 7606-500, Fax 08041 7606-550, [leistung@klemmer-international.com](mailto:leistung@klemmer-international.com)**.