

Product information sheet Travel-Insurance for foreign students

You are interested in taking out HanseMerkur travel insurance? A good choice!

This information sheet provides you with a brief summary of your insurance options. However, please be aware that the information provided here is not comprehensive. The full content of the policy is set out in your insurance application, on your insurance certificate and in the Terms and Conditions of Insurance. In each case the insurance cover listed below only applies if you specifically take out this cover, i.e. if it is included within the scope of the insurance you have selected!

What type of insurance is provided?

Your insurance is a fixed-term travel insurance policy. The scope and individual benefits of your policy are determined by your chosen tariff.

What is the scope of my cover?

Travel liability insurance

If travel liability insurance is included in the scope of your travel insurance, you will be covered for the duration of your trip against damages arising from everyday risks for which you are responsible and in respect of which you are required to pay compensation to third parties. We will adjust the damages and check whether and to what extent an obligation to compensate exists. We will defend you against unjustified claims for damages and also provide you with legal protection in the event of unwarranted liability claims. A full description of the benefits is available in the Terms and Conditions of Insurance in the "travel liability insurance" section.

Travel accident insurance

If you take out travel accident insurance, we will pay a one-off amount (invalidity benefit) if you suffer permanent impairment as the result of an accident (e.g. restriction of mobility, paralysis or amputation). The amount of the invalidity benefit payable depends on the agreed insured sum and on the degree of impairment. A full description of the benefits is available in the Terms and Conditions of Insurance in the "travel accident insurance" section.

What do I need to take into account when paying the premium?

The level of the premium is based on cover chosen. The premium schedule for the individual insurance products shows you the exact premium payable for the relevant cover. Cover does not begin until premiums are paid. Information on due dates and further details on the payment of premiums are available in the Terms and Conditions of Insurance.

In which cases does HanseMerkur travel insurance not pay benefits?

Generally speaking, no benefit is payable if the policyholder or the insured person acts with intent in causing the insured event. Some cases are excluded from cover in the following insurance categories.

Travel accident insurance

Accidents due to inebriation or the consumption of drugs. Medical conditions and wear and tear to the body caused by

circumstances such as constant sitting, strokes or heart attacks are not considered to be accidents.

Travel liability insurance

Damages that occur to borrowed, leased or rented items.

What are my responsibilities on taking out a policy?

When concluding a policy you must provide all information truthfully and in full. If you do not do this, you put your cover at risk!

What are my responsibilities if an insured event occurs?

Keep the loss or damage as small as possible! Avoid anything that could lead to an unnecessary increase in costs. Notify HanseMerkur of the loss or damage immediately. You can find out more about your responsibilities under "Obligations" in the Terms & Conditions of Insurance.

What legal consequences result from non-compliance with these obligations?

It is very important to note that, if you are in breach of one of these obligations, HanseMerkur may reduce the benefits payable commensurate with severity of fault. This may even lead to the complete loss of insurance benefits. More information is available in the Terms and Conditions of Insurance ("Obligations" and Breach of obligations).

When does my insurance cover start and end?

Cover begins upon payment of premium, but not before the agreed time, and ends on the agreed expiry date.

How long is your contract valid and how can you terminate it?

Provided you have concluded a one-off insurance contract, your contract ends on the agreed insurance expiry date. If you have concluded an annual insurance contract, the contract extends respectively by one further year, provided it is not terminated in writing three months before contract expiry either by you or by HanseMerkur or there are other reasons for termination. If a contract expiry date is stated in the insurance policy, the insurance contract ends at the latest on this date without termination being required. Please refer to our insurance terms and conditions for further details.

A summary of the benefits of the travel insurance cover is provided on the following pages.

Insurable persons and capability of insurance

Capable of insurance are:

- A: Enrolled students, doctorate candidates, participants in language courses in preparation for studies and holders of a letter of acceptance, which entitles to admission to studies at a university, who as proven are temporarily staying in the Federal Republic of Germany in order to carry out further training measures, until attaining the age of 45 insofar as they have foreign citizenship.

- B: Holders of a letter of acceptance shall receive insurance cover for the duration of four weeks after entry into the country. The enrolment in a university must have been carried out respectively the language course preparing for studies must begin within this period of time.

- C: Non-working family members and children up to the age of 18 can be co-insured. The same limits shall apply with the persons who can be co-insured with the maximum age and with the insurance duration according and the waiting periods listed in Sections II and III of these insurance terms and conditions. New born children can be insured at the time of the completion of the birth without a waiting period insofar as no private or statutory health insurance cover exists otherwise for the child and the registration for the insurance of the child is carried out retrospectively two months after the day of the birth.

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
deportation costs	EUR 1,000
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
deportation costs	EUR 5,000
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 invalidity (with progressive grading, 350 %)	EUR 20,000

Travel Accident Insurance - Komfort Tarif

Insurance sums

in the event of death	EUR 20,000
in cases of invalidity (with progressive grading, 350 %)	EUR 40,000
escue costs	EUR 5,000
osmetic surgery	EUR 5,000

The benefits mentioned above are showing an extract. Only the complete terms and conditions VB-RS 2017 (SFE2-D) are decisive for the coverage.