

Private health insurance

Fact sheet on insurance products

Advigon Versicherung AG

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Young Travel (YT)

This fact sheet provides you with a brief overview of your insurance cover in the Basic or Professional version of the Young Travel (YT) rate. This information is not exhaustive. You will find details on your insurance contract in the General Conditions of Insurance for health insurance – Young Travel, as well as in the insurance application and the insurance certificate. Please read the documents in their entirety to ensure you have all the necessary information.

What type of insurance is this?

It is non-substituting private insurance for healthcare costs incurred by persons only temporarily in the Federal Republic of Germany. It expands your cover for healthcare cost risk.



What is insured?

Basic and Professional rate versions

- ✓ Outpatient medical treatment, including medication and bandages prescribed in the course of this treatment.
- ✓ Acutely necessary pain-relieving dental treatment.
- ✓ Radiation, light and other physical treatments.
- ✓ Aids as a result of an accident.
- ✓ Inpatient medical treatment and operations.
- ✓ Rehabilitation measures.
- ✓ Dentures required due to accident.
- ✓ Pregnancy treatment and treatment for premature birth, as well as pregnancy examinations and childbirth.
- ✓ Patient transportation and medically necessary repatriation, including accompanying person.
- ✓ Return of body to home country or burial in the Federal Republic of Germany.
- ✓ Daily allowance for stays in hospital as reimbursement for inpatient medical treatment and operations as well as patient transportation.
- ✓ Run-off liability until the patient is able to travel again, even after the agreed end of the insurance.

Other insured benefits exclusively in the Professional rate

- ✓ Massages, packs, inhalations and physiotherapy, medical check-ups aimed at the early detection of cancer, outpatient psychoanalytic and psychotherapeutic treatment, dentures required other than due to accident, patient visit for extended stays in hospital.



What is not insured?

- ✗ Not insured in the Basic rate version: Massages, packs, inhalations and physiotherapy, medical check-ups aimed at the early detection of cancer, outpatient psychoanalytic and psychotherapeutic treatment, dentures required other than due to accident, patient visit for extended stays in hospital.
- ✗ There is no insurance cover for private medical treatment and separately charged accommodation (optional benefits).
- ✗ There is no insurance cover for treatment that was the sole reason or one of the reasons for commencing the trip.
- ✗ There is no insurance cover for treatment that you already knew would be necessary, if you were to continue with your stay as planned, when you embarked on the trip.
- ✗ There is no insurance cover for illnesses and accidents based on intent.

You will find other restrictions on the benefit obligation in Section II No. 3 of the General Conditions of Insurance.



Are there cover restrictions?

- ! Medical treatment in Germany is only reimbursed up to the standard maximum rates according to the Scale of Fees for Doctors (*Gebührenordnung für Ärzte – GOÄ*) and the Scale of Fees for Dentists (*Gebührenordnung für Zahnärzte – GOZ*).

You will find additional cover restrictions in Section I – Overview of benefits under the General Conditions of Insurance for health insurance – Young Travel.



Where am I insured?

- ✓ The insurance cover applies during the temporary stay in Germany and for temporary trips to countries outside Germany and outside your home country if the requested insurance term is less than one year. Your home country is the country in which you had your permanent residence before your temporary stay in Germany. For trips to the USA and Canada, the insurance cover is strictly limited to 14 days per trip.
- ✓ In the case of contracts with a term of at least 12 months, there is also insurance cover for trips to your home country. This cover is for all trips home collectively for a maximum of six weeks in total per insurance year.



What obligations do I have?

- When you apply for the insurance cover, we will ask you some questions. You are obligated to answer these honestly. You will receive the "Notice pursuant to Article 19(5) of the German Insurance Contract Act (*Gesetz über den Versicherungsvertrag – VVG*)" and thereby be informed about the consequences of violating this disclosure obligation prior to concluding the contract.
- If requested by the insurer, you are obligated to provide any information that is required to determine the insured event or the benefit obligation of the insurer and its scope.
- As an insured person, you must endeavour to minimise the damage wherever possible and not to take any actions that will impede recovery.
- You must be able to prove your arrival in Germany or trips outside of Germany, if requested by Advigon.



When and how do I pay?

- The premium is due immediately upon conclusion of the contract. The insurance certificate indicates when and whether you must pay additional premiums. Depending on the agreement, the payment can be made monthly, quarterly, biannually, annually or all at once. You select your desired payment method when applying for the insurance cover. You can choose between credit card, SEPA direct debit or PayPal.



When does the cover start and end?

- The insurance cover will commence at the time specified in the insurance certificate (contract inception date) following the end of the waiting periods.
- The contract is concluded for the entire term of the stay, but for a maximum insurance term of five years. The maximum insurance term will decrease if similar insurance contracts are taken out with other insurers.
- The insurance cover ends with the death of the insured person. It also ends if the policyholder dies, unless the insured persons name a new policyholder within two months.
- The insurance cover also ends upon expiry, in the event of medically necessary repatriation to your home country or if the requirements governing eligibility for insurance cease to be met.



How can I cancel the contract?

- You can cancel the contract in writing or in text form within the period set forth by law.