



TRAVEL COVER FOR FOREIGN-NATIONAL VISITORS – STAYS LASTING UP TO FIVE YEARS

Who is eligible for insurance?

Foreign-national visitors who are in Germany temporarily – until they turn 75.

Target market definition and sales strategy

Target market: for travellers who will be in Germany temporarily

Sales strategy: via all sales channels that arrange incoming travel to Germany and in direct business via the Internet; if necessary following provision of advice



Travel health insurance benefits

Travel health insurance - rate for foreign-national visitors (ADAKVI2)	Basic	Professional
Outpatient medical treatment pursuant to the Scale of Fees described in Section III 1.2	100 %	100 %
Pain-relieving dentistry pursuant to the Scale of Fees described in Section III 1.2 per insurance year	EUR 500	EUR 1,000
Medication and bandages	100 %	100 %
Radiation, light and other physical treatments	100 %	100 %
Massages, packs and inhalations per insurance year	EUR 300	100 %
Aids as a result of an accident per insurance year	EUR 500	100 %
Aids per insurance year (where Advigon Versicherung AG consents to these in advance)	Not insured	EUR 500
Repairs of existing aids per insurance year	Not insured	EUR 250
Visual aids	Not insured	EUR 200
Surgery	100 %	100 %
Inpatient treatment on a general (not private) ward (room containing several beds), excluding optional benefits (treatment by a private doctor)	100 %	100 %
Medical check-ups aimed at the early detection of cancer per insurance year	Not insured	EUR 300
Medical check-ups for children based on the programmes introduced by law in Germany	Not insured	100 %
80% of the invoice amount for medically necessary dentures per insurance year	Not insured	EUR 1,250
Dental check-ups per insurance year	Not insured	EUR 200
Medically necessary pregnancy treatment due to complaints	100 %	100 %
Pregnancy check-ups and childbirth	Not insured	100 %
Patient transportation to and from hospital	100 %	100 %
Repatriation where it makes medical sense	100 %	100 %
Return of body to home country or burial in the Federal Republic of Germany	EUR 10.000	EUR 10.000
Option of daily allowance for stays in hospital for inpatient treatment	EUR 75	EUR 75
Run-off liability until the patient is able to travel again for a maximum term of	Three months	Three months
Excess per insured event	EUR 25	EUR 25



Travel health insurance premiums

Daily travel health insurance premiums								
For stays of 0 to 5 years	Basic				Professional			
	up to the age of 65		from the age of 65 to the age of 75*		up to the age of 65		from the age of 65 to the age of 75*	
	per person in EUR	Code	per person in EUR	Code	per person in EUR	Code	per person in EUR	Code
	2.40	54773	8.60	54774	3.40	54775	12.70	54776

* The insurance ends on the individual's 75th birthday at the latest.

Travel health insurance is tax-free in general pursuant to section 4 (1) no. 5b of the German Insurance Tax Act (Versicherungsteuergesetz).

The scope of insurance cover is governed by the content of the General Conditions of Insurance ADAKVI2 and the insurance certificate. Please also refer to the benefit restrictions in Section III 4 of the General Conditions of Insurance ADAKVI2.

Important information

Who is eligible for insurance?

Individuals up to the age of 75, provided they are only in the Federal Republic of Germany temporarily.

Conclusion period

The general waiting period is 31 days. This ceases to apply if the application is submitted no later than 31 days after entering the country.

Inception of the insurance cover

The insurance cover will commence at the time specified in the insurance certificate (contract inception date) following the end of the waiting periods. This is subject to the proviso that the insurance contract has been established. No benefits will be paid for insured events occurring prior to the beginning of the insurance cover or before the end of the waiting period.

The arrival date is not yet final

If the arrival date is not yet final, e.g., when a visa is being applied for, the planned date is to be taken as a basis, with the actual arrival/departure date then being notified to Advigon Versicherung AG in writing within 31 days of arrival.

The stay is extended

You can apply for follow-up insurance if the follow-up contract falls within the maximum insurance term of five years. The follow-up insurance must be applied for before the originally agreed insurance term ends, and the insurer must have consented to it.

Insurance cover is then provided for insured events, illnesses and their consequences that arose for the first time after the follow-up insurance was applied for. With this in mind, we would recommend that the contract be concluded for the entire term from the outset.

Early departure

If you leave the country early, the contract will end on that very day. If you submit notice of termination at a later date, Advigon Versicherung AG must be provided with suitable proof (e.g., flight ticket, new proof of insurance) that your trip has ended. We will then terminate the contract and reimburse any excess premium amounts that have been collected.

Insurance certificates

The policyholder will receive separate insurance certificates from Advigon Versicherung AG.

How to take out the policy

Internet (booking assistant).

Advigon Versicherung AG
Postfach 1130
Drescheweg 1
9490 Vaduz
LIECHTENSTEIN