



YOUNG TRAVEL INCOMING - TRAVEL TO GERMANY LASTING UP TO FIVE YEARS

Who is eligible for insurance?

Travellers under the age of 35 who are staying in Germany temporarily as au pairs, pupils, students, interns or participants in work & travel programmes.

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 - Young Travel rate (ADAKVI3)	Basic	Professional
Outpatient medical treatment pursuant to the Scale of Fees described in Section III 1.2	100 %	100 %
Pain-relieving dental treatment pursuant to Scale of Fees for Dentists per insurance year	EUR 250	100 %
Medication and bandages	80 %	100 %
Radiation, light and other physical treatments	100 %	100 %
Massages, packs, inhalations and physiotherapy	Not insured	100 %
Aids as a result of an accident	100 %	100 %
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 %
Medically necessary rehabilitation measures	100 %	100 %
Medical check-ups aimed at the early detection of cancer per insurance year	Not insured	EUR 200
Outpatient psychoanalytic and psychotherapeutic treatment (up to 5 sessions per insurance year)	Not insured	EUR 1,000
Dentures required due to accident	EUR 500	EUR 2,000
Dentures at 50% of the reimbursable invoice amount per insurance year	Not insured	EUR 2,000
Medically necessary pregnancy treatment and treatment for premature birth	100%	100 %
Pregnancy examinations per insurance year	EUR 250	100 %
Childbirth, including costs for examinations and treatment performed by midwives	100 %	100 %
Patient transportation to and from hospital	100 %	100 %
Repatriation where it makes medical sense	100 %	100 %
Accompanying person for repatriation	100 %	100 %
Return of body to home country or burial in the Federal Republic of Germany	EUR 20,000	100 %
Patient visit for stays in hospital of more than 14 days	Not insured	EUR 1,000
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	100 %	100 %



Travel health insurance premiums

Daily travel health insurance premiums				
	Basic		Professional	
	up to the age of 35*		up to the age of 35*	
For stays from	per person in EUR	Code	per person in EUR	Code
Day 1 to day 365	1.19	54769	1.75	54771
Day 366 to day 1,825	1.65	54770	2.15	54772

* The contract inception date must lie before the individual's 35th birthday.

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 ADAKVI3 and the insurance certificate. Please also refer to the benefit restrictions in Section III 3 ADAKVI3.

Important information

Who is eligible for insurance?

Travellers under the age of 35 who can prove that they will be in the Federal Republic of Germany temporarily for further training, provided they are foreign nationals and/or have a place of residence abroad.

Conclusion period

The application to take out an insurance contract can be submitted at any time. It is to be submitted for the entire remaining duration of the stay in the Federal Republic of Germany. 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. We must be provided with proof of the date on which the individual entered the country on request.

The waiting period also ceases to apply in the event of accidents or medical assistance to avert an acute danger to the insured person's life. The existence of comparable previous insurance that was in force for an uninterrupted period between the date on which the individual entered the country and the contract inception date can count towards the general waiting period. The benefit restrictions set out in Section III.3 (Limitation of insurance cover) continue to apply without restriction.

Inception of the insurance cover

The insurance cover will commence at the time specified (contract inception date), but not prior to conclusion of the insurance contract, not before the end of any waiting periods and not before the border with a foreign country is crossed.

Stays in home country

You will enjoy insurance cover in your home country for up to six weeks within a one-year period if the contract was concluded for at least 12 months.

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.

Insurance period

The contracts are to be concluded for the entire term of the stay. If follow-up insurance is taken out, any insured events that have occurred are excluded for the extension period.

Insurance certificates

You 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