



ADVIGON



Your customer information

Travel health insurance
June 2026

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Unlike most contracts, THE INSURANCE POLICY is shaped by mutual trust.

THE CUSTOMER INFORMATION contains provisions stipulated by a legislator that ensures you as the policyholder to have the greatest possible amount of information about your insurance cover.

This brochure contains all the information important for your insurance cover and the insurance terms and conditions. Please keep the documents safe, together with your insurance documents.



**Dear customer,
Welcome to Advigon!**

We are pleased to welcome you to Advigon's world of products. Our customers' satisfaction and health are very close to our heart. This is reflected both in our products and in our customer service. We offer you personal customer assistance, quick and flexible solutions and up-to-date customised products.

What can you expect from the next few pages?

This brochure contains information about all of the issues that relate to your insurance policy - with particular reference to information about the content and extent of insurance cover. The general insurance terms and conditions are legally binding and govern all mutual rights and duties.

We are happy to help you with any questions you might have.

You can find the most important contact details here at a glance:

Contact for questions concerning contracts:

TEL.: 040 5555-4014
E-MAIL: client-services@advigon.com
WEB: www.advigon.com

Advigon Versicherung AG
Client-Services
20911 Hamburg

Contact for questions concerning benefits:

TEL.: 040 5555-4055
E-MAIL: claim-services@advigon.com
WEB: www.advigon.com

Advigon Versicherung AG
Claim-Services
20911 Hamburg

Advigon Versicherung AG



What is to be done in the event of a claim?

Dear client,

This information sheet contains important details to help you receive reimbursement as quickly as possible in the event of a claim and to prevent you from incurring costs for which you are responsible.

We therefore ask you to read the information carefully and to take note of the following points when submitting claims in the future:

In the event of a claim, please send us (Advigon Versicherung AG) the original treatment invoice with the following details:

- Insurance certificate number
- Reimbursement account/bank details

Please ensure that the original invoice from the doctor/hospital contains the following information for both outpatient and inpatient treatment:

- Name of the patient
- Disease name
- Duration of treatment
- Individual services provided by the doctor/hospital
- Exact details of the foreign currency
- Account details for the doctor/hospital

In the event of an accident, please consult a doctor immediately. If a third party is responsible for the accident, please gather as much of the following information as you can and provide it to us:

- All personal data of the person responsible for the accident
- Name of the liability insurer of the person responsible for the accident
- Description of what happened in the accident (including relevant photo documentation, if available)

Please note: incompletely submitted documents may result in delays in claims processing.

Wishing you all the best!
Advigon



Important information

The following information in accordance with Section 7 Paragraph 2 of the Insurance Contract Act (Versicherungsvertragsgesetz, VVG) gives you an overview of the basis of your insurance policy with Advigon Versicherung AG.

Please keep this customer information in a safe place. It is an integral part of your insurance policy.

Your insurer – summonable address

Advigon Versicherung AG, Drescheweg 1, 9490 Vaduz, LIECHTENSTEIN

Head Office: Vaduz
Registered in the Liechtenstein Commercial Register
FL-0002.181.006-7

Legally authorised representatives of Advigon Versicherung AG

Management:
Kai-Uwe Blum, Godehard Laufköter, Rinaldo Manetsch

Main business activity of Advigon Versicherung AG

Advigon Versicherung AG provides direct health and life insurance.

Responsible supervisory body

FMA Finanzmarktaufsicht (Financial Market Authority) Liechtenstein, Postfach 279,
Landstraße 109, 9490 Vaduz, LIECHTENSTEIN

Basis and main features of the insurance

The basis of the contract is your application, or request for a quote, the insurance certificate and general insurance terms and conditions (insurance terms and conditions for health insurance for foreign guests ADAKV12* or insurance terms and conditions for health insurance - Young Travel ADAKV13*).

Applicable law

The contractual relationship (including the relationship to the policyholder before the insurance policy is concluded) is subject to German law.

Insurer services

The insurance cover is supplementary, non-substitutive health insurance for persons who are only staying in the Federal Republic of Germany on a temporary basis.

For required medical treatment due to illness or the impact of an accident, there is entitlement to compensation for expenses for medical treatment and other agreed services within the health insurance. Please see the attached insurance product information document and the other policy documents mentioned for important features of the insurance policy and the scope of insurance services. Insurance benefits are due to you upon completion of the surveys required to establish the insured event and scope of benefits. So that you receive payment for your benefits as quickly as possible, we require supporting evidence from you. Please see Section III Clause 4.3 (ADAKV12*) or Section III Clause 5.3

(ADAKV13*) of the insurance terms and conditions for further details regarding this.

Premium amount

The total premium to be paid is calculated based on the extent of insurance cover selected by the policyholder. The respective premiums for the components of the insurance cover can be found in the premium overview.

Additional costs

No further costs such as fees are payable by you. Phone charges are payable when using our service lines. Health insurance is generally tax-exempt according to § 4 paragraph 1 no. 5 b) of the Insurance Tax Act.

Payment of premium

The first or one-off premium is due immediately, regardless of the right of withdrawal. Where renewal premiums have been agreed for long-term insurance contracts, these are due on the agreed date. Where it is agreed that an annual premium may be paid in instalments, only the first instalment of the first annual premium shall be deemed to be the first premium. If the premium cannot be collected for a reason that is beyond the control of the policyholder, the payment shall still be deemed to be on time if payment is made immediately upon receipt of a written payment request from the insurer. Further details can be found in the insurance terms and conditions.

Period of validity for the information provided

The information provided is valid for an unlimited period of time.

Implementation of the policy

The insurance policy comes into effect when Advigon Versicherung AG provides a declaration of acceptance to the application in writing or electronically, or issues an insurance certificate, or when Advigon Versicherung AG's offer is accepted in writing.

Commencement of insurance cover

Insurance cover commences upon receipt of the insurance certificate or a written declaration of acceptance, but not before the date shown on the insurance certificate to be the 'start' date (inception date) and only after any and all waiting periods have elapsed.

Contractual term

The contract is limited to the duration selected.

Expiration of the contract

The contract is concluded for the requested duration and shall expire on the agreed date, or when the temporary stay in Germany comes to an end.

Contractual clause on the competent court

Legal action may be brought against Advigon Versicherung AG at the Vaduz court, at a court in the place you are domiciled or at a court at your usual place of residence. If you move your place of domicile or usual place of residence after concluding the contract to a place that is not a European Union Member State or a signatory state to the European Economic Area Treaty, or if your place of domicile or usual place of residence is unknown at the time of initiating legal action, the Vaduz court shall be the competent court.

Contract language

The contractual terms and conditions and further information are in German. Communication between Advigon Versicherung AG and the policyholder is also carried out in German for the contractual term.

Note on extrajudicial arbitration procedures

If it has not been possible to reach an agreement with Advigon, an application for arbitration procedures and appeals can be sent to the following arbitration office: Schlichtungsstelle im Finanzdienstleistungsbereich, Postfach 343, 9490 Vaduz, LIECHTENSTEIN.

Note on the option to appeal to the FMA

You may contact the responsible supervisory authorities, FMA Finanzmarktaufsicht (Financial Market Authority) Liechtenstein, Postfach 279, Landstraße 109, 9490 Vaduz, LIECHTENSTEIN. Your option to take legal action is unaffected by this.

Important notice under Section 37 Paragraph 2 of the VVG: If the insured event occurs after the contract has been concluded and if the first or one-off insurance premium has not yet been paid at such time, Advigon Versicherung AG shall not be obligated to pay out any compensation, unless the policyholder is not responsible for non-payment.



Customer information for electronic contracts

The following information in accordance with Sections 312i and 312j of the German Civil Code (Bundesgesetzbuch, BGB) provides an overview for contracts that are concluded with Advigon Versicherung AG electronically.

Technical steps that result in a contract being concluded

You normally complete your application online and confirm electronic submission to us.

Online submission

Only when you click on the button



will your application be sent to us as an online conclusion of the contract. Your online application is then deemed to have been made. You will also receive a message from us confirming we have received the application. Your application will then be reviewed by us and if accepted, you will receive an insurance certificate. We will notify you if we cannot accept your application.

Additional notes on concluding contracts online

You should check your information before submitting the application online, and if required, you can use the button



to correct or add information.

You can save the application you have completed online as a PDF and print out your documents.

It is only possible to conclude the contract in German.

The contract wording shall be saved by us after the contract is concluded. You will then receive an insurance certificate which will document the status of the contract.

You have the option to obtain information about your insurance cover verbally or in writing at any time. In accordance with Section 3 of the Insurance Contract Act (Versicherungsvertragsgesetz), you also have the right to request transcripts of all clarifications given with regard to your contract. However, you will not have the option of accessing your contract data online after the contract has been concluded.



Notice pursuant to Section 19 Paragraph 5 of the VVG about the consequences of breaching the legal duty of disclosure

Dear customer,

So that we are able to properly review your insurance application form, we require you to answer the questions contained in the insurance application form truthfully and in full. You should also give details about circumstances to which you might not attach a great amount of importance.

If you have details that you don't want to share with your insurance broker, these must be given in writing immediately and directly to Advigon Versicherung AG, Postfach, Drescheweg 1 in 9490 Vaduz, LIECHTENSTEIN.

Please note that you are putting your insurance cover at risk if you provide incorrect or incomplete information. More details on the consequences of breaching the duty of disclosure can be found in the following information.

What pre-contractual duties of disclosure are there?

You are obligated to truthfully and fully disclose all of the circumstances you are aware of that could be relevant in terms of risk that we have asked for in writing or electronically up until the contractual declaration is submitted. If we have asked about circumstances that could be relevant in terms of risk in writing or electronically after your contractual declaration but before the contract is accepted, you are also obligated to disclose such information in this respect.

What consequences could there be if a pre-contractual duty of disclosure were to be breached?

1. Withdrawal and discontinuation of insurance cover

If you breach a pre-contractual duty of disclosure, we are entitled to withdraw from the contract. This shall not apply if you can demonstrate that this was not done intentionally or through gross negligence.

If you have breached a duty of disclosure through gross negligence, we have no right of withdrawal if we concluded the contract even if we were aware of the undisclosed circumstances, even if the contract was concluded under different conditions.

Insurance cover shall cease to exist in the case of withdrawal. If we give notice of withdrawal after an insured event has arisen, we shall remain obligated to provide benefits if

you demonstrate that the circumstance not disclosed or not disclosed properly was not causal for

- the occurrence or establishment of the insured event
- nor the establishment or extent of our obligation to provide benefits.

However, our obligation to provide benefits expires if you have intentionally or fraudulently breached the duty of disclosure.

In the case of withdrawal, we are entitled to a part of the contribution that corresponds to the contractual term that has lapsed up to the effective date of the withdrawal notice.

2. Termination

If we cannot rescind the contract because you have only negligently breached the pre-contractual duty of disclosure, we can terminate the contract by maintaining a notice period of one month.

Our right of termination is further excluded if we concluded the contract although we were aware of the undisclosed circumstances, even if the contract was concluded under different conditions.

3. Amendment to the contract

If we cannot withdraw from or terminate the contract because we concluded the contract although we were aware of the undisclosed circumstances that were relevant for risk, even if the contract was concluded under different conditions, the different conditions shall form an integral part of the contract at our request. If you have negligently breached the duty of disclosure, the other conditions shall form an integral part of the contract with retroactive effect. This may result in a retroactive increase in the contribution payable, or retroactive conclusion of risk cover for the undisclosed circumstance and in this respect, retroactive discontinuation of insurance cover. If you have breached a duty of disclosure for which you are not to blame, we are not entitled to amend the contract. If the amendment to the contract results in the contribution increasing by more than 10%, or if we exclude risk cover for the undisclosed circumstance, you may terminate the contract within a month of receiving our notification about the amendment to the contract with no notice. We will make you aware of this right in our notification.

4. Exercising our rights

We may only assert our rights of withdrawal, termination or right to amend the contract in writing within one month. The period begins on the date we become aware of the breach of the duty of disclosure that forms the basis for the right asserted by us. When exercising our rights, we must state the circumstances which form the basis of our notice. By way of justification, we are able to subsequently disclose further circumstances if the deadline for doing so has not elapsed under Sentence 1.

We cannot act on the authority of rights to rescind, terminate or amend the contract if we were aware of the undisclosed risk-related circumstance or the inaccuracy of the disclosure made.

Our rights of withdrawal, termination and the right to amend the contract expire three years after concluding the contract. This shall not apply to insurance claims that arise before this period expires. The period is ten years if you have intentionally or fraudulently breached the duty of disclosure.

5. Representation by another person

If another person represents you when concluding the contract, your representative's knowledge and fraudulent intent as well as your own knowledge and fraudulent intent shall be taken into consideration with respect to the duty of disclosure, withdrawal, termination and amendments to the contract, as well as the limitation period for exercising our rights. You may only plead that the duty of disclosure was not breached intentionally or in a grossly negligent way if neither you nor your representative acted with intent or gross negligence.



Notice pursuant to Section 28 Paragraph 4 of the VVG about the consequences of breaching obligations after the insured event

Dear customer,

If an insured event has occurred, we need your cooperation.

Obligations to provide information and clarifications

Based on the contractual agreements made with you, we can request that after the insured event has occurred, you provide us with all the information we require in order to assess the insured event or the extent to which we are obligated to provide benefits (obligation to provide information), and to allow us to properly review our obligation to provide benefits to the extent you provide us with all information that helps to clarify the facts (obligation to provide clarifications). We may also request that you provide us with evidence, where this can be reasonably expected from you.

Exclusions of cover

If you intentionally do not provide any information, or provide dishonest information in contravention of the contractual agreements or if you intentionally do not provide us with the requested evidence, you will lose your claim to insurance benefits. If

you breach these obligations in a grossly negligent way, you will not completely lose your claim, but we are entitled to reduce our payment of benefits by an amount proportionate to the level of severity of your culpability. If you demonstrate that you did not fail to meet the obligation as a result of gross negligence, the claim amount shall not be reduced.

Despite your obligations to provide information, clarifications and evidence, we are however obligated to provide benefits to the extent that you have demonstrated that the intentional or grossly negligent breach of obligation was neither causal for the establishment of the insured event nor for the establishment or extent of our obligation to provide benefits.

If you breach the obligation to provide information, clarifications or evidence in a fraudulent way, we shall be released from our obligation to provide benefits in any event.

Note:

If the right to contractual benefits is not owed to you, but to a third party, this third party is also obligated to provide information, clarifications and evidence.



Premium overview Travel health insurance

Premiums for foreign guests

Premiums for foreign guests are charged as a daily premium, and are age-dependent. The age groups for Basic and Professional tariffs are as follows: 0 – 64 and 65 – 74. At the age of 65, premiums shown are to be paid dependent on insurance cover.

Daily premiums in EUR - foreign guests

Age	Foreign Guests Basic	Foreign Guests Professional
0 to 64	2.40	3.40
65 to 74	8.60	12.70

Premiums for Young Travel

Premiums in the Young Travel Basic and Young Travel Professional tariffs are charged as a daily premium, and are dependent on duration. From the 366th insured day, the daily premium increases for the selected insurance cover.

Daily premiums in EUR - Young Travel

Insurance term covered	Young Travel Basic	Young Travel Professional
1 to 365 days	1.19	1.75
366 to 1.825 days	1.65	2.15



We are here for you: our telephone customer service

Telephone support for questions concerning contracts and benefits

Do you have a question concerning insurance cover? Or do you need our help with clarifying facts? Then you can contact our service team with complete confidence. Your questions and other concerns will be clarified by experienced contact persons quickly and in a straight-forward manner.

For questions about your existing contract:

Contract line 040 5555-4014

from Monday to Friday, 8am to 6pm

For questions about benefits:

Benefit line 040 5555-4055

from Monday to Friday, 8am to 6pm

24 hour emergency assistance line whilst travelling

In case of emergencies, our worldwide emergency assistance line is available for all persons insured by Advigon. It is available at any time, 24/7, including Sundays and public holidays.

For emergencies when travelling:

Telephone +49 621 5490-1906

from Monday to Sunday, around the clock

If you have your Advigon insurance certificate number ready, we will be able to help you quicker. You should absolutely note down your insurance certificate number before travelling abroad.