



First Class Foreign Travel Insurance

- Short - Description -

Health Insurance:	Accident Insurance:
<p>Eligibility: In order to be eligible for coverage under this insurance plan the insured person must have a minimum age of 1 year on the inception date of coverage. Persons who have turned 60 years of age on the inception date are not eligible for coverage.</p> <p>Unlimited reimbursement of medical expenses incurred abroad.</p> <ul style="list-style-type: none"> • Medical treatment (inpatient and outpatient), including mileage charge if there is no doctor on site • Ambulance transportation costs • Medication and dressings • X-ray treatment, radiotherapy and diagnosis • In-patient treatment in the general treatment category (multiple bed wards, without free choice of services) • Pre-existing conditions are not covered. Expenses incurred for the treatment of such illnesses are covered inasmuch as unforeseeable medical aid was required to prevent serious threat to life or to relieve considerable pain • Analgesic dental treatment and simple fillings (no crowns, dental prosthesis, or orthodontics) • Emergency treatment in case of pregnancy • Medical Evacuation to the home country (if medically necessary) and repatriation of remains • Additionally provided by insurer – evacuation within Europe up to 5,000 EUR and worldwide up to 10,000 EUR. Transport of remains within Europe up to 5,000 EUR and worldwide up to 10,000 EUR. If a certified medical aircraft must be used, provided appropriate medical reasons apply, the cost limits do not apply, however the most cost-saving options for transport should be chosen. • A daily hospital allowance of up to EUR 25 is provided in place of cost for an in-house treatment when abroad, unless costs are already incurred by insurance-affiliated providers. <p>Reimbursement of medical expenses in the USA: For in-patient medical treatment in the USA, we provide you with a competent, German-speaking liaison with our insurance affiliates. They are also available for any extensive emergency medical treatments.</p>	<p>Amounts insured:</p> <p>Death: EUR 10,000 Disability case: EUR 20,000 Recovery costs: EUR 5,000</p>
	Liability Insurance:
	<p>Amounts insured:</p> <p>Personal injury: EUR 500,000 Property damage each: EUR 500,000</p> <p>Deductible per claim: EUR 150</p>
	Trip Cancellation Insurance:
	<p>Not insured in this policy</p>
	Baggage Insurance:
	<p>The insured person's baggage is covered for the entire trip.</p> <p>Amounts insured: EUR 1,000</p> <p>Deductible per claim: EUR 100</p>
	Assistance:
	<p>Toll-free, multi-lingual 24/7 emergency hotline</p>
	Premium:
	<p style="text-align: center;">EUR 1.45 per person per day</p>
	<p style="text-align: center;">Valid in conjunction with the respective General Insurance Conditions for travel health-, accident-, liability and baggage insurance</p> <p style="text-align: center;">Insurer: AXA Krankenversicherung AG Generali Versicherung AG</p>
	 