

Benefits Travel Liability Insurance Young Travellers

Scope: temporary stays abroad (max. 24 months) as well as stays in Germany (Schengen).

Policyholder is anyone who's permanent place of residence or company domicile is Germany or another member state of the European Union (home country). **Insured persons** are all persons mentioned by name in the insurance policy. Policyholder and insured persons must not be identical. (Please contact us, if your permanent place of residence is not an EU member state.)

Begin of insurance cover: Your liability insurance begins with the start of your insured stay (departure from home country). **End of insurance cover:** Your liability insurance ends on expiration of the insured period or earlier if you have finished your insured stay (return to home country) earlier than planned.

Newborns: Children born during your insured stay abroad will be covered with retroactive effect from their birthday by "Young Travellers" insurance tariffs, provided that at least one parent has been covered too by "Young Travellers" insurance tariffs on the child's birthday and that your application for covering your newborn was made within 2 months after the day of birth.

Insured sums: (1) damage to persons & property: 1 million €, (2) damage to rented accommodations: up to 1,000 €, (3) exchange of locks due to loss of keys: up to 5,000 €, (4) deportation costs in case of stays in Germany: up to 2,000 €

Deductible: no

Insured benefits:

Evaluating the cause of liability

Defense against unjustified claims including assumption of costs of proceedings

Payment of justified damages

in case of stays in Germany: Payment of deportation costs charged to your host family due to your deportation being ordered by authorities. A condition is that (1) your host family can prove the amount of the claims for deportation costs, (2) the deportation must be ordered within the insured period and (3) you legally reside in Germany.

Insured events:

A claims made against you due to personal injury or property damage to a third party obliging you due to statutory liability provisions for payment of damages in regards to civil law.

The insured event is the event leading to the claim, which caused direct damage to the third party.

Insurance cover in your home country in case of interruption of your stay abroad:

(interruption = temporary return to your home country and resumption of your trip not later than 8 weeks and within the insured period)

8 weeks cover per insurance year in case of single or multiple interruption. Benefits according to terms & conditions of your insurance booked.

Please note:

This overview is a packed description of insured benefits. Contractual basis of your insurance cover are terms & conditions provided when you have booked your insurance policy.