

### Benefits Travel Accident 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 accident insurance begins with the start of your insured stay (departure from home country). **End of insurance cover:** Your accident 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) death: 10,000 €, (2) disability: up to 100,000 €, (3) cosmetic surgery due to an accident: up to 3,000 €

**Deductible:** no

#### Insured benefits:

Assistance and payments agreed up to the insured sums, if you met with an accident during your insured stay leading to your death or permanent disability or to cosmetic surgery.

**Death:** Insured benefits will be paid out to your heirs or to your beneficiaries.

**Disability:** Accidental and permanent impairment to your physical or mental capabilities forseen to last longer than 3 years. Your disability must, within 15 months after the accident occurred, be confirmed in writing by a doctor and reported to the insurer.

**Cosmetic surgery:** Assumption of costs of doctor's fees, medicines, bandages or other materials prescribed by a doctor, hospitalisation and care in the hospital, tooth treatment and replacement provided that you have lost your incisors or molars due to an accident.

#### Insured events:

**Accident** during your insured stay leading to death, disability or cosmetic surgery.

An accident has occurred if you suffer involuntary damage to your health as a result of an event which suddenly impinges on your body from outside. An accident has also occurred if, due to increased effort one of your joints is dislocated or your muscles, ligaments, tendons or capsules are strained or torn. The following are also accidents: (1) sudden health impact in lawful defence or an attempt to rescue people, animals or things, (2) health impact due to typical diving accidents, (3) infections due to a tick bite, (4) rabies and (5) lockjaw.

#### 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.