

**ISIG plan**  
**International student health  
insurance Germany**

INSURANCE PRODUCT INFORMATION DOCUMENT (IPID)

ADICAVBS-YT-1002



This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. You can find the details of your insurance in the insurance terms and conditions for International Student Health Insurance Germany, on the application form and in the insurance policy. To ensure you are fully informed, please read through all documents

### What type of insurance is it?

It is non-substituting private insurance for healthcare cost incurred by persons only temporarily in the Federal Republic of Germany. It expands your cover for healthcare cost risk.



#### What is insured?

- ✓ Outpatient medical treatment.
- ✓ Acutely necessary pain-relieving dental treatment.
- ✓ Medication and bandages.
- ✓ Radiation, light and other physical treatments
- ✓ Aids as a result of an accident.
- ✓ Surgery
- ✓ Inpatient medical treatment on a general ward.
- ✓ Medically necessary rehabilitation measures.
- ✓ Denture due to an accident.
- ✓ Pregnancy treatment due to complaints and premature birth.
- ✓ Pregnancy examinations – deliveries, including examination and treatment costs by midwives (waiting period of 8 months).
- ✓ Patient transportation for inpatient treatment.
- ✓ Medically necessary repatriation.
- ✓ An accompanying person during return transport.
- ✓ Return of body to home country or burial in the Federal Republic of Germany.
- ✓ Telemedical consultation session.
- ✓ Run-off liability until the patient is able to travel again, even after the agreed end of the insurance.



#### What is not insured?

- ✗ There is no insurance cover for treatment that was the sole reason or one of the reasons for commencing the trip.
- ✗ There is no insurance cover for treatment that you already knew would be necessary, if you were to continue with your stay as planned, when you embarked on the trip.
- ✗ There is no insurance cover for illnesses and accidents based on intent.
- ✗ There is no insurance cover for private medical treatment and separately charged accommodation (optional benefits).

You will find other restrictions on the benefit obligation in Section III No. 3 of the General Conditions of Insurance.



#### Are there cover restrictions?

! Depending on your rate, the excess is EUR 0 or EUR 400 per insurance year. You can find details in your insurance policy.

! Medical treatment in Germany is only reimbursed up to the standard maximum rates according to the Scale of Fees for Doctors (*Gebührenordnung für Ärzte – GOÄ*) and the Scale of Fees for Dentists (*Gebührenordnung für Zahnärzte – GOZ*).

You will find additional cover restrictions in Section I – Overview of benefits under the General Conditions of Insurance for health insurance – Incoming.



#### Where am I insured?



The insurance cover applies during temporary stays in Germany and for temporary trips to the Schengen countries. Trips to your home country are not insured. Your home country is the country in which you had your permanent residence before your temporary stay in Germany.



#### What obligations do I have?

- When you apply for the insurance cover, we will ask you some questions. You are obligated to answer these honestly. You will receive the "Notice pursuant to Article 19(5) of the German Insurance Contract Act (*Gesetz über den Versicherungsvertrag – VVG*)" and thereby be informed about the consequences of violating this disclosure obligation prior to concluding the contract.
- If requested by the insurer, you are obligated to provide any information that is required to determine the insured event or the benefit obligation of the insurer and its scope.
- As an insured person, you must endeavour to minimise the damage wherever possible and not to take any actions that will impede recovery.
- You must be able to prove your arrival in Germany or trips outside of Germany, if requested by Advigon.



#### When and how do I pay?

- The premium is due immediately upon conclusion of the contract. You pay in accordance with the payment type selected when the contract is concluded. The insurance certificate indicates whether and when you must pay additional premiums.

**When does the cover start and end?**

- The insurance cover will commence at the time specified in the insurance certificate (contract inception date) following the end of the waiting periods.
- The contract is concluded for the entire term of the stay, but for a maximum insurance term of 60 months. The maximum insurance term will decrease if similar insurance contracts are taken out with other insurers.
- The insurance cover ends with the death of the insured person. It also ends if the policyholder dies, unless the insured person's name a new policyholder within two months.
- The insurance cover also ends upon expiry, in the event of medically necessary repatriation to your home country or if the requirements governing eligibility for insurance cease to be met.

**How can I cancel the contract?**

- You can cancel the contract in writing or in text form within the period set forth by law.