

Student Insurance



Insurance Product Information Document

We have set out the following information below to provide you with an initial overview of the Student Insurance. This information document is therefore not exhaustive. Full pre-contractual and contractual information is contained in the recommendation, the application form, the insurance policy and the accompanying conditions of insurance and mandatory disclosures. To be well informed, please read all these documents.

What is this type of insurance?

With this product we provide a Student Insurance for foreign students whilst studying in Germany.



What is insured?

- ✓ Accidents.
- ✓ Illness or the occurrence of a medical emergency.

What will be reimbursed?

- ✓ Treatment costs.
- ✓ Permanent Total Disability.
- ✓ Repatriation.
- ✓ Search and Rescue services.
- ✓ Third Party Liability costs.

What is the insured sum?

- ✓ For the sums insured please refer to the agreed table of benefits.



Where am I covered?

- ✓ The scope of the Geographical Area is within the European Economic Area only.



What is not insured?

- x Tests and treatment relating to infertility.
- x All elective dentures.
- x All elective caesarean section deliveries.
- x All claims related to Epidemic and Pandemic.



Are there any restrictions on cover?

- Not all conceivable cases are insured. The following are excluded from insurance cover, for example:
- ! Accidents which are caused by war, civil war or warlike events.
 - ! Damage, claims or accidents made by any person who has intentionally caused damage.
 - ! Pre-Existing Medical conditions.
 - ! Fees for private rooms for inpatient treatments.



What are my obligations?

- You must answer all questions in the application form fully and truthfully. It may be necessary to amend the insurance contract if there is any change to the circumstances you disclosed at the start of the contract. You must therefore disclose whether and how the circumstances regarding your original information in the application for insurance have changed.
- In the case of a claim, you are subject to certain obligations with which you must comply. One such obligation is that you must inform the Insurer of each insured event without delay.
- **All inpatient claims require an advance agreement of costs via the 24 hour emergency service before any treatment is commenced.**
- You are also obliged to take all reasonable measures at your own initiative, which are considered appropriate for avoiding and mitigating the loss. If the insurer gives instructions in this regard, then you must follow such instructions.
- You are obliged to provide the Insurer with detailed and accurate loss reports and to provide the Insurer at its request any information which the Insurer considers necessary in order to ascertain the insured event and the duty to provide benefit.



When and how do I pay?

The insurance premium has to be received before the start date of the insurance and is payable each month in advance before the coverage period begins. The payment of the premium can be made by using one of the available payment methods.



When does the cover start and end?

The insurance cover begins at the time stated in the insurance policy (start of insurance), however not before applying and paying for insurance, not before arriving physically in Germany and not before the expiry of any waiting periods. The insurance cover ends at the agreed end date stated on the insurance policy, at the latest at the end of the insured stay in the agreed territory.



How do I cancel the contract?

The policyholder/insured shall have a period of fourteen (14) calendar days to cancel the policy without penalty and without giving any reason. The period right of cancellation shall begin from the day of the conclusion of the online contract. The policyholder/insured will be entitled to the return of the full premium paid, on the condition that no claim has been submitted. The insurance policy cannot be cancelled after the start date of the policy.

After the cooling-off period, the insurance contract can only be terminated: i) at the agreed end date; ii) with the death of the policyholder/the insured persons; iii) if the eligibility criteria are no longer met; iv) if the insured person leaves Germany permanently