# Health insurance

Information sheet on insurance products

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HanseMerkur

Travel health insurance (A)

This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents.

## What type of insurance is it?

We are offering you travel health insurance. This provides you with insurance cover and services when travelling.



## What is insured?

- ✓ Out-patient and in-patient treatment costs
- ✓ Pain-relieving dental treatments
- ✓ Medication and dressings



## What is not insured?

- × Treatment whereby it was clear that such treatment would be necessary if the trip was undertaken as planned.
- × Treatment which were the only reason or one of the reasons for undertaking the journey



## Are there limitations to the coverage?

- ! We can reduce the benefits to a reasonable level if the medical treatment exceeds the medically necessary level or if the expenses for medical treatment exceed those generally charged for similar medical care in the local area.



## Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



## What obligations do I have?

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things

- – you must inform us immediately if inpatient care becomes necessary
- – all information about the claim that you provide must be truthful and complete



## When and how do I pay?

- – The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



## When does cover start and when does it end?

- – Your insurance cover will commence when your journey begins. A journey is deemed as having begun upon crossing the border into the foreign country. The insurance cover ends at the end of the insured trip, upon crossing the border back to the country of origin.



## How do I cancel the contract?

- – Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.