Health insurance

Information sheet on insurance products

HanseMerkur Reiseversicherung AG

Germany HRB Hamburg 19768

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.

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Travel accident 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 accident insurance. It protects you against risks due to accidental injuries.

What is insured?

✓ Disability payment in the case of permanent disability.

✓ Death payment if death related to the accident occurs within one year

What is not insured?

× Accidents caused by mental disorders and impairment of consciousness

× Accidents arising from the participation in a motor vehicle race.

Are there limitations to the coverage?

! If illnesses or disabilities have also had an effect on harm to health or consequences thereof brought about by an accident, the payment is reduced in accordance with the proportion of the illness or disability if this proportion is at least 25 percent.

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 the prerequisite for our services are that you contact us immediately by telephone or in any other way to our worldwide emergency service. The telephone number can be found under "Important information in case of damage" in your contract documents or on our website.

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?

– The insurance cover starts at the beginning of the insured journey and ends at end of the journey, though no later than the agreed date of insurance expiry.

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.

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Travel liability 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 liability insurance. Are you made responsible for damages? This insurance protects you against financial risk, which is connected with claims for damages of third parties, during your journey.

What is insured?

The object of this insurance is to check claims against you for liability claims, to satisfy legitimate claims and to ward off illegitimate claims.
The Travel liability iInsurance covers the major liability risks during your trip. This includes, for example, damage caused by you:

- ✓ when on the street as a pedestrian or cyclist
- ✓ while practising a sport
- ✓ as resident of a rented holiday apartment or holiday house

What is not insured?

Certain risks are not insured. For this you need a separate protection. This includes, for example:

- × Professional activities
- × Driving motor vehicles
- × Keeping dogs and horses
- × We only pay for damage in addition up to the agreed sums insured. If a deductible was agreed, it will be considered by every insured event.

Are there limitations to the coverage?

Not insured are damages::

- ! because of intentional acts
- ! between co-insured persons
- ! by the usage of compulsory insured motor vehicle or aircraft

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 need to keep the claim as small as possible. Amongst other things, this includes that you inform us immediately in case of damage, even if no claim for compensation for damages have yet been asserted against you

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?

– The insurance cover starts at the beginning of the insured journey and ends at the agreed time, though no later than the end of the journey.

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.