Foreign Guests

Travel health insurance Carefree & Premium rate

	Premium	Carefree
Travel health insurance for foreign guests in Austria		
The sum of all health insurance benefits is limited to	250.000,– EUR	50.000,– EUR
Medically necessary out-patient treatment	✓	✓
Pain-relieving, preservative dental treatment, repairs of existing dental prostheses	up to 600,– EUR	up to 250,– EUR
Urgent in-patient treatment	✓	✓
Urgent operations	✓	✓
Medically necessary pregnancy treatment, childbirth up to the end of the 36th week of pregnancy (premature birth)	✓	✓
Prescribed medication and dressings	✓	✓
Prescribed radiation therapy, light therapy, and other physical treatment	✓	✓
Prescribed massages, medicinal packs, inhalations and physiotherapy	up to 300,– EUR	–
Medical aids that are required as a result of an accident	✓	–
Radiographic examinations	✓	✓
Ambulance transport to in-patient treatment and back to the accommodation	✓	✓
Further treatment abroad beyond the end of the insurance for up to 1 month	✓	✓
Costs of medically appropriate and reasonable repatriation to the nearest suitable hospital at the place of residence	✓	✓
Transfer of a deceased person to the place of residence or the costs of burial abroad	✓	✓

These are excerpts from our services. The exact wording of the insured benefits and events can be found in the underlying insurance conditions VB-RKS 2018 (AG-A), which you can download at **www.hansemerkur.at/en/download-center/insurance-terms-and-conditions.**

Good to know

- You can take out this tariff if you are not an Austrian citizen and are staying in Austria temporarily – for a maximum of 364 days
- If you have Austrian citizenship, you are only eligible for insurance if you have had your permanent residence abroad for more than 2 years before the start of the insurance cover and are only staying in Austria temporarily
- You can choose between doctors, dentists and hospitals that are legally recognized in your country of residence
- Accident and liability insurance is already included in the premium tariff

With health insurance for foreign guests, you are protected for up to 364 days in the event of illness or accident. We cover up to 100% of the costs for doctors' fees, medical treatment and medication. In the event of an emergency, our travel emergency service will organise transport back to your home country. For even more individual travel protection, extend your health insurance for foreign guests with travel liability and accident insurance. This way, you can travel to Austria and within the Schengen area without any worries.

Scan or click

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Foreign guests

Travel liability- & accident Premium rate

The premium tariff already includes liability and accident insurance	Premium	Carefree
Travel liability insurance		
Everyday liability risks	1.000.000,– EUR	–
Liability claims for damage to rented property	25.000,– EUR	–
Damage to the household of the host family	25.000,– EUR	–
Deportation costs	7.500,– EUR	–
Loss of keys	250,– EUR	–
Damage to assets	10.000,– EUR	–
Professional liability	25.000,– EUR	–
Bad debt insurance	10.000,– EUR	–
Deductible: A deductible of 20%, at least EUR 50, will be deducted from the calculated benefit for each insured event concerning rentet property and deportation costs. A deductible of 10%, at least EUR 200, will be deducted from the calculated benefit for each insured event concerning damage to the household of the host family and unrecoverable compensation costs.	✓	–
Travel accident insurance		
Disability (already from 5%)	30.000,– EUR	–
Event of death – for children under the age of 18	15.000,– EUR 10.000,– EUR	–
Costs of seach, rescue of recovery	10.000,– EUR	–
Cosmetic surgery	5.000,– EUR	–

These are excerpts from our services. The exact wording of the insured benefits and events can be found in the underlying insurance conditions VB-RKS 2018 (AG-A), which you can download at www.hansemerkur.at/service/versicherungbedingungen.

Premium rate for Foreign Guests

in Austria for up to 364 days

	7 days	15 days	31 days	62 days	93 days	from 94 to 364 days
up to the 64th birthday	16	29	55	134	201	3,90
from the 64th birthday	22	57	133	225	420	5,90

1. Travel health insurance
2. Travel liability insurance
3. Travel accident insurance

per day

Example calculation

- Price for a length of stay of 110 days - Premium rate: 110 x 3,90 EUR = 429 EUR

Carefree rate for Foreign Guests

in Austria for up to 364 days

	7 days	15 days	31 days	62 days	93 days	from 94 to 364 days
up to the 64th birthday	11	21	39	95	149	2,80
from the 64th birthday	19	49	115	195	365	4,90

1. Travel health insurance

per day