

This information sheet gives you a brief overview of your insurance cover on the Basic or Pro versions of the Young Travel (YT) tariff. This information is not exhaustive. You can find the details of your insurance in the insurance terms and conditions for Young Travel health insurance, 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-substitutive private insurance for medical costs for those who are only staying in the Federal Republic of Germany temporarily. It enhances your protection against the risk of medical costs.



What is insured?

Basic and Pro versions of the tariff

- ✓ Outpatient treatment, including prescribed medication and surgical dressings required as part of this treatment.
- ✓ Urgent analgesic dental treatment.
- ✓ Radiation therapy, light therapy and other physical treatments.
- ✓ Therapeutic aids following an accident.
- ✓ Inpatient treatment and operations.
- ✓ Rehabilitation measures.
- ✓ Dentures following an accident.
- ✓ Treatments during pregnancy and treatments in the event of premature births, as well as examinations during pregnancy and childbirth.
- ✓ Transport by ambulance and return transport required for medical reasons, including an accompanying person.
- ✓ Repatriation of mortal remains to your home country or funeral in the Federal Republic of Germany.
- ✓ Follow-up liability until you are again able to travel, including after the agreed cover has ended.

Other benefits provided solely on the Pro tariff

- ✓ Massages, compresses, inhalations and physiotherapy, precautionary examinations for the early detection of cancers, outpatient psychoanalysis and psychotherapy treatments, dentures not following an accident, hospital visits in the event of longer stays due to illness.



What is not insured?

- ✗ Not provided on the Basic tariff are:
Massages, compresses, inhalations and physiotherapy, precautionary examinations for the early detection of cancers, outpatient psychoanalysis and psychotherapy treatments, dentures not following an accident, hospital visits in the event of longer stays due to illness.
- ✗ Private medical treatments and accommodation that is charged for separately (optional benefits).
- ✗ Treatments that were the sole purpose or one of the purposes for making the journey.
- ✗ Treatments if it was clear that such treatments would be necessary if the trip was undertaken as planned.
- ✗ Illnesses and accidents as a result of deliberate actions.

Further benefit restrictions can be found in Section II (3) of the insurance terms and conditions.



Are there limitations to the cover?

- ! Reimbursement for treatments in Germany up to the standard maximum rates (Basic) or maximum rates (Pro) stated in the Fee Schedule for Doctors (Gebührenordnung für Ärzte (GOÄ)) and the Fee Schedule for Dentists ((Gebührenordnung für Zahnärzte (GOZ))

Further limitations to the cover can be found in Section I – Overview of benefits in the insurance terms and conditions for the Young Travel health insurance.



Where am I insured?

- ✓ The insurance cover applies during your temporary stay in Germany and for temporary trips outside of Germany and outside of your home country, if the requested insurance term is less than one year. Your home country is the country in which you permanently resided before your temporary stay in Germany. For trips to the USA or Canada, this insurance cover is limited to 14 days per trip.
- ✓ Policies with a term of at least 12 months also provide cover for trips to your home country. This cover is provided for a maximum of six weeks in total for all trips to your home country per insured year.



What obligations do I have?

- When you apply for the insurance we will ask you some questions. You must answer these truthfully. You will receive notice of the consequences of failing to fulfil this duty of disclosure before you take out the policy, in "Notice in accordance with Section 19 (5) VVG (Versicherungsvertragsgesetz [Insurance Contract Act]).
- You are obliged, upon request by the insurer, to provide all information required to determine the details of the insured event or the existence and scope of the insurer's obligation to pay.
- As the insured person, you must minimise the damage as far as possible and refrain from all actions that could hinder recovery.
- You must, upon request by Advigon, be able to provide evidence of your entry into Germany or of trips outside of Germany.



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 the cover start and end?

- The insurance cover begins on the date indicated in the insurance policy (commencement of insurance), after the waiting periods have elapsed.
- The contract is concluded for the entire duration of your stay, but for an insurance term of no longer than five years. The maximum insurance term will be reduced if insurance contracts of the same kind had been concluded with other insurers beforehand.
- The insurance cover ends with the death of the insured person. It also ends if the policyholder dies, unless the insured persons name a new policyholder within two months.
- The insurance cover also ends upon expiry, in the event that repatriation to your home country is required for medical reasons and if the eligibility criteria for the insurance are no longer met.



How do I cancel the contract?

- You can cancel the contract in writing or in statutory text form within the statutory period.