

PPP Travel Insurance 2025 – Description of benefits

A General part		Tariff PPP Travel Insurance 2025
Insurer		HanseMerkur Reiseversicherung AG
Insurable group of people		Foreign Participants in the Parlamentarisches Patenschafts-Programm (=CBYX Congress-Bundestag Youth Exchange program) as well as participants in other Incoming programs in field of educational exchange.
Age of admission		up to the completion of the 30th year of life
Scope		The insurance cover applies in Germany, as well as for temporary trips worldwide with the exception of the USA and the home country.
Duration of insurance		The duration of insurance is 365 days at maximum.
Emergency telephone		24-hour multilingual emergency number +49 2247 92250 14
Claims handling		DR-WALTER claims department
Early termination		Possible
Extension		Possible up to the maximum term of the insurance
B Travel health insurance		Scope of insurance
Ambulatory treatment		✓ Reimbursement is made for outpatient medical and dental services up to the applicable official fee schedule for doctors / dentists, or according to the local fees.
Medicine and surgical dressings		✓
Treatment because of pregnancy		✓ Medically necessary treatments due to complaints during pregnancy and childbirth after a waiting period of 8 months from the start of the journey.
Stationary treatment		✓ For treatments in Germany only standard benefit (multi-bed room, no private medical treatment)
Medically necessary ambulance service		✓
Necessary medical aids in consequence of an accident		✓
Pain-relieving dental treatments and simple fillings		✓
Rehabilitation measures (follow-up treatment)		✓
Curative treatment of HIV infections and similar diseases and their consequences		✓
Cures		✓
Ambulatory initial treatment at first appearance of acute mental illnesses		✓
Outpatient psychoanalytic or psychotherapeutic treatments		✓ up to 5 sessions and up to EUR 1,500 per insurance year.
Costs for medically sensible and responsible return transport		✓
Costs for transportation		✓ € 10,000 at maximum
Costs for funeral on site		✓ up to € 10,000



C Travel accident insurance	Scope of insurance
Sum insured in case of death	✓ € 20,000
Basis sum for invalidity	✓ € 100,000
Benefit at permanent and total invalidity (100%)	✓ € 500,000
Progressive scale of invalidity	✓ 500%
Rescuing costs	✓ € 5,000
Immediate benefit at severe injury (invalidity advance): paraplegia after lesion to spinal cord, amputation of a hand, loss of sight in both eyes	✓ € 5,000

D Travel liability insurance	Scope of insurance
General amount insured for personal injuries and property damages	✓ € 1,000,000
Internship liability insurance	✓ up to € 1,000,000 Deductible per claim: 10%, at least € 200
Amount insured for damage to household inventory of the host family's household including the risk of key loss for somebody else's private keys	✓ € 10,000 Deductible per claim: 10%, at least € 150
Amount insured for rent property damages	✓ € 50,000 Deductible per claim: 10%, at least € 125

Daily premium and conditions	
Duration of insurance in days	01. – 365.
General conditions	– AVB VB-RKS 2020 (SFG28-D) of HanseMerkur Reiseversicherung AG – Tarifblatt PPP-Reiseschutz

This overview shows only a shortened form of the insurance scope.

The underlying insurance conditions and the tariff named in the insurance policy are binding.

Please feel free to contact us with any further questions. You can contact us at:

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