

Concept-Global – Description of benefits

Tariff	Concept-Global
Insurance	combination of travel health, travel liability, accident, assistance and baggage insurance
Area of validity	worldwide
Insurer	Barmenia Krankenversicherung AG, Dialog Versicherung AG and Europ Assistance SA
Insurable persons	Au pairs, high school students, Work and Travel participants, volunteers, trainees, language and exchange students, students and doctoral students
Insurance period	up to 15 month
Claims Handling	DR-WALTER claims department
Early termination	possible

Benefits health insurance

Inpatient/outpatient medical treatment including operations	unlimited
Provision with medicine, dressing material, remedies and medical appliances	unlimited
Dental treatment for pain relief including simple fillings as well as repair of existing dentures and dental prosthesis in the insured period, up to	350€
Medically necessary dental treatment as a result of an accident in the insured period, up to	1,000€
Outpatient initial treatment of mental illnesses in the insured period, up to	1,500€
Inpatient emergency treatment of first-time mental or emotional disorders in the insured period, up to	20,000€
Transport costs to the nearest hospital (e.g. with ambulance vehicles)	unlimited
Return transport to the insured person's place of residence in his/her home country	unlimited
Transport of the insured person's mortal remains	30,000€
Unlimited extension of insurance cover in case of extended stay abroad for medical reasons, up to	90 days
Home country cover in case of an interruption of the stay abroad	up to 4 weeks
General deductible per insured event	0€
Deductible for trips to the US only: in case of treatment in an emergency room; not applicable in case of a resulting inpatient stay	250€

Benefits liability insurance

Personal liability insurance lump sum for personal injury and/or property damage up to	1,000,000€
Property damage to host family's immovable property up to	1,000,000€
Damage to rented property up to	100,000€
Liability loss caused during activities as an intern up to	10,000€
Deductible in case of liability loss per claim	100€

Benefits accident insurance

Accidental death benefit	10,000€
Disability benefit	30,000€
Disability classification	350%
Benefit in case of 100% accidental disability	105,000€
rescue costs	25,000€
Plastic surgery as a result of an accident	10,000€



Benefits assistance insurance	
Assistance in case of loss of means of payment	✓
Assistance in case of loss of travel documents	✓
Assistance in case of criminal prosecution	✓
Return trip in case of an emergency	✓
Arrival of a person in a position of trust in case of an emergency per insured event up to a maximum amount of	4,000€

– Optional – Benefits baggage insurance	
Sum insured	2,000€
The policy includes damage to furs, jewellery, objects made of precious metals, laptops, photographic and film equipment and portable video systems, including their accessories. For the aforementioned objects, the liability for damages per insured event is	limited to 50% of the sum insured
Deductible for damage to baggage per insured event	50€

Benefit exclusions

No insurance cover is provided for damages:	<ul style="list-style-type: none"> intentionally caused by the insured person; caused by the insured person as a result of an intentional criminal act or the intentional attempt of committing a criminal act.
Health insurance does not cover among other things:	<ul style="list-style-type: none"> Costs for medical treatment of illnesses, ailments, and abnormalities and their consequences which the insured person was already suffering from at the start of insurance, as well as all costs for medical treatment of illnesses, ailments, and abnormalities and their consequences for which there was a medical consultation in the last 6 months before the start of insurance or which were treated during this period; treatments and other medically prescribed measures of which the insured person knew at the start of the journey that they would have to take place for medical reasons in case the trip was carried out as planned (e.g. dialysis); purchase and repair of pacemakers, prostheses, visual and hearing aids; acupuncture, fango and massages; need of care or custody; medical examinations, studies, treatments, consultations and complications relating to sterility, sterilization, sexual dysfunctions, contraception including insertion or removal of contraceptive devices, induced termination of pregnancy, except in the case of medically necessary interruption of pregnancy performed in compliance with local legislation.
Accident insurance does not cover among other things:	<ul style="list-style-type: none"> accidents as a result of drunkenness or drug use; illnesses and wear and tear, e.g. back pain resulting from a permanent sitting position, strokes or heart attack since they are not considered as accidents; accidents caused directly or indirectly by nuclear power; accidents as a result of mental illness or cognitive disorders; accidents caused directly or indirectly by foreseeable acts of war.
Liability insurance does not cover among other things:	<ul style="list-style-type: none"> damages to leased, rented or borrowed equipment; damages to the host family's movable property; damages to motor vehicles as a result of operating such vehicles; damages caused by the exchange, transmission or provision of electronic data.
Assistance insurance does not cover among other things:	<ul style="list-style-type: none"> illnesses as a psychological reaction to war, unrest, an act of terror, a plane crash or the fear of war, unrest or acts of terror; chronic mental illnesses, also if they occur in phases, and addiction.
Baggage insurance does not cover among other things:	<ul style="list-style-type: none"> damages caused directly or indirectly by nuclear power; damages directly or indirectly caused by foreseeable acts of war; damages caused by confiscation, deprivation of possession or other acts of authorities.



Please note that this information is not conclusive.

For the exact benefits and the exact benefit exclusions please refer to the General Conditions.

Any further questions will be answered gladly. How to reach us:

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