

# International Travel Group Health Insurance

## Insurance Product Information Document

Company: Barmenia Krankenversicherung AG, Germany

Product: COVRD.EE

4.1.2023

This information sheet provides you with an overview of your insurance cover in the international travel group health insurance COVRD.EE. This information is not exhaustive. You will receive details from us in the consumer information and in the other documents. These consist of the customer information and the insurance conditions of the COVRD.EE. To ensure that you are fully informed, please read all the documents carefully.

### What type of insurance is this?

This is an international travel group health insurance for all persons who are members of the LAC e.V. and who are staying abroad. This insurance protects you against financial risks arising from the costs of e.g. outpatient or inpatient medical treatment by physicians.



#### What is insured?

The international travel group health insurance COVRD.EE include insurance cover for illnesses, accidents and other events specified in the contract.

##### In the Plus cover, the following benefits are for example insured:

- ✓ 100 % of the costs for outpatient and inpatient medical treatment
- ✓ 100 % of the costs for prescribed medicines and dressings
- ✓ Benefits for dental treatment, dental prophylaxis, accident-related dentures and orthodontics
- ✓ 100 % of the costs for inpatient psychotherapy, for outpatient psychological primary care for up to 3 sessions
- ✓ 100 % of the costs for prescribed remedies according to the tariff
- ✓ 100 % of the costs for prescribed aids according to the tariff
- ✓ 100 % of the costs for obstetric care and after-care by a midwife or maternity nurse
- ✓ 100 % of the expenses for medically reasonable transport costs, as well as for transfer costs
- ✓ 100 % of the costs for search, rescue and recovery costs, up to € 10,000

##### In addition, the following benefits are insured in the Best cover for example:

- ✓ 100 % of the costs for all vaccinations
- ✓ 100 % of the costs for medically necessary preventive examinations
- ✓ 100 % of the costs for outpatient rehabilitation measures Visual aids are insured up to an invoice amount of 300.00 EUR within two calendar years
- ✓ 100 % of the costs for first trimester screening and amniocentesis
- ✓ 50 % of the costs for dental prostheses as well as for dental and jaw adjustments
- ✓ 100 % of the costs for 2 professional dental cleanings per insurance year
- ✓ 100 % of the costs for outpatient psychotherapy



#### What is not insured?

Not covered, for example, are:

- ✗ Such illnesses including their consequences as well as for consequences of accidents and for deaths caused by active participation in war events.
- ✗ The treatments abroad which were the sole or one of the reasons for starting the journey.
- ✗ Medical treatment and other medically ordered measures as well as for ambulance transport, rescue and recovery measures connected with the practice of professional sport.



#### Are there any restrictions on cover?

For example, coverage is limited in the following cases:

- ! There are waiting periods of 10 months for the benefits dentures, dental and jaw adjustment (orthodontic treatment), childbirth and psychotherapy. The waiting periods are calculated from the start of the insurance.
- ! If insurance cover has been taken out for region 1, there is temporary insurance cover for region 2 (for a maximum of six weeks), but only for medical emergencies, consequences of accidents and death.
- ! If a deductible has been agreed, benefits will only be paid in excess of the agreed amount.



#### Where am I covered?

The insurance cover applies in the following regions:

##### ✓ Region 1:

Worldwide - Worldwide, except USA and Canada

##### ✓ Region 2:

Worldwide - including USA and Canada



#### What are my obligations?

For example, the following obligations apply:

- In order for benefits to be paid out, you must provide the necessary evidence.
- You are obliged to pay the contributions in full and on time. In the event of default, you may be charged additional costs.
- At our request, you are obliged to provide any information required to establish the insured event or our obligation to pay benefits and their scope.



#### When and how do I pay?

- If the fee is a monthly fee, it is due on the first of each month.
- The fee will be debited from your account on the due date.



#### When does the cover start and end?

- The insurance cover begins at the time specified in the insurance confirmation.
- The insurance cover ends - also for pending insured events - with the termination of the insurance relationship.



#### How do I cancel the contract?

At the end of the minimum contract period of 12 months, you can terminate the contract on a monthly basis.