

# International Health Insurance

Information sheet on insurance products



**Company:** BDAE Expat GmbH

**Product:** EXPAT FLEXIBLE

**This information sheet provides you with a brief overview of the essential contents of our insurance product. The insurance coverage is exhaustively described in the Terms and Conditions. To be fully informed, please read all documents.**

## What is this type of insurance?

We offer insurance coverage for illnesses and accidents that occur during a stay abroad on the basis of a group insurance policy.



### What is insured?

We provide insurance coverage for illnesses and accidents during your stay in the agreed scope of application. Insured are for example:

#### Expat Flexible Basis

- ✓ Outpatient medical treatment
- ✓ Inpatient medical treatment
- ✓ Pharmaceutical products, bandages and remedies
- ✓ Dental treatment
- ✓ One-time preventive dental examination and treatment
- ✓ Ambulance transport
- ✓ Repatriations (Return transport)
- ✓ Transfer in case of death
- ✓ Follow-Up liability

#### Expat Flexible Plus

(as a top up to the Expat Flexible Basis)

- ✓ Tooth replacement/Orthodontic treatment
- ✓ Outpatient medical check-up for the early detection of cancer
- ✓ Aids and appliances
- ✓ Visual aids



### What is not insured?

Not insured are, for example:

- ✗ Immunisation measures
- ✗ Damage or injuries caused by an active participation in strikes, war, warlike events, civil commotion
- ✗ a treatment or accommodation based on infirmity, a need for care or custody
- ✗ withdrawal treatments inclusive of withdrawal cures



### Are there any restrictions on coverage?

- ! The insurance period is 60 months
- ! The maximum insurable age is 66 years
- ! Tooth replacement/Orthodontic treatments are insured after expiry of the waiting period up to 60% per insurance year. Please note the the scale listed in the product-specific insurance terms and conditions regarding the maximum reimbursement sums.
- ! Aids and appliances are insured up to 80%, max. 1,000 Euro per insurance year.
- ! Visual aids are insured up to max. 50 Euro per insurance year
- ! Medically necessary return transport within a continent is insured up to 5,000 euros and across continents up to 10,000 euros.
- ! Follow-up liability up to a maximum of 30 days after termination of insurance coverage
- ! There are some instances where coverage may be limited, for example:
- ! If you or an insured person have caused the insured event intentionally. In the event of gross negligence in bringing about the insured event, we may reduce the benefit.
- ! If you have a product with a deductible, you will have to pay this yourself in the event of a claim.



### What is not insured?

Not insured are, for example:

- ✗ General check-ups
- ✗ Vaccinations
- ✗ Pregnancy and delivery
- ✗ Infertility treatments
- ✗ Eye lasering
- ✗ Psychotherapy
- ✗ Congenital medical conditions
- ✗ The illnesses and complaints existing and known at the beginning of the insurance coverage as well as their consequences. Furthermore, there is no insurance coverage for insured events that occurred before the start of the insurance coverage and during the waiting period.



## Where am I covered?

- ✓ Insurance coverage is provided for temporary stays abroad outside the countries of habitual residence or domicile.
- ✓ If the 'Zone 1' area of validity is selected, insurance coverage shall exist for holiday- and work-related stays in countries not belonging to this zone for an aggregate term of not more than 42 days during the insurance year. Insurance coverage shall, however, in no case exist earlier than after 60 days as from the start of the insurance coverage indicated in the confirmation of cover. Insurance coverage shall, however, be limited to an acutely occurring need for treatment.
- ✓ If the 'Zone 2' area of validity is selected,, insurance coverage shall exist for holiday- and work-related stays in the non-insurable countries for an aggregate term of not more than 42 days during the insurance year. Insurance coverage shall, however, in no case exist earlier than after 60 days as from the start of the insurance coverage indicated in the confirmation of cover. Insurance coverage shall, however, be limited to an acutely occurring need for treatment.
- ✓ With respect to holiday- or work-related stays of German citizens in Germany, insurance coverage shall exist for not more than an uninterrupted period of 60 day. As a whole, insurance coverage shall exist for a term of not more than 90 days per insurance year. Insurance coverage shall, however, in no case exist earlier than after 60 days as from the start of the insurance coverage indicated in the confirmation of coverage.



## What are my obligations?

- You must answer all questions in the application documents truthfully and completely.
- You must pay the insurance premium on time and in full.
- In the event of an insurance claim, you must provide us with complete and truthful information.
- You must keep the costs of the claim low (duty to mitigate claims).



## When and how do I pay?

The premiums are due and payable upon receipt of the insurance confirmation, at the latest at the requested start of insurance. The premium is an annual contribution.

You can transfer the premiums or authorize us to collect the premiums from your SEPA account. It is also possible to pay the premiums by credit card. Payment methods during the year are possible with a payment surcharge.



## When does the coverage start and end?

Insurance coverage begins at the time (start of insurance) specified in the insurance confirmation, but not before payment of the premiums and not before expiry of the waiting period, and not before the start of the stay in the agreed country of residence.

The insurance coverage of the individual insured person ends with the end of the insurance relationship, at the latest after the expiry of 60 months. In addition, coverage also ends when the insured person de-registers from the group contract, when the insured person dies, when the condition for insurability ceases to exist, or ultimately when the group insurance contract is terminated.



## How can I cancel the contract?

The insurance relationship for individual insured persons may be terminated towards the policyholder at any time by the person entitled to be insured or the insured person. If it is terminated it shall end upon expiry of the month following the month of termination.

**Insurer:**  
Allianz Partners, Eurosquare 2, 7 rue Dora Maar, 93400 Saint-Ouen, France

**Policy holder:**  
BDAE Expat GmbH, Kühnehöfe 3, 22761 Hamburg, Germany

**Insured Person/Insured:**  
Persons who have been included in the group insurance contract and have received confirmation of this.