

International Health Insurance

Information sheet on insurance products



Company: BDAE Expat GmbH

Product: EXPAT BUSINESS

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:

- ✓ Outpatient medical treatment
- ✓ Inpatient medical treatment
- ✓ Pharmaceutical products, bandages and remedies
- ✓ Dental treatment
- ✓ One-time preventive dental examination and treatment
- ✓ Tooth replacement/Orthodontic treatment
- ✓ Preventive medical check-ups for children
- ✓ Preventive medical check-ups for early detection of cancer
- ✓ Vaccinations for children
- ✓ Pregnancy and delivery
- ✓ Aids and appliances
- ✓ Psychotherapy
- ✓ Ambulance transport
- ✓ Repatriations (Return transport)
- ✓ Transfer in case of death
- ✓ Follow-Up liability



Are there any restrictions on coverage?

- ! The maximum age for being eligible for insurance shall be 66 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
- ! You will not receive any insurance benefits within the waiting periods. The waiting periods only apply to certain benefits
- ! Some of the insured benefits are limited. Please refer to the product-specific insurance terms and conditions for the exact maximum amounts.
- ! Congenital medical conditions
- ! The inclusion of illnesses and complaints existing and known at the start of the insurance coverage as well as their consequences is possible



What is not insured?

Not insured are, for example:

- ✗ General check-ups
- ✗ Vaccinations for adults
- ✗ Infertility treatments
- ✗ Eye lasering
- ✗ 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



Where am I covered?

- ✓ Insurance coverage is provided for temporary stays abroad outside the countries of habitual residence or domicile.
- ✓ If the scope of coverage „worldwide, except USA, Canada, Switzerland“ is selected, insurance coverage is provided for acute treatment needs during holiday- or work-related stays in the USA, Canada and Switzerland for a maximum of 42 days per insurance year.
- ✓ If the „worldwide, except Switzerland“ area of coverage is selected, insurance coverage is provided for acute treatment requirements during holiday- or work-related stays in Switzerland for a maximum of 42 days per insurance year.
- ✓ 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 120 days per insurance year.



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. 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 automatically at the latest at the end of the month before the insured person turns 67. 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 cover within the insurance agreement can be terminated for individual insured persons by the person entitled to insurance or the insured person vis-à-vis the policyholder with a notice period of two months to the end of the insurance year.

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.