

## Leistungsübersicht

Visum Plus für den ausländischen Gast für Aufenthalte bis zu 365 Tagen

Bitte beachten Sie, dass in dieser Leistungsübersicht nicht alle Informationen zu Ihrem Vertrag aufgeführt werden. Den vollständigen Versicherungsumfang entnehmen Sie bitte dem Versicherungsschein, den Tarifbeschreibungen und Versicherungsbedingungen. Jede unten aufgeführte Versicherung ist nur dann relevant, wenn diese auch im abgeschlossenen Tarif enthalten ist.

<p><b>Travel Health Insurance (AGV)</b></p> <p><b>Compensation payment for:</b></p> <ul style="list-style-type: none"> <li>✓ Costs of outpatient treatment according to the German physicians' or dentists' scale of charges (GOÄ / GÖZ) valid at the time up to the regular maximum rate             <ul style="list-style-type: none"> <li>- according to no. 437 and section M (laboratory costs) up to 1.15 fold</li> <li>- according to sections A, E and O (technical performances) up to 1.8 fold</li> <li>- in any other cases up to 2.3 fold</li> </ul> </li> <li>✓ Medically prescribed medications and surgical dressings</li> <li>✓ Medically prescribed radiation therapy, light therapy, and other physical treatments</li> <li>✓ Medically prescribed massages, compresses and inhalations, per insurance year up to EUR 300</li> <li>✓ Aids that are required for the first time solely as a result of an accident and used to directly treat the consequences of the accident</li> <li>✓ In-patient treatment in the general nursing insurance (multiple-bed room) without optional services (treatment by private doctor)</li> <li>✓ Dental treatment for pain relief in accordance up to EUR 300</li> <li>✓ Ambulance transport to in-patient treatment</li> <li>✓ Repatriation of mortal remains to the home country or funeral in the Federal Republic of Germany</li> </ul> <p><b>No deductible</b></p>	<p><b>Luggage insurance – tariff Profi only</b></p> <p><b>Sums insured:</b></p> <p>EUR 2,000 per insured event</p> <p><b>Insured events:</b></p> <ul style="list-style-type: none"> <li>• Damage to luggage entrusted to third parties</li> <li>• Overdue delivery of luggage</li> <li>• Criminal acts by third parties</li> <li>• Damage sustained as a result of a traffic accident</li> <li>• Damage by fire, explosion or natural events</li> </ul> <p>For the items specified below, compensation is limited to the following amounts:</p> <ul style="list-style-type: none"> <li>• Valuables within the meaning of these provisions are furs, jewellery, items made of precious metals, photographic and film equipment, IT equipment, electronic communication and entertainment systems including accessories.). Up to 50% of the contractually agreed sums insured</li> <li>• Glasses, contact lenses, hearing aids and mobile telephones (car phones are not insured), including accessories for the aforementioned items EUR 250</li> <li>• Golf and diving equipment, bicycles, including accessories for the aforementioned items EUR 750</li> <li>• Surfboards, windsurfing equipment, including accessories for the aforementioned items EUR 500</li> <li>• Musical instruments, including accessories (private) EUR 500</li> <li>• IT equipment and electronic communication and entertainment systems, including accessories EUR 250</li> <li>• Emergency purchases due to overdue delivery of luggage EUR 500</li> <li>• HanseMerkur will refund the value of the material in the case of films, video, sound and data media</li> <li>• The administrative fees for identity cards, passports, motor vehicle documentation, and other types of ID will be reimbursed.</li> </ul> <p><b>The deductible is EUR 50 per insured event</b></p>																								
<p><b>Travel Accident Insurance (AG) BASIC</b></p> <p><b>Sums assured</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">• In the event of death</td> <td style="text-align: right; padding: 2px;">EUR 10,000</td> </tr> <tr> <td style="padding: 2px;">(For children under the age of 18)</td> <td style="text-align: right; padding: 2px;">(EUR 5,000)</td> </tr> <tr> <td style="padding: 2px;">• In the event of disability</td> <td style="text-align: right; padding: 2px;">EUR 20,000</td> </tr> <tr> <td style="padding: 2px;">• Progression in the event of disability exceeding 25% (350 %)</td> <td></td> </tr> <tr> <td style="padding: 2px;">• For rescue costs</td> <td style="text-align: right; padding: 2px;">EUR 5,000</td> </tr> <tr> <td style="padding: 2px;">• For the costs of cosmetic surgery</td> <td style="text-align: right; padding: 2px;">EUR 5,000</td> </tr> </table>	• In the event of death	EUR 10,000	(For children under the age of 18)	(EUR 5,000)	• In the event of disability	EUR 20,000	• Progression in the event of disability exceeding 25% (350 %)		• For rescue costs	EUR 5,000	• For the costs of cosmetic surgery	EUR 5,000	<p><b>Travel Accident Insurance (AG) PROFI</b></p> <p><b>Sums assured</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">• In the event of death</td> <td style="text-align: right; padding: 2px;">EUR 20,000</td> </tr> <tr> <td style="padding: 2px;">(For children under the age of 18)</td> <td style="text-align: right; padding: 2px;">(EUR 10,000)</td> </tr> <tr> <td style="padding: 2px;">• In the event of disability</td> <td style="text-align: right; padding: 2px;">EUR 60,000</td> </tr> <tr> <td style="padding: 2px;">• Progression in the event of disability exceeding 25% (350 %)</td> <td></td> </tr> <tr> <td style="padding: 2px;">• For rescue costs</td> <td style="text-align: right; padding: 2px;">EUR 10,000</td> </tr> <tr> <td style="padding: 2px;">• For the costs of cosmetic surgery</td> <td style="text-align: right; padding: 2px;">EUR 10,000</td> </tr> </table>	• In the event of death	EUR 20,000	(For children under the age of 18)	(EUR 10,000)	• In the event of disability	EUR 60,000	• Progression in the event of disability exceeding 25% (350 %)		• For rescue costs	EUR 10,000	• For the costs of cosmetic surgery	EUR 10,000
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<b>Travel Liability Insurance (AG) BASIC</b>	
<b>Sums assured</b>	
✓ Everyday liability risks	EUR 1 Mio.
✓ Liability claims for damage to rented property	EUR 10,000
✓ Deportation costs	EUR 1,000
✓ Damage to the household of the host family	EUR 10,000
<b>Deductible</b>	
• For damage to rented property and deportation costs:	20%, at least EUR 50
• For damage to the household of the host family:	10%, at least EUR 200

<b>Travel Liability Insurance (AG) PROFI</b>	
<b>Sums assured</b>	
✓ Everyday liability risks	EUR 1 Mio.
✓ Liability claims for damage to rented property	EUR 10,000
✓ Deportation costs	EUR 1,000
✓ Loss of keys	EUR 250
✓ Damage to the household of the host family	EUR 10,000
✓ Damage to assets	EUR 10,000
✓ Professional liability	EUR 25,000
✓ Bad debt insurance	
<b>Deductible</b>	
• For damage to rented property and deportation costs:	20%, at least EUR 50
• For damage to the household of the host family:	<ul style="list-style-type: none"> <li>○ 10%, at least EUR 200</li> </ul>
• For bad debt insurance:	<ul style="list-style-type: none"> <li>○ 10%, at least EUR 200</li> </ul>

<b>Emergency Insurance (AG) BASIC</b>	
<b>Scope of cover:</b>	
<b>Cancellation of trip or delayed return journey (loan for additional costs)</b>	
• Illness, accident or death	100 %
• Abduction	EUR 10,000
<b>Emergency message</b>	100%
<b>In the event of criminal prosecution</b>	
• Assistance if detained or when at risk of being detained (loan)	EUR 1,000
• Loan for bail	EUR 10,000
<b>Loss of money and documents</b>	
• Assistance when credit and debit or Maestro cards are lost	100 %
• Loss of travel documents	100 %
<b>Assistance in changing bookings/delays</b>	100 %
<b>No deductible</b>	

<b>Emergency Insurance (AG) PROFI</b>	
<b>Scope of cover:</b>	
<b>Return travel costs to home country in the event of a family member becoming ill</b>	
	100 %
<b>Cancellation of trip or delayed return journey (loan for additional costs)</b>	
• Illness, accident or death	100 %
• Abduction	EUR 15,000
<b>Emergency message</b>	100%
<b>In the event of criminal prosecution</b>	
• Assistance if detained or when at risk of being detained (loan)	EUR 2,500
• Loan for bail	EUR 15,000
<b>Loss of money and documents</b>	
• Loss of travel money (loan)	EUR 500
• Assistance when credit and debit or Maestro cards are lost	100 %
• Loss of travel documents	100 %
<b>Assistance in changing bookings/delays</b>	100 %
<b>No deductible</b>	