

Product Information Sheet for the Incoming Medical Insurance without excess provided by Europäische Reiseversicherung AG

The product information sheet provides you with an initial overview of the insurance offered to you. It should help you to decide whether you would like to conclude this insurance. Please note: The product information sheet only contains the most important information. Please refer to the Terms and Conditions VB-ERV 2017 (General Terms and Conditions, Glossary and Part G) for the full contents of the product.

What type of insurance is it?

The requested product is an Incoming Medical Insurance covering a temporary stay of visitors from abroad. Their stay in one or several host countries is insured. All European Union countries as well as Iceland, Liechtenstein, Norway and Switzerland are deemed to be the host country. The product includes no excess. If you plan to go on a trip for longer than maximum 12 months, we cannot insure it.

What risks are insured?

Below, you will find an overview of the most frequently claimed insurance benefits: If you fall ill or have an accident during your stay, we will pay the costs for any necessary treatment and aids in the host country. It does not matter whether you receive in-patient or outpatient treatment. We will organise your return transport with medically adequate means and will bring back your luggage. We will also pay the costs for this. In the case of a medical emergency, you can reach our Emergency Hotline 24 hours a day. There is no excess.

How much is the premium and what costs are incurred? What must you take into account when paying the premium?

You can find the premium for your insurance cover here:

Premiums for each day of stay in Germany / other host country:		
Trip duration	for each individual person up to the age of 64	for each individual person from the age of 65
1 day to max. 45 days	2.20 €	4.90 €
1 day to max. 1 year	2.60 €	5.90 €

There will not be any additional costs for you.

The premium is due immediately after concluding the insurance policy and must be paid upon receipt of the insurance certificate. The premium is paid for the duration of the insured stay.

When do we not provide insurance benefits?

Some events are not covered by the insurance so that the premium does not become unreasonably high. The following, amongst others, are not insured:

Under the Incoming Medical Insurance, medical treatment, which was a reason for staying in the host country, is not insured. Also not insured is medical treatment, which you already knew about before starting your trip in the host country. You can find additional exclusions here: VB-ERV 2017 General Terms and Conditions Sect. 8; Special Section: Part G Sect. 13.

What obligations do you have if damage or a loss occurs, and what are the consequences if you breach these obligations?

Under the Incoming Medical Insurance, you must contact the Emergency Hotline of ERV immediately if you need in-patient treatment or return transport as a patient. More details in VB-ERV 2017 General Terms and Conditions Sect. 9; Special Section: Part G Sect. 14 and 15.

Please note: If you breach your obligations, you risk losing your insurance cover. Depending on how seriously you breach your obligation, this could mean that we will reduce payment or not pay at all.

When does your insurance cover begin and end?

The insurance cover begins with the agreed start of the insurance. Please note that your insurance cover commences at the earliest when you enter the host country. Your insurance cover ends at the agreed point in time, but no later than when you leave the host countries again.

What is the duration of your policy and how can you terminate it?

The term of your contract is the insured duration of the stay. You do not have to cancel your policy. It expires automatically.