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LUTHER500-FESTIVAL.COM



Health Insurance

All participants at The Luther500 Festival are protected by a Health Insurance. This insurance guarantees the best possible treatment in case of any medical need. We know that most participants will have an own insurance anyway. Nevertheless: In case of any urgent need or emergency we do not want waste time in dealing with insurance companies, but just make sure that our participants benefit from the good German medical system without any discussions.

The insurance is taken out with "Travel Secure", a division of Würzburger VersicherungsAG. This is some basic information we took out of the insurance's small print:

Summary

What are the benefits of the Health Insurance for foreign visitors in Germany:

- Easing of visa issuance (if visa is required)
- Giving security for the inviting person
- Free choice of doctor and hospital
- Taking over of costs for medical treatment (medication, ambulant and inpatient therapy as prescribed medically)
- Taking over of costs for medically prescribed adjuvant in case of an accident
- Analgic dental treatments and simplex dental filling as well as repairing of prosthesis
- Transport to inpatient therapy to the next reachable hospital
- medically reasonable return transport
- medical return transport if expected time of therapy more than 14 days
- Taking over of costs for an insured companion (if medically reasonable)
- **Assistance as:**
 - Information about inoculation regulations of the visiting country
 - Information about regulations for visa and customs, climate etc.
 - Organization of medical assistance
 - 24-hour-hotline
 - and a lot more

Please note the following:

- no examination of the state of health
- Any pre-existing conditions/previous illnesses are excluded
- Maximum age of 75 at contract conclusion
- Coverage exists from the beginning until the end of the journey, maximum 365 days
- valid in EU-countries, including Switzerland, Liechtenstein, Norway and Iceland
- taking out only possible for non-business travels; exception: Companies and fair visitors up to 30 days
- Employees of companies, public authorities and organizations, who are not working physically can also be insured

Important: The coverage with TravelSecure conforms to the requirements of the EU regulation 2004/14/EG within the Schengen States.

Abstract from Terms and Conditions

4.4 Refundable are

4.4.1 Medically necessary charges for

- a) ambulant curative treatment (not for the treatment through an alternative practitioner), including x-ray diagnosis;
- b) curative treatment including through disorders necessary pregnancy therapy, childbirth until the end of the 36th week of pregnancy (premature delivery), therapy for reason of premature delivery and medically necessary abortion;
- c) medication as prescribed excluding massages, therapeutic baths and medical packs. Nutriment, strengthening preparation, cosmetic preparation and others doesn't count as medication, also if prescribed by the consultant and if it contains substances having a curative effect; specific medication-like nutrients, which are urgently required to prevent physical harm, e.g. enzyme insufficiency, Crohn's disease and cystic fibrosis, yet count as medication.
- d) analgic dental treatments and simplex dental filling(amalgam-filling) as well as repairing of prosthesis;
- e) in-patient therapy including not to be delayed surgery and additional costs in hospitals where there is constant medical leadership;
- f) the transport to the in-patient therapy to the next reachable hospital;
- g) medically prescribed adjuvant, which, due to an accident, are necessary the first time and help treating the consequences of the accident;
- h) The costs of the necessary therapy of the new-born child in case of a premature delivery abroad, if the child will be insured with the Würzburger Versicherung. The refunding of costs is limited to the amount of 50,000 EUR. Other insurances act prior to this insurance.

Claim for compensation doesn't persist, if the policy holder or the assured person of the policy holder can get compensation from other, own or external contract of insurance, may it be before or after conclusion of this contract of insurance. This is especially valid in view of more general insurances like health insurance or accident and breakdown cover and also if those include the subsidiary clause, too.

If the other insurer traverses the obligation to assume liabilities in writing, an advance payment will be carried out. The policy holder and respectively the insured person need to take every possible and reasonable action to help claiming from the other insurer.

4.4.2 Additional expenses

4.4.2.1 The Würzburger refunds additional costs for the return transport to the next reachable, suitable hospital at the insured person's place of residence, if one of the following requirements is fulfilled:

- a) The return transport is prescribed by the attending doctor in the visiting country and is medically necessary and reasonable. Together with the attending doctor a consultant doctor to the Würzburger is judging if the return transport is reasonable and necessary;
 - b) Due to the prognosis of the attending doctor the therapy time in the hospital abroad takes longer than 14 days;
 - c) The expected costs for the further therapy abroad are higher than the costs for the return transport.
- The Würzburger takes over the costs for the also insured companion, if the attendance is medically necessary, ordered by the authorities or if it is required on the part of the forwarder.

4.4.2.2 In case of death of the insured person the Würzburger refunds the additional costs for the repatriation to the home country or the burial at the place of death to the extent of 10,000 EUR.

Source: <http://tinyurl.com/2w4wok9> and following pages

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