

Your Policy Attachment Long-term Comfort Cover

Insurance cover is provided in line with the tariffs taken out and documented on your premium note/policy.

Customer information

Information on the insurer

Who are we?

Your contracting partner is
ERGO Reiseversicherung AG (ERV),
Thomas-Dehler-Straße 2, 81737 Munich, Germany.

Chairman of the Supervisory Board: Dr. Clemens Muth
Board of Management: Richard Bader (Chairman),
Torsten Haase

Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 802/V90802001324

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits

What insurance benefits do you receive?

The insurance covers the insured persons and insured stays as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV / Langzeit 2021 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. If your habitual residence is in Germany, the following applies: The insurance tax for property insurance is 19 %. If your habitual residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note: No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Information on the policy

How is the contract concluded?

When does your insurance cover begin?

The contract starts once the insurance has been taken out. Your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your insured stay.

Do you have a right of revocation?

For insurance contracts with a term of at least one month, you have a right of revocation. Please refer to the revocation notice on page 2.

How can the contract be terminated?

When does your insurance cover end?

You do not have to cancel your policy. It expires automatically. Your insurance cover ends at the agreed point in time, but at the latest when you have finished your insured stay.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your habitual residence at the time the complaint is filed.

What is the contract language?

What applies to declarations of intent?

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, email). Verbal agreements are invalid.

Which supervisory authority is responsible?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany.

ERGO Reiseversicherung AG



Bader



Haase

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1727

from Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.

Email: contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Competent help in case of illness, accident and other emergencies!

24/7/365 is standard for any emergency!

Our Emergency Call Centre is available to you
24 hours a day, 365 days a year.

Emergency Number

Only for emergencies!

+49 89 4166-1071

Unfortunately, general questions cannot be answered on this number.

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

Revocation Notice

Section 1

Right of revocation, consequences of revocation and special instructions

Right of revocation

You may revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within a period of 14 days without giving reasons. The revocation period begins after you have received

- the insurance policy,
- the contract conditions, including the general terms and conditions of insurance applicable to the contractual relationship, these in turn including the tariff provisions,
- this notice,
- the insurance product information document,
- and the further information listed in Section 2, in text form.

The timely dispatch of the revocation is sufficient to comply with the revocation period. Please address the revocation to:

ERGO Reiseversicherung AG,
Thomas-Dehler-Str. 2, 81737 Munich,
Email: contact@ergo-reiseversicherung.de

Consequences of revocation

In the event of an effective revocation, the insurance cover shall end and the insurer shall refund to you the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover shall commence before the end of the revocation period. In this case, the insurer may retain the part of the premium that is attributable to the period up to receipt of the revocation; this is the amount calculated on a pro rata basis according to days. The insurer shall reimburse any amounts to be repaid without delay, no later than 30 days after receipt of the revocation.

If the insurance cover does not commence before the end of the revocation period, the effective revocation shall result in the return of any benefits received and the surrender of any benefits derived (e.g. interest).

If you have effectively exercised your right of revocation with regard to the insurance contract, you shall also no longer be bound by any contract related to the insurance contract. A related contract exists if it is related to the revoked contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

Special instructions

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

Listing of further information required for the start of the deadline

With regard to the further information referred to in Section 1 Sentence 2, the information requirements are detailed below:

Information requirements for all classes of insurance

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant to the business relationship between the insurer and you, in the case of legal persons, associations of persons or groups of persons also the name of an authorized representative; insofar as the notification is made by transmitting the contractual provisions including the General Conditions of Insurance, the information must be in a highlighted and clearly devised form;
3. the core business activity of the insurer;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums must be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation, which will enable you to verify the price;
6. a) any additional costs incurred, stating the total amount to be paid, as well as any possible further taxes, charges or costs not paid through or billed by the insurer;
b) all costs incurred by you for the use of remote means of communication, if such additional costs are charged;
7. details regarding payment and fulfilment, in particular the method of payment of premiums;
8. the limitation of the period of validity of the information provided, for example, the period of validity of limited offers, especially with regard to the price;
9. information on how the contract is concluded, in particular on the start of the insurance and the insurance coverage, as well as the duration of the period during which the applicant is to be bound by the application;

10. the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; insofar as the notification is made by transmitting the contractual provisions, including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
11. a) information on the term of the contract;
b) information on the minimum term of the contract;
12. information on the termination of the contract, in particular on the contractual terms of termination including any contractual penalties; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
13. the member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
14. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
15. the languages in which the terms and conditions of the contract and the advance information referred to in this section will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this contract;
16. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
17. name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the revocation notice

Important: The information contained in this English version of the Revocation notice is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Revocation notice, the German original, entitled: **"Widerrufsbelehrung"** shall prevail at all times.

Important Information for claims (the Terms & Conditions VB-ERV/Langzeit 2021 apply)

What to do in every case of a claim?

Keep the damage to a minimum and report the claim immediately.

Immediately report the claim to

(If our Emergency Call Centre was not involved):

ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 80 06 20
81606 Munich, Germany

Please supply the appropriate documents (originals upon request) as proof of the insured event.

The documents to be submitted for the most common insurance claims are listed on the right.

Always submit:	
<input type="checkbox"/>	Proof of insurance
<input type="checkbox"/>	Booking confirmation, e.g. from the tour operator, school or university
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, automobile association)

A Accident Insurance for long-term stays:

Additionally to be submitted:	
<input type="checkbox"/>	Accident witnesses (name, address)
<input type="checkbox"/>	Accident report
<input type="checkbox"/>	Medical certificate from a doctor at the place of stay
<input type="checkbox"/>	Document for cosmetic surgery

B Personal Liability Insurance for long-term stays:

Additionally to be submitted:	
<input type="checkbox"/>	Witnesses (name, address)
<input type="checkbox"/>	Name and address of the claimant

C Insurance of Deportation Costs for long-term stays:

Additionally to be submitted:	
<input type="checkbox"/>	Document for deportation costs by the authorities

D Interruption Insurance for long-term stays:

Additionally to be submitted:	
<input type="checkbox"/>	Documents for the costs of the outward and return journey
<input type="checkbox"/>	Proof of loss (e.g. medical report)

If you have any questions regarding the claims handling process we will be pleased to assist you Mon. - Fri. from 7 a.m. to 9 p.m., Sat. from 9 a.m. to 4 p.m. on +49 89 4166-1727. You can find further information on the internet www.ergo-reiseversicherung.de/schadensmeldung

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166 - 1727
Fax: +49 89 4166 - 2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datenschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of the insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Terms and Conditions of Insurance for long-term stays provided by ERGO Reiseversicherung AG (VB-ERV/Langzeit 2021)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the insurances for long-term stays offered by ERGO Reiseversicherung AG, hereinafter referred to as „ERV“ or „we“. The respective insurance cover taken out is defined in the **Special Sections**.

General Terms and Conditions

1. The policyholder and insured person

- 1.1 You are the policyholder if you concluded the insurance contract with us. You are then our contractual partner. If you insured yourself you are the policyholder and also the insured person at the same time. As the insured person you are covered by the insurance. This is conditional on A) you being named in the insurance documents. B) you are only temporarily abroad (for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, backpacker or participant in work and travel programmes – booked by an organization or yourself).
Have you insured another person? In this case you are the policyholder and the other person is the insured person.
- 1.2 You can conclude an insurance contract with us if your habitual residence is in Germany or another EU or EEA country.
- 1.3 Do you want to insure a risk period of up to four months? If so, notwithstanding section 1.2, you can conclude the insurance contract with us if you make the contractual declaration in Germany or another EU or EEA country.

- 1.4 If we ask, you must provide proof that the above requirements for the conclusion of the contract have been met. If you do not provide this proof, no insurance contract has been concluded despite payment of the premium.
2. **For what stay do you have insurance cover?**
You have insurance cover for your →insured stay.
3. **When does your insurance cover begin and end?**
 - 3.1 [Not applicable.]
 - 3.2 Your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your →insured stay. Your insurance cover ends at the agreed time, but at the latest when you have finished your →insured stay.
 - 3.3 You are unable to finish your →insured stay as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.
4. **Are you covered by insurance in your →home country if you interrupt your →insured stay?**
If you interrupt your →insured stay you are insured in your →home country to the same extent as for your stay abroad. This applies for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your habitual residence is Germany or another EU/EEA country.

5. **What is the maximum length of stay we insure?**
 - 5.1 We insure your stay only if it is planned for a maximum of 24 months. In addition, you must be only temporarily abroad and you must not transfer your habitual residence.
 - 5.2 Proof that the requirements under Sect. 5.1 are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.
6. **As the policyholder, what must you keep in mind when paying the premium?**
 - 6.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.
 - 6.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if you are not responsible for non-payment.
 - 6.3 Important points about the direct debit procedure: The payment is made on time if we are able to debit the premium on due date and the account holder does not object to a legitimate collection. If we are unable to debit the premium for no reason attributable to you, the following applies: the payment is still on time, if it is made immediately after a request for payment has been issued in writing.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for long-term stays is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen der ERGO Reiseversicherung AG für Langzeit-Aufenthalte (VB-ERV/Langzeit 2021)" shall prevail at all times.

7. In what cases do you not have any insurance cover?

- 7.1 You do not have any insurance cover for damage caused by:
- A) Strikes or other form of industrial action.
 - B) Nuclear energy or other ionising radiation.
 - C) Stoppage of public transport and other →actions of higher authority.
 - D) The use of chemical, biological, radiological and nuclear weapons.
 - E) War, civil war, events similar to war, civil unrest. What happens if you are in a country in which one of these events occurs? You are then covered by the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.
- 7.2 These exclusions apply in addition to the exclusions named in the respective Special Section.

8. What obligations do you have after the insured event has occurred?

- 8.1 You must:
- A) Avoid anything which could result in unnecessary costs (obligation to mitigate loss).
 - B) Notify the damage to us →immediately.
 - C) Describe the events leading to the claim and the consequences truthfully.
 - D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
 - E) Give us any relevant information truthfully.
- 8.2 You must furnish suitable proof of the damaging event. The evidence you submit becomes our property. We reserve the right to request original documents. You may request their return within a period of six weeks.
- 8.3 If necessary you must release the doctor who treated you from his duty of confidentiality. You are only obliged to release the doctor from this duty to the extent that the information is necessary for us to assess our liability or the scope of benefits.

9. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

10. When will you receive payment?

- 10.1 Once we have determined our liability, you will receive the payment →immediately.
- 10.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

11. What applies if there are claims against third parties?

- 11.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to the detriment of the policyholder or insured person. Irrespective of a legal subrogation, you are legally obliged to assign these claims for compensation to us up to the amount of the benefit we paid.
- 11.2 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.
- 11.3 Sections 11.1 and 11.2 do not apply to the Accident Insurance.

12. Which law and which place of jurisdiction applies? Which complaint options do you have?

- 12.1 Where legally permitted, German law will apply to this policy.
- 12.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:

- A) Munich.
- B) The court at your place of residence or your habitual residence at the time the complaint is filed.

- 12.3 If we need to clarify something with you in court, the court at your place of residence or your habitual residence will be responsible.
- 12.4 You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn.
- 12.5 We do not participate in dispute settlement procedures before a consumer conciliation board

13. Which limitation periods must you take into account?

- 13.1 Your claims made under the insurance policy normally become time-barred within three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.
- 13.2 Have you put us on notice about your claim? In this case the limitation period is delayed until our decision reaches you in writing.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your habitual residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of this are: Confiscation of exotic souvenirs by the customs authority or refusal of entry if the required entry documents are missing; stoppage of public transport.

Cosmetic surgery:

Cosmetic surgery is any surgery performed after completion of medical treatment in order to remedy the effects of an accident on the appearance of the →insured person.

Extreme sports:

Extreme type of sports include, in particular, rafting, free climbing, abseiling and caving, mountain climbing, hang gliding, paragliding and parachuting.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin
Switchboard: +49 30-18 170 (24 h service)
Fax: +49 30-18 17 34 02
Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your habitual residence.

Host family:

The host family consists of one or more natural persons. These are responsible for the provision of lodging, food and general care during your →insured stay.

Immediately:

Without culpable delay.

Insurance year:

The insurance year begins at the agreed date and lasts for twelve months (twelve months period).

Insured stay:

Your insured stay is your entire temporary stay →abroad including outward and return journey.

Relatives:

Relatives are:

- A) Your spouse or civil partner, your partner living in cohabitation.
- B) Your children, parents, adoptive children, adoptive parents, foster children, foster parents, stepchildren, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, cousins, parents-in-law, children-in-law, brothers-in-law, sisters-in-law.

Special sections

A Accident Insurance for long-term stays

1. What is insured?

- 1.1 If you have an accident during your →insured stay which leads to your death or permanent disability, we will support you or your legal successor with the agreed assistance and payments.
- 1.2 An accident has occurred if you suffer involuntary damage to your health as a result of an event which suddenly impinges on your body from outside.
- 1.3 An accident has also occurred if, due to increased effort:
- A) One of your joints is dislocated.
 - B) Your muscles, ligaments, tendons, or capsules are strained or torn.
- 1.4 The following are also accidents:
- A) If you suffer sudden health impact in lawful defence or an attempt to rescue people, animals or things.
 - B) Health impairment due to typical diving accidents.
 - C) Infections due to a tick bite.
 - D) Rabies.
 - E) Lockjaw.

2. When and to what degree do we pay if the accident leads to permanent disability?

- 2.1 When is disability present?
Disability is present if your physical and mental capabilities are permanently impacted due to the accident. An impact is permanent if it is foreseen to last longer than three years. In addition, no change in status is expected.
- 2.2 Your disability must, within 15 months after the accident:
- A) Occur.
 - B) Be confirmed by a doctor in writing.
 - C) Be communicated to us.
- All these conditions must be fulfilled for your claim.
- 2.3 The sum insured and the degree of disability caused by the accident are the basis for calculating the disability benefit.
This is how we calculate the extent of disability:
- A) For the parts of the body and sensory organs mentioned below, in the event of loss or total functional incapacity, the following degrees of disability shall apply exclusively (schedule of compensation):

Arm.....	70 %
Arm to above the elbow joint.....	65 %
Arm below the elbow joint	60 %
Hand.....	55 %
Thumb	20 %
Index finger	10 %
Other Fingers.....	5 %
Leg above mid-thigh	70 %
Leg up to mid-thigh	60 %
Leg to below the knee	50 %
Leg to the middle of the lower leg	45 %
Foot	40 %
Big toe	5 %
Other toe.....	2 %
Eye	50 %
Hearing in one ear	30 %
Sense of smell	10 %
Sense of taste	5 %
Voice.....	50 %
Kidney	20 %
Spleen	10 %
 - B) You lose your sensory organs or body parts partially or these become partially unable to function? Then the corresponding portion of the percentage mentioned in 2.3 A) will apply.
 - C) A body part or sensory organ is not listed in 2.3 A? Then the degree of disability is measured on to what degree your normal physical or mental performance capabilities are generally impacted. We solely consider the medical point of view in this case.
 - D) Have impacted body parts or sensory organs been permanently impacted before your accident yet? In this case, we will reduce the degree of disability by the disability prior to the accident. This is assessed in accordance with the above-mentioned criteria.
 - E) If several sensory organs or body parts are affected permanently by the accident, the degree of disability will be added together up to a maximum of 100%.

3. When can you claim payment of benefits for disability?

- 3.1 If your treatment is not yet completed, you can request payment due to disability at earliest one year after the accident.
- 3.2 Send us all the documents which we need in order to assess the degree of disability. We will declare within three months whether and for what amount we will accept your claim.
- 3.3 If you die within one year after the accident as a result of the accident, you have no claim to disability benefits. Then you have a claim for a death benefit.
- 3.4 If you die within a year after the accident due to other causes, your heirs have a claim to disability payments. The degree of disability is measured using the last doctor's findings. The same applies if the death has occurred after more than one year, for whatever reason.
- 3.5 If we recognise the claim, we will immediately pay the capital amount. If there is complete disability, we will then pay the entire insurance amount. If there is partial disability, we will pay the corresponding part of the insurance sum. We will pay the disability benefit as a one-time payment.

4. What do we pay if you die as a result of the accident within one year?

In this case, we will pay to the heirs or your beneficiaries the corresponding insurance sum.

5. When can your heirs or your beneficiaries claim payment for death benefits?

- 5.1 We receive all the documents which we need as a proof of the insurance claim. Then we will declare within one month whether and to what degree we recognise the claim.
- 5.2 If we recognise the claim, we will immediately pay the capital amount.

6. Can the degree of disability be re-assessed?

- 6.1 You and we can have the degree of your disability re-assessed every year. This applies for a maximum of three years after the accident occurs.
- 6.2 You must do this within one month of receiving the statement regarding our liability in accordance to section 3.2.
- 6.3 We must exercise this right by means of the statement specified in section 3.2.
- 6.4 Is there a final assessment of a higher disability benefit than we have provided to that point? We will then pay 5% annual on the additional amount.

7. When and to what amount do we pay costs for →cosmetic surgery?

We pay the costs for accident-related surgeries up to € 10.000.

We pay the costs for:

- A) Doctors' fees.
- B) Medicines, bandages and other materials prescribed by a doctor.
- C) Hospitalisation and care in the hospital.
- D) Tooth treatment and replacement. A condition is that you have lost your incisors or molars due to an accident, or these were damaged as a result of an accident.

8. What is not insured?

- 8.1 The following is not insured:
 - A) Accidents due to mental disorders or unconsciousness, strokes or convulsive seizures.
 - B) Accidents due to drunkenness with a blood alcohol level of at least 1,1 per mille or the consumption of narcotics.
 - C) Accidents as aircraft pilot.
 - D) Accidents as a driver, passenger or occupant of a motor vehicle at race events where the aim is to attain top speeds. Also related test drives are excluded.
 - E) Accidents which occur if you carry out →extreme sports, preparation or participation in boxing or ring sports, martial arts competitions of any kind, horse racing or cycle racing.
 - F) Accidents which occur if you deliberately carry out or attempt to carry out a criminal offence.
 - G) Accidents due to attempted suicide and its consequences.
- 8.2 There is no insurance cover for health impairments which you suffer due to:
 - A) Curative measures.
 - B) Interventions on the body.
 - C) Radiation.Insurance cover remains in place if the health impacts are caused by an accident.

- 8.3 There is no insurance cover for health impairments which you suffer due to an infection: This is true unless the pathogen has penetrated your body due to an accident. Infections in which the pathogen has penetrated the body through slight skin / mucosal membrane injuries or insect bites / stings are excluded. Infections due to tick bites, rabies and lockjaw are covered, however.

9. What obligations do you have after the insured event has occurred?

- 9.1 You must comply with the obligations of the General Terms and Conditions.
- 9.2 You must inform us about the accident →immediately, and let yourself be examined by doctors appointed by us. We will pay the costs for this.
- 9.3 You must authorise doctors providing treatment or examining you to supply any information required to us. This also applies to other insurers, insurance companies and authorities.

10. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

B Personal Liability Insurance for long-term stays

1. What is insured?

- 1.1 We will protect you from the consequences of liability risks during your insured stay. If you have a claim made against you due to personal injury or property damage, we will check whether and to what degree you are obligated to the third party due to statutory liability provisions for payment for damages in regards to civil law.
- 1.2 The insured event is the event leading to the claim, which caused direct damage to the third party. The time at which the damage resulting in the event leading to the claim was caused, is not relevant.
- 1.3 Your legal third-party liability under private law as a private person resulting from the risks of daily life is insured. This only applies to the extent that there is no exclusion specified in section 2.
- 1.4 If we find that the claims against you are unjustified, we will contest them.
- 1.5 If you have an obligation to pay claims with a binding effect, we will hold you harmless from the justified claims. We will pay compensation immediately.
- 1.6 Eligible compensation obligations exist when you are required by law, court judgement, knowledge or recognition to pay compensation. If you give your acknowledgement without our approval, it only binds us to the degree that the claim would have occurred without the acknowledgement. The same applies for payments that you conclude without our approval.
- 1.7 Our compensation payments are limited to the agreed sum insured for each insured event. This also applies if the insurance cover extends to several persons obliged to pay compensation. Several events leading to a claim are regarded as one insured event if they can be attributed to the same cause.
- 1.8 We are authorised to make any declarations in your name which we consider appropriate to process the claim or to contest claims for compensation. If a claim leads to a legal dispute or claim for damages, we will carry out the legal dispute in your name at our cost. We will not extend our costs against the insured amount.
- 1.9 The justified claim for compensation exceeds the sum insured? In this case, we will assume the costs of the litigation as a proportion of the insured sum to the total amount of the claims.

2. What is not insured?

We will not pay for:

- 2.1 Damage or loss which you or persons also covered by this policy caused deliberately and unlawfully.
 - 2.2 Risks which are directly connected with a criminal offence committed by you deliberately and unlawfully.
 - 2.3 Damages which you have done to yourself (so-called own damage).
 - 2.4 Damage or loss which you cause to persons covered by the same policy.
 - 2.5 Damage or loss which you cause to your →relatives.
 - 2.6 Claims relating to salary, pension, wage or other fixed earnings, subsistence, medical treatment in the case of incapacity to work and welfare claims.
 - 2.7 Claims which have been made against you due to your service or professional activity, your office or service. Your statutory liability civil risks are insured in connection
 - a) with an internship that you graduate as part of your studies. The sum insured for this is € 10,000;
 - b) with your activity as an au pair, however (professional liability).A condition is that you must exercise these activities due to your educational status. The insurance covers also personal injuries that you negligently inflict as an au pair to your host parents, or to their children.
 - 2.8 Damage or loss which occur due to your dangerous occupation.
 - 2.9 Claims which were caused by the use of a power, air or motorised water vehicle. It does not matter whether you are the owner, possessor, keeper or driver of the vehicle.
 - 2.10 In deviation from § 103 VVG claims which were caused by transmission of diseases from others due to gross negligence.
 - 2.11 Claims cause by your holding or herding animals.
 - 2.12 Claims from contract fulfilment and public claims.
 - 2.13 Damage caused by the loss of property.
 - 2.14 Damage to objects which you have rented, leased, borrowed or lease-rented. Damage to rented accommodations are, however, insured. In addition, damage to mobile home furnishings in dormitories, in the household of a →host family or in comparable accommodations up to € 2,500 are insured. The insurance covers damages due to the loss of keys for the named accommodations. In these cases, we pay for the exchange of locks for up to € 5,000. Excluded are claims for consequential damage due to a loss of keys.
 - 2.15 Claims against property damage which have been enforced against you due to advice or recommendations of any kind.
 - 2.16 Damage or loss caused by you as a hunter.
 - 2.17 Damage or loss connected with your carrying out →extreme sports.
 - 2.18 Damage or loss resulting from your participation in horse races, cycle-races or races with motorised vehicles or during your training for such events.
 - 2.19 Claims in connection with your preparation or participation in boxing or wrestling matches, or performing martial arts.
- ### 3. What obligations do you have after the insured event has occurred?
- 3.1 You must comply with the obligations of the General Terms and Conditions.
 - 3.2 You must inform us of any insured event within one week after becoming aware of it.
 - 3.3 You must:
 - A) Avoid or reduce the claim as far as possible. Thus you must follow our instructions to the degree that it is possible for you.
 - B) Give us detailed and true reports on the claim and support us in the assessment and settlement of the claim.
 - C) Communicate to us all circumstances which in our view are important for processing the claim. You must send us all requested documents.
 - 3.4 In addition, inform us →immediately if a third party files a liability claim against you. This also applies if a prosecutor or court procedure is started, a court order is issued against you, or a promulgation from a court dispute takes place.
 - 3.5 If you receive a court order from a claimant for compensation, you must oppose it in the proper form and within the given deadline. Even with a disposition of administrative authorities, you

must find legal recourse in the proper form and within the proper deadline. You should not wait for our instructions for this.

3.6 If a third party makes claims against you in court, you must let us conduct the proceedings.

4. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

C Insurance of Deportation Costs for long-term stays

(Supplementary benefit for Personal Liability Insurance for insured stays in the Federal Republic of Germany)

1. What is insured?

1.1 Your deportation from the Federal Republic of Germany to your →home country has been ordered by the authorities? Then we will pay your →host family for Deportation costs as per §§ 765, 773 German Civil Code (BGB) in conjunction with §§ 66 section 2, 67 and 68 Immigration Act (AufenthG) up to €2,000. Those with rights for claims are those persons whom are charged the deportation costs.

1.2 A condition is that

- A) The →host family can prove the amount of the claims for deportation costs.
- B) The deportation must be ordered within the insured time period.
- C) You legally reside in Germany.

D Interruption Insurance for long-term stays

1. What is insured?

We will pay compensation to you if you must interrupt your →insured stay due to an unscheduled, unforeseeable insured event.

2. What is insured if you must interrupt your →insured stay on an unscheduled basis?

- 2.1 We will pay your travel costs. These are the costs for your journey to your →home country and back to the place of your →insured stay. We will refund these costs in accordance with the type and standard of the originally booked outward or return journey. We will pay up to the maximum amount of the sum insured specified in your tariff.
- 2.2 To get the benefits listed in section 2.1 you must satisfy all the following requirements:
 - A) The insured event affects a risk person.
 - B) This event was not expected when the →insured stay started.
 - C) You interrupt the insured stay because this event occurred.
 - D) Due to the event, you cannot be expected to carry out your →insured stay as scheduled.

3. What events are insured?

Insured events are:

- A) Death.
- B) A serious injury resulting from an accident and unexpected serious illness. The precondition is hospitalisation due to the serious accidental injury or the unexpected serious illness that is likely to last at least six days.

4. Who are your risk persons?

Risk persons for you are your parents, grandparents, siblings and children.

5. What is not insured?

We will not pay:

- 5.1 In the case of a psychological reaction
 - A) To an act of war, civil unrest, act of terrorism, an aviation accident.
 - B) To the fear of acts of war, civil unrest, acts of terrorism.
- 5.2 In the case of addictive disorders.

6. What obligations do you have after the insured event has occurred?

- 6.1 You must comply with the obligations in the General Terms and Conditions.
- 6.2 In order for us to process your insured event, you must submit the following documents to us:
 - A) We always require: Proof of insurance, booking document and proof of loss (e.g. invoices).
 - B) The occurrence of an insured event in accordance with Section 3 must be proven by submitting suitable documents (example: a death certificate in the case of death).

7. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.