

Foreign health insurance for private clients

Product	Up to insurable age	Min. term	Up to term	Entitled person to insurance	Reason for stay abroad	Date of application	Health issues	Health certificate
EXPAT INFINITY BASIC EXPAT INFINITY CLASSIC EXPAT INFINITY PREMIUM	open	1 insurance year	unlimited	natural person	professional/private	before beginning of/during stay abroad	✓	from 60 years of age
EXPAT FLEXIBLE EXPAT FLEXIBLE PLUS	66 years, 11 months	1 month	60 months	natural/legal person	professional/private	before beginning of/during stay abroad	✓ from 50 years of age	-
EXPAT GERMANY EXPAT GERMANY PLUS	66 years, 11 months	1 month	60 months	natural/legal person	professional/private	up to one year after arrival	-	after 31 days ✓
EXPAT PRIVATE	66 years, 11 months	1 month	60 months, optional up to additional 60 months	natural person	professional/private	before beginning of/during stay abroad	-	-
EXPAT PRIVATE PREMIUM	66 years, 11 months	1 month	up to the maximum insurable age	natural person	professional/private	before beginning of/during stay abroad	✓	from 50 years of age
EXPAT VISIT	open	10 days	365 days	natural person	private	up to 10 th day of arrival (arrival in Germany, other- wise before arrival)	-	-
EXPAT ACADEMIC BASIS EXPAT ACADEMIC STANDARD EXPAT ACADEMIC PREMIUM	34 years, 11 months	1 month	36 months	natural person	Study/training/internship/ language course/Work & Travel	before beginning of/during stay abroad	-	-

Foreign health insurance for business customers

Product	Up to insurable age	Min. term	Up to term	Entitled person to insurance	Reason for stay abroad	Date of application	Health issues	Health certificate
EXPAT BUSINESS	66 years, 11 months	1 month	until up to insurable age	legal person	professional	before beginning of/during stay abroad	-	-
EXPAT BUSINESS PREMIUM	66 years, 11 months	1 month	until up to insurable age	legal person	professional	before beginning of/during stay abroad	-	-
EXPAT GKV	66 years, 11 months	1 month	until up to insurable age	legal person	professional	before beginning of/during stay abroad	-	-
EXPAT CASH	66 years, 11 months	1 month	until up to insurable age	legal person	professional	before beginning of/during stay abroad	-	-

BENEFITS OF ALL TARIFFS

1. Foreign health insurances for private persons (1/2)

Product	Outpatient Treatment	Inpatient Treatment	Pharmaceuticals, Bandages and Medicines	Dental Treatment	Tooth Replacement/Orthodontic Treatment	Preventive Medical Check-ups	Vaccinations	Pregnancy/Childbirth	Infertility Treatments	Aids and Appliances	Visual Aids	Eye Lasering	Psychotherapy	Ambulance Transport/Return Transport/Transfer	Follow-Up Liability	Inclusion of Pre-Existing Conditions
EXPAT INFINITY BASIC	-	✓ 100%	✓ 100% Within the framework of inpatient treatments	-	-	-	-	-	-	-	-	-	-	✓	-	✓ Inclusion via risk markup possible
EXPAT INFINITY CLASSIC	✓ 100% up to 15,000 Euro per year	✓ 100%	✓ 100%	✓ 100%	-	✓ 100% preventive medical check-ups for children and cancer screening	✓ children: general vaccinations 100%	-	-	✓ 80% up to 1,000 Euro	✓ 50 Euro per year	-	-	✓	✓	✓ Inclusion via risk markup possible
EXPAT INFINITY PREMIUM	✓ 100%	✓ 100% as private patient in single room	✓ 100%	✓ 100%	✓ 90% up to 4,000 Euro	✓ 100% preventive medical check-ups for children and cancer screening; Check-ups up to 300 Euro	✓ children: 100%, travel vaccinations up to 250 Euro; adults: up to 600 Euro	✓ 100%	✓ up to 60% up to 6,000 Euro per couple	✓ 80% up to 2,000 Euro	✓ 600 Euro every three years	✓ up to 2,500 Euro per eye and per contract term	✓ 80% for outpatient treatment, up to 2,000 Euro; for inpatient treatment up to 30 days	✓	✓	✓ Inclusion via risk markup possible
EXPAT FLEXIBLE	✓ 100%	✓ 100%	✓ 100%	✓ 100%	-	-	-	-	-	-	-	-	-	✓	✓	-
EXPAT FLEXIBLE PLUS <small>(additional module)</small>	✓ 100%	✓ 100%	✓ 100%	✓ 100%	✓ 60% up to 1,200 Euro	✓ 100% cancer screening	-	-	-	✓ 80% up to 1,000 Euro	✓ 50 Euro	-	-	✓	✓	-
EXPAT GERMANY	✓ 100%	✓ 100%	✓ 100%	✓ 100%	-	-	-	-	-	-	-	-	-	✓	✓	-
EXPAT GERMANY PLUS <small>(additional module)</small>	✓ 100%	✓ 100%	✓ 100%	✓ 100%	✓ 60% up to 1,200 Euro	✓ 100% cancer screening	-	-	-	✓ 80% up to 1,000 Euro	✓ 50 Euro	-	-	✓	✓	-
EXPAT PRIVATE	✓ 100%	✓ 100%	✓ 100%	✓ 100%	✓ 80% up to 4,000 Euro	✓ 100% preventive medical check-ups for children and cancer screening	✓ children: general vaccinations 100%	✓ 100%	-	✓ 80% up to 4,000 Euro	✓ 50 Euro	-	✓ for trauma 80%; for outpatient treatment, up to 2,000 Euro	✓	✓	-
EXPAT PRIVATE PREMIUM	✓ 100%	✓ 100% as private patient in single room	✓ 100%	✓ 100%	✓ 90% up to 4,000 Euro	✓ 100% preventive medical check-ups for children and cancer screening; Check-ups up to 300 Euro	✓ children: 100%; travel vaccinations up to 250 Euro adults: travel vaccinations up to 250 Euro	✓ 100%	-	✓ 80% up to 2,000 Euro	✓ 600 Euro every three years	-	✓ 80% for outpatient treatment, up to 2,000 Euro; for inpatient treatment up to 30 days	✓	✓	✓ in case of 1 year without any treatment

BENEFITS OF ALL TARIFFS

1. Foreign health insurances for private persons (2/2)

Product																
EXPAT VISIT	✓ 100%	✓ 100%	✓ 100%	✓ up to 500 Euro	✓ 50% up to 250 Euro	-	-	✓ 100%	-	✓ Medically required walkers and rent of a wheelchair	-	-	-	✓	-	-
EXPAT ACADEMIC BASIS	✓ 100%	✓ 100%	✓ Pharmaceuticals and bandages 100% Remedies up to 250 Euro	✓ up to 250 Euro	✓ 50% up to 500 Euro	-	-	✓ 100%	-	✓ due to accident up to 250 Euro	-	-	-	✓	-	-
EXPAT ACADEMIC STANDARD	✓ 100%	✓ 100%	✓ Pharmaceuticals and bandages 100% Remedies up to 500 Euro	✓ up to 500 Euro	✓ 50% bis 500 Euro	-	-	✓ 100%	-	✓ due to accident up to 500 Euro	-	-	-	✓	-	-
EXPAT ACADEMIC PREMIUM	✓ 100%	✓ 100%	✓ Pharmaceuticals and bandages 100% Remedies up to 750 Euro	✓ up to 900 Euro	✓ 50% up to 1,000 Euro	-	-	✓ 100%	-	✓ due to accident up to 750 Euro	-	-	-	✓	-	-

BENEFITS OF ALL TARIFFS

2. Foreign health insurance for business customers

Product																
EXPAT BUSINESS	✓	✓ 100%	✓	✓	✓ 80% up to 4,000 Euro	✓ 100% preventive medical check-ups for children and cancer screening	✓ children: general vaccinations 100%	✓	-	✓ 80% up to 1,000 Euro	✓ 50 Euro	-	✓ for trauma 80%; for outpatient treatment, up to 2,000 Euro	✓	✓	✓ in case of posting abroad
EXPAT BUSINESS PREMIUM	✓	✓ 100% as private patient in single room	✓	✓	✓ 90% up to 4,000 Euro	✓ 100% preventive medical check-ups for children and cancer screening	✓ children: general vaccinations 100%	✓	-	✓ 80% up to 2,000 Euro	✓ 600 Euro every three years	-	✓ 80% for outpatient treatment, up to 2,000 Euro; for in-patient treatment up to 30 days	✓	✓	✓ in case of posting abroad
EXPAT GKV	The volume of benefits depends upon the provisions in Section 17 SGB V (German Social Security Statute Book V).															

3. Other insurances and products (for private persons and business customers) (1/2)

Product	Benefits		Product information	Premium	Restrictions
PROSPECTIVE ENTITLEMENT (for private customers only)	By means of the prospective entitlement, coverage in the EXPAT INFINITY foreign health insurance can be obtained at a later time without being obliged to undergo a new medical checkup. Diseases occurring after subscription of the prospective entitlement will not have a negative effect on the premium amount for EXPAT INFINITY.		<ul style="list-style-type: none"> Insurance can, both in Germany and abroad, be taken out by persons who desire to secure the option for EXPAT INFINITY beforehand on the basis of their current state of health. An existing EXPAT INFINITY can be switched to the delay function until the person wants to convert it back to an active coverage. The activation of the insurance is possible at any time subject to the restrictions mentioned hereinafter 	<ul style="list-style-type: none"> As of 24 Euro Due to the possibility to adjust coverage to individual needs, the individual insurance premiums may differ from entry-level premiums. 	Requirements for activating a prospective entitlement: <ul style="list-style-type: none"> Coverage of your health insurance ends as scheduled, e.g. due to the expiry of a fixed-term health insurance. The eligibility for insurance offered by your health insurance lapses, e.g. due to the change of your host country.
EXPAT LEGAL	<ul style="list-style-type: none"> Legal expenses insurance for damages Legal expenses insurance for criminal matters Extended legal expenses insurance for criminal matters Legal expenses insurance for administrative offences 	<ul style="list-style-type: none"> Legal expenses insurances for contract law and property law Administrative legal expenses insurance for traffic and transport-related matters Precautionary legal expenses insurance Legal expenses insurance for disciplinary and professional responsibility matters 	<ul style="list-style-type: none"> Coverage for private individuals and employees of companies (relatives are co-insured without charge) worldwide validity Deductible of 500 Euro per legal protection claim 	<ul style="list-style-type: none"> 196.32 Euro for natural persons/employees 	In case of an extended legal expenses insurance for criminal matters, coverage is excluded for asserting legal interests in several areas (inter alia antitrust law and other competition law).

BENEFITS OF ALL TARIFFS**3. Other insurances and products (for private persons and business customers) (2/2)**

Product	Benefits	Product information	Premium	Restrictions	
EXPAT LEGAL PLUS	<ul style="list-style-type: none"> • Legal expenses insurance for damages • Legal expenses insurance for criminal matters • Extended legal expenses insurance for criminal matters • Legal expenses insurance for administrative offences 	<ul style="list-style-type: none"> • Legal expenses insurances for contract law and property law • Administrative legal expenses insurance for traffic and transport-related matters • Precautionary legal expenses insurance • Legal expenses insurance for disciplinary and professional responsibility matters • Legal expenses insurance for labour matters 	<ul style="list-style-type: none"> • Coverage for private individuals and employees of companies (relatives are co-insured without charge) • Legal expenses insurance for labour matters • worldwide validity • Deductible of 500 Euro per legal protection claim 	<ul style="list-style-type: none"> • 357 Euro for natural persons/employees • Freelancers are not eligible for insurance 	In case of an extended legal expenses insurance for criminal matters, coverage is excluded for asserting legal interests in several areas (inter alia antitrust law and other competition law).
EXPAT CASH (for business customers only)	The EXPAT CASH daily sickness allowance insurance has been created for employees of companies active on an international level. It replaces or complements the statutory daily sickness allowance insurance during stays abroad. In this context, a daily sickness allowance of up to 150 Euro per calendar day is possible on a worldwide level.	<ul style="list-style-type: none"> • payment of a daily sickness allowance in case of an incapacity to work of 100 %, as confirmed by a physician, • up to 150 Euro per day • different waiting periods possible as from two weeks 	<ul style="list-style-type: none"> • 14 days: 7.60 Euro • 42 days: 0.90 Euro • 91 days: 0.55 Euro • 183 days: 0.25 Euro 	For non-assigned employees, previous diseases and existing treatment needs are not covered.	
EXPAT HAFTPFLICHT	The EXPAT HAFTPFLICHT (third party liability insurance) covers damage caused by the insured in the areas of personal injuries, property damage and pecuniary losses. Depending on the module, the insured sum amounts to 50,000 and 10 million Euro.	<ul style="list-style-type: none"> • worldwide validity • coverage up to 5 years of age • possible in 2 different versions • up to 10 million Euro insured sum for property damage, personal injuries and pecuniary damage • children and animals (except for: dogs) are not covered 	Depending on the family status and the module, the annual premium amounts to 37 to 92 Euro	<ul style="list-style-type: none"> • only for German nationals abroad • bank account in Germany required • the contract must have been concluded in Germany - prior to the departure to the country of destination 	
EXPAT ACCIDENT	EXPAT ACCIDENT is an internationally valid accident insurance paying a sum to be agreed upon in advance in case of an involuntary permanent physical handicap caused by an accident, irrespective of the country and area of life of the accident. Depending on the degree of severity of the disability and the module, the insured sum amounts to 50,000 and 500,000 Euro.	<ul style="list-style-type: none"> • worldwide validity • coverage for an unlimited duration • possible in 3 different versions with different benefit volumes • insurance sum of up to 500,000 Euro in case of total disability • inclusive of daily hospital benefits 	Depending on the module, the annual premium amounts to 45.12 to 183.64 Euro	<ul style="list-style-type: none"> • only for German nationals abroad • bank account in Germany required • the contract must have been concluded in Germany - prior to the departure to the country of destination 	