

Insurance Policy 11

The insurance taken out is documented on the insurance confirmation.

Overview of Benefits

Stepin Insurance Cover COMPACT

• Health Insurance

Deductible: The deductible shown in the insurance policy applies.

Amount of costs reimbursed: without limitation (cf. §§ 1, 2 and 4 AVB KV AWP AP for restrictions)

Benefits in case of stays within Germany: The restrictions for outpatient hospital treatment according to § 6 No. 1 are not applicable.

• Patient Repatriation Transportation

Amount of cost reimbursement: Without limitation

• Assistance

Emergency cash (§ 6, No. 2 AVB AS AWP AP): € 1,500

Hospital visits in case of inpatient treatment (§ 2 No. 2 b) AVB AS AWP AP):

Organisation and cost assumption of hospital visits by persons close to the insured person.

Visits in the home country in case of family emergencies (§ 5 AVB AS AWP AP):

Organisation and cost assumption of visits in the home country due to family emergencies.

• Luggage Insurance

Sum insured: € 2,000 per person and claim

Deductible: € 25 per claim

Sum insured in case of a delay in luggage: € 200 per claim

Underinsurance: The underinsurance according to § 4 No. 2 is not taken into account.

• Additional Luggage Insurance

– only if agreed in addition to tariff COMPACT –

Additional sum insured for laptops: € 1,000 per person and claim

Additional sum insured for video, film and still cameras: € 1,000 per person and claim

Deductible: € 50 per claim

Stepin Insurance Cover PLUS

– only if agreed in addition to tariff COMPACT –

• Accident Insurance

Sums insured per person: up to € 100,000 in the event of disability from a degree of disability of 25%, € 50,000 in the event of death

• Liability Insurance

Sum insured: € 3,000,000 per person in case of personal injury and damage to property, including damage to furniture and moveable property of the host parents up to € 10,000

Deductible: € 25 per claim, € 75 per claim for damage to furniture and movable property of the host parents

Assistance in an emergency

Sick during your stay?

The **Assistance** guarantees rapid and expert assistance all over the world 24 hours a day! Our specialists will advise and inform you professionally and can help you avoid payment reductions.

Phone +49.89.6 24 24-405

Fax +49.89.6 24 24-246

Important!

- Please hold the exact address and phone number of your current whereabouts ready.
- Note down the name of your contacts, e.g. physician, hospital or police.
- Describe as exactly as possible the facts of the case and have the necessary information at hand (e.g. address of your bank, account/credit card number, bank code etc.).

Should you have any general questions on insurance payments, just give the Stepin-Infoline a call. They will provide you with any information you need on the subject of insurance cover and your exchange programme:

Phone +49.228.9 56 95-50

Fax +49.228.9 56 95-59

E-mail: insurance@stepin.de

If you would like to report a case of damage to us, please note the information on claims.

This translation is for information purposes only. In the event of any conflict or inconsistency between the German and the English versions, the German original shall prevail.

Please note the following important information

Length of stay: The insurances apply for the agreed period, i.e. one week at the minimum, 36 months at the maximum.

Scope of validity: worldwide for a temporary stay abroad

Single premium: valid for one person up to the age of 50 upon commencement of insurance in each case

Notes on taking out insurance: Insurance should be taken out by the 2nd workday after the start of the stay abroad and if there is no interruption in the previous insurance, at any time. If insurance is taken out from the 3rd workday after the start of the stay abroad and if no previous insurance exist, there is a waiting period of 7 days. The waiting period does not apply in case of accident.

Insurance cover is provided only for the insured person(s) named on the insurance policy, on the transfer policy, or on the account statement. The amount of the premium is usually based on the insurance cover selected and the term of the contract.

There is no insurance cover if the non-recurring or initial premium has not been paid, unless the insured party is not responsible for non-payment.

Allianz Global Assistance is a brand of AWP P&C S.A. The contractually agreed insurance payments are offered by AWP P&C S.A. in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

AWP P&C S.A.
Niederlassung für Deutschland
(Germany Branch)
Bahnhofstraße 16
D - 85609 Aschheim (near Munich)

Chief Executive Officer: Olaf Nink
Registration Court: München HRB 4605
VAT ID no: DE 129274528
Insurance tax no.: 9116 80200191

AWP P&C S.A.
Public limited company under French law
Registered Office: Saint-Ouen (France)
Commercial register: R.C.S. Bobigny 519 490 080
Board of Management: Rémi Grenier (Chairman), Ulrich Delius, Fabio de Ferrari,
Anh Tran Hong, Claudius Leibfritz, Sylvie Ouziel, Lidia Luka-Lognoné

Product and Consumer Information

This information sheet serves to provide you with a brief overview of our insurance products. A description is only given of essential contents. The insurance cover including the sums insured and provisions on deductibles is exhaustively described in your documents to the insurance policy and in the General Policy Conditions.

Please note:

Please see your booking confirmation / insurance policy for the insurance product purchased for you.

Generally valid for all insurance products for exchange programmes named in this document:

Insurance cover is not provided, among other things, for

- Damage caused by strikes, civil commotions and acts of war.
- Damage caused intentionally by the insured person.
- Expeditions.

Please see the respective terms and conditions of insurance for the exact benefits and exclusions.

Insurability (§ 1 AVB AB AWP E AP):

Language pupils, students, scholarship holders, graduate students studying for a doctorate, guest researchers, practical trainees, voluntary helpers, exchange students, participants in "Work & Holiday" programmes as well as tourists up to the age of 50 can be insured, unless otherwise agreed.

Agreed area of validity (§ 2 AVB AB AWP E AP):

1. Insurance cover is provided worldwide for temporary stays abroad (stay outside the insured person's home country). If an insured stay abroad is interrupted, insurance cover is also provided in the insured person's home country for a period of up to six weeks per insurance year.
2. Home country is the country in which the insured person has had his or her permanent principal place of residence for at least three years in the five years preceding his or her application for insurance cover. If there was no such residence, the home country is any country in which the insured person had his or her permanent principal place of residence for the longest period overall, i.e. even before the 5-year period.

Legal consequences in case of a breach of duties or obligations (§ 9 No. 1 and 2 AVB AB AWP E AP):

1. If an obligation is intentionally violated, AWP is released from its duty to pay benefits; in case of a grossly negligent violation, AWP is entitled to reduce its payment in proportion to the seriousness of the fault of the insured person.
2. The insured person must furnish proof of the non-existence of gross negligence. Except in case of fraudulent intent, AWP is obliged to pay benefits insofar as the insured person documents that the violation of the obligation is not the cause of either the occurrence or the determination or the scope of AWP's obligation to pay benefits.

Health Insurance reimburses

Expenditures for all necessary medical assistance in the agreed area of validity in the event of acute illness and accidental injuries which occur in the insured period:

- Medical treatment and hospital care
- Medication
- Search, rescue and recovery costs in case of accidents
- Preventative medical check-ups of pregnancies as well as complications during pregnancy up to the 12th week of pregnancy.

The Assistance recommends the physician or the hospital with the highest medical standards that is located closest in each case. If the insured person follows the recommendation given by the Assistance, the following additional benefits are provided notwithstanding §§ 1 and 2 AVB KV AWP E AP:

- Assumption of the documented, necessary telephone costs.
- Assumption of the documented travelling expenses to the recommended contact point.
- Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required during the full inpatient treatment of the insured person or, alternatively, the assumption of the documented expenses incurred for visits by an accompanying relative at the location at the amount agreed.

No insurance cover is provided, among other things, for

- Benefits in the home country of the insured person. **Exception:** Stays in the home country are insured for a period of up to six weeks per insurance year if the insured stay abroad is interrupted.
- Treatment which the insured person knew was necessary before the start of insurance in the agreed area of validity or which he or she could have expected based on the circumstances of which he or she was aware. Further exclusions in §§ 4 AVB KV AWP E AP, 5 AVB AB AWP E AP.

Patient Repatriation Transportation

AWP reimburses the costs of the medically advisable and appropriate return transportation of the insured person to the nearest suitable hospital to the insured person's place of residence and, in the event of death, the repatriation of the insured person's mortal remains.

No insurance cover is provided, among other things, for return transportation due to medical treatment which the insured person knew was necessary before departure or which he or she could have expected in the circumstances of which he or she was aware. Further exclusions are specified in §§ 3 AVB RT AWP E AP, 5 AVB AB AWP E AP.

Please contact the Assistance immediately in case of serious injuries or illnesses.

Assistance

Provides assistance worldwide in an emergency in a foreign country: in case of illness, accident, death, loss of payment media or in the event of criminal prosecution. It organises patient repatriation transportation with medically adequate means of transport as soon as medically advisable and appropriate. The Assistance is there for you 24 hours a day under a central phone number.

Luggage Insurance reimburses

- The current value of the **luggage carried with you** if it is damaged or lost as a result of theft or robbery, force majeure or accidents in which the insured person suffers a severe injury or the means of transport is damaged.
 - The current value of the **checked-in luggage** if it is damaged or lost up to the amount of the agreed sum insured if this equals the total value of the personal luggage.
 - The documented expenses incurred to recover luggage.
- Or alternatively:
- The necessary replacement purchases to continue the insured person's stay at a maximum of 10 % of the sum insured if checked-in luggage does not arrive on the same day.

Restricted insurance cover is provided, among other things, for video, film and still cameras, IT equipment and electronic communication and entertainment devices including accessories as well as jewellery and valuables, spectacles, other medical devices (§ 3 AVB GV AWP E AP).

No insurance cover is provided, among other things, for money, passenger tickets or similar or for jewellery and valuables in checked-in luggage or for causing the insured event intentionally. If the insured event is caused by gross negligence, AWP is entitled to reduce the benefits according to the degree to which the insured person is at fault, cf. § 3 AVB GV AWP E AP.

If your luggage is damaged or lost during transport, please notify the carrier immediately and ask for a written confirmation of damage. Please report any damage and other criminal acts to the nearest police station immediately and obtain a copy of the police record or at least a confirmation that the incident has been reported to the police.

If one of these obligations is violated, it is possible for the insurance payment to be reduced or forfeited, cf. § 9 AVB AB AWP E AP in this connection.

Should the facts of a damaging event be fraudulently misrepresented, insurance cover lapses, see § 5 No. 3 AVB GV AWP E AP.

Additional Luggage Insurance

– only if agreed in addition to tariff COMPACT –

Supplements the sum insured of the Luggage Insurance by an amount of € 1,000 for laptops and € 1,000 for video, film and still cameras with accessories in each case.

Deductible: € 50 per claim

Accident Insurance

Provides indemnity if an insured accident leads to the permanent disability or to the death of the insured person his or her stay in the agreed area of validity.

No insurance cover is provided, among other things, for accidents caused by mental disorders or impairments of consciousness or accidents suffered by the insured person as a pilot (also using aerial sports equipment). For further exclusions cf. §§ 2 AVB UV AWP AP, 5 AVB AB AWP AP.

Previous illnesses contributing to the damage caused to the insured person's health may lead to restrictions in insurance benefits, cf. § 5 No. 1 AVB UV AWP E AP.

For payment of the insurance benefits based on permanent disability, compliance with the special periods for the assertion of claims is required, cf. § 7 AVB UV AWP E AP.

Liability Insurance

Insurance cover against legal claims for damages asserted by third parties based on personal injury and damage to property up to the amount of the agreed sum insured.

No insurance cover is provided, among other things, for damage caused through the use of motor-driven vehicles or aircraft or due to hunting and as a basic principle for damage caused to third-party items rented by or on loan to the insured person, or obtained by unlawful interference or in the insured person's custody (cf. § 3 No. 2 b) AVB HV AWP E AP for exceptions). Insurance cover is also not provided for liability damage based on occupational activities, cf. § 3 AVB HV AWP E AP.

Please notify AWP of the insured event in writing immediately and note all your duties and obligations in § 4 AVB HV AWP E AP. If any duties or obligations are not complied with, the insurance payment may be reduced or forfeited, cf. § 9 AVB AB AWP E AP in this connection.

Complaint Notice:

Our goal is to offer first-class services. It is equally important to us to respond to your concerns. If you are not satisfied with any of our products or our service, please notify us directly.

You can send us your complaints relating to contract or claim issues using any means of communication. You can reach us by telephone at +49.89.6 24 24-460, in writing by e-mail to service@allianz-assistance.de, or by regular mail to AWP P&C S.A., Beschwerdemanagement, Bahnhofstrasse 16, D - 85609 Aschheim (near Munich), Germany. Additional information on our complaint process can be found at www.allianz-reiseversicherung.de/beschwerde.

In addition, you can contact the responsible supervisory authority, Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin - the German Federal Financial Supervisory Authority), Graurheindorfer Strasse 108, D - 53117 Bonn, Germany (www.bafin.de).

The contract is governed by the laws of the Federal Republic of Germany, unless this conflicts with international law. Legal action based on the insurance contract can be brought by the policyholder or the insured person before the court with jurisdiction over the principal place of business or the branch of the insurer. If the policyholder or the insured person is a natural person, legal action can also be brought before the court in the district of which the policyholder or the insured person has his place of residence when the legal action is brought or, if he does not have a place of residence, his habitual place of abode.

Data protection:

In accordance with the provisions of the German Federal Data Protection Act, we hereby inform you that if a claim is filed your personal data which is required to implement the insurance contract will be stored. To check the application or the damage, inquiries will also be sent to other insurers and inquiries by other insurers will be answered. Moreover, data will be sent to the reinsurer. The addresses of each recipient of data will be provided upon request.

Collection, processing and use of health data and disclosure of data to other parties: Upon conclusion of contract the declarations of consent required to implement or terminate your insurance contract were given. You will find statements and information on data processing following the conditions.

Right to revoke contracts valid for a term of one month or more:

You can revoke your contractual declaration within 14 days in writing (e.g., letter, fax, e-mail) without stating reasons. The period begins after you have received the insurance certificate, the terms of the contract including the Terms and Conditions of Insurance, the additional information pursuant to § 7 (1) and (2) of the Insurance Contracts Act (VVG) in conjunction with §§ 1 through 4 of the VVG Decree on Information Duties - each of these notifications in written form. In case of contracts in electronic commerce (§ 312i (1)(1) of the German Civil Code (BGB), this period shall not commence prior to our performance of our duties pursuant to § 312i (1)(1) of the German Civil Code in conjunction with Article 246c of the Introductory Law to the German Civil Code (EGBGB).

The deadline for revocation is deemed met if the revocation is dispatched in good time. It must be sent to:

Stepin GmbH, Beethovenallee 21, 53173 Bonn, Germany

Phone: +49.228.9 56 95-50, Fax: +49.228.9 56 95-59,

E-mail: insurance@stepin.de

Consequences of revocation:

When revocation is effective, insurance cover ceases and we shall refund to you that portion of the premium allocated to the period after receipt of the revocation if you consented to insurance cover beginning prior to the end of the revocation period. We are entitled in this case to retain that portion of the premium that is allocated to the period until receipt of the revocation. This is a sum calculated proportionally by days. Amounts to be refunded will be remitted without undue delay, no later than 30 days after receipt of the revocation. If insurance cover does not commence prior to the end of the revocation period, then effective revocation means that payments received must be refunded and uses made thereof (e.g., interest) must be disbursed.

Special notes:

Your right of revocation lapses when the contract is completely performed both by you and also by us at your express request before you have exercised your right of revocation.

Your AWP P&C S.A., Germany Branch

Terms and Conditions of AWP P&C S.A., Germany Branch, for the Insurance Cover for Exchange Programmes

Hereinafter referred to as AWP

General Provisions AVB AB AWPE 11 AP

The regulations as stipulated under §§ 1 to 11 below apply to all AWP insurance products for exchange programmes. The General Policy Conditions (AVB) printed below apply to the respective insurance. Insurance cover is provided if you have contractually agreed the insurance concerned.

§ 1 Who is insured?

1. The insured person is the person named, provided that the insurance premium has been paid, as a language pupil, student, scholarship holder, graduate student studying for a doctor's degree, guest researcher, practical trainee, voluntary helper, exchange pupil, participant in "Work & Holiday" programmes as well as a tourist.
2. Persons up to the age of 50 upon commencement of insurance are insurable, unless otherwise agreed.

§ 2 What is the area of validity of the insurance?

1. Insurance cover is provided worldwide for the temporary stays abroad of an insured person (stay outside the insured person's home country). If an insured stay abroad is interrupted, insurance cover is also provided in the insured person's home country for a period of up to six weeks per insurance year.
2. Home country is the country in which the insured person has had his or her permanent principal place of residence for at least three years in the five years preceding his or her application for insurance cover. If there was no such residence, the home country is any country in which the insured person had his or her permanent principal place of residence for the longest period overall, i.e. even before the 5-year period.
3. Insurance cover is not provided for stays or travel to countries or destinations for which the Foreign Office has issued a travel warning. If an insured person is at such a location when the Foreign Office issues a warning, insurance cover ends seven days after the issuance of the warning.

§ 3 When is the premium payable?

The premium must be paid on delivery of the insurance policy. Insurance cover becomes effective only if the premium was paid before the start of the stay / start of insurance. In case of inclusive insurance cover (=obligatory insurance cover agreed per group insurance contract), the premium is paid to AWP by the policyholder.

§ 4 When does the insurance begin and end?

Insurance cover

1. begins at the time stated in the insurance policy (start of insurance) however not before applying for insurance, not before crossing the border and not before the end of any waiting periods. Waiting periods are calculated from the start of insurance.
2. ends at the agreed point in time, however at the latest at the end of the insured stay in the agreed area of validity or at the agreed point in time.
3. can be extended by a total of 36 months (maximum duration of insurance) upon application before the expiry of the original term of contract. However, the premiums as well as the terms and conditions of insurance applicable on the date when the application for insurance is made are valid.

§ 5 In which cases does insurance cover not apply?

No insurance cover is provided in the following cases:

1. Damage or losses caused by strikes, nuclear energy, confiscation and other acts by public authorities, as well as damage in regions for which the German Department of Foreign Affairs has issued a travel warning.
2. Damage or losses as a result of acts of war or warlike events. However, insurance cover is provided if the damage or loss occurs in the first seven days after the start of the events. This does not apply if the insured person stays in countries in which war or civil war is already being waged or the outbreak of war or civil war could be foreseen.
3. Damage or losses intentionally caused by the insured person.
4. Expeditions, unless otherwise agreed.

§ 6 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to

1. minimise the damage or loss as far as possible and avoid unnecessary costs;
2. report the damage or loss to AWP without delay;
3. describe the damaging event or the loss as well as the scope of the claim and truthfully provide AWP with any and all pertinent information. The insured person must furnish proof in the form of original bills and receipts, release physicians from their confidentiality obligation as necessary – including the physicians of the Assistance – and allow AWP to reasonably examine the cause and amount of the asserted claim.

§ 7 When does AWP pay compensation?

As soon as AWP has determined whether and to what extent it has an obligation to indemnify, compensation is paid within two weeks.

§ 8 What applies if the insured person has claims for damages against third parties?

1. In accordance with statutory regulations, claims for damages against third parties pass to AWP up to the level of payment effected, provided that the insured person suffers no disadvantage thereby.
2. Upon request by AWP, the insured person is obliged to confirm in writing the transfer of claims to this extent.
3. Any obligations to indemnify arising under other insurance contracts and by social insurance institutions will have precedence over those of AWP. If the insured person first presents original bills to AWP for payment, AWP will be deemed to have made advance payment.

§ 9 When does the insured person forfeit claims to insurance benefits due to a breach of obligations and the statute of limitations?

1. If an obligation is intentionally violated, AWP is released from its obligation to indemnify; in case of grossly negligent violation, AWP is entitled to reduce its payment in proportion to the seriousness of the fault of the insured person.
2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, AWP is obliged to indemnify if the insured person furnishes proof that the violation of the obligation is not the cause of either the occurrence or the determination or the scope of AWP's obligation to indemnify.
3. The claim to an insurance benefit lapses in three years, calculated from the end of the year in which the claim occurred and the insured person obtained knowledge of the circumstances in order to assert the claim, or would have obtained knowledge without gross negligence.

§ 10 What form must be followed for submitting declarations of intent?

1. Notices and declarations of intent from the insured person and the insurer must be in writing (e.g. letter, fax, e-mail).
2. Insurance agents are authorised to accept declarations and forward these to AWP.

§ 11 Which court in Germany is responsible for dealing with the assertion of claims based on the insurance contract and which law applies?

1. At the option of the insured person, the courts of Munich or the place in Germany where the insured person has his permanent residence or habitual abode at the time the legal action is brought will have jurisdiction and venue.
2. The laws of the Federal Republic of Germany apply insofar as they do not conflict with international law.

Health Insurance

AVB KV AWPE 11 AP

§ 1 What is insured?

The costs of medical treatment for acute illnesses and accidents occurring in the agreed area of validity and in the insured period are insured. The costs of search, rescue and recovery measures are also insured in the agreed area of validity and in the insured period up to € 5,000 if the insured person has to be rescued or recovered after an accident or if the insured person is missing and it is feared that something has happened to him or her.

§ 2 What costs are reimbursed in case of medical treatment in the agreed area of validity?

1. AWP reimburses expenditures for all necessary medical assistance in the agreed area of validity, including costs incurred for:
 - a) Outpatient treatment by a physician.
 - b) Medical treatment and medication prescribed by a physician for the insured person.
 - c) Inpatient treatment in hospital, including operations that cannot be postponed. In case of premature birth, the costs of necessary treatment of the newborn child abroad will also be covered up to € 100,000, (notwithstanding § 1 AVB AB AWPE 11 AP).
 - d) Patient transportation deemed medically necessary for inpatient treatment in the nearest hospital abroad and back to the insured person's accommodation.
 - e) Medically necessary aids (e.g. walking aids, the rental fee for a wheel-chair) up to € 250 per insured event.
 - f) Pain-killing dental treatment, repairs to dentures and provisional measures up to € 500 per insurance claim.
 - g) Initial outpatient treatment once for an amount not exceeding € 1,500 in case of acute mental or emotional disorders occurring for the first time.
 - h) Inpatient hospital treatment in an emergency once for an amount not exceeding € 20,000 and patient repatriation transportation in case of acute mental or emotional disorders occurring for the first time.
 - i) Preventative medical check-ups of pregnancies or outpatient or inpatient hospital treatment in case of complications during pregnancy up to the 12th week of pregnancy.

2. AWP reimburses the costs of medical treatment up to the day the insured is fit to be transported.

3. Hospital per diem payment

If the costs of medically necessary full inpatient medical treatment in a foreign country are paid by a third party, AWP will make a hospital per diem payment for expenses (telephone, TV, additional food also for visitors etc.), maximum € 50, up to 30 days from the commencement of inpatient treatment, unless otherwise agreed.

4. In the event of a life-threatening illness of the insured person or in case of a period of inpatient treatment lasting longer than ten days, AWP will pay the travelling expenses of a person close to the insured person to travel to the place where the hospital is located and back to his or her place of residence.
5. The insured person pays the agreed deductible for each insured event.

§ 3 What additional costs does AWP reimburse under Assistance-Plus?

The medical service of the Assistance helps the insured person to find medical contacts in the event of acute illnesses and accidents during his or her insured stay. Depending on the preliminary diagnosis by telephone, the physician or the hospital located closest with the highest medical standard is recommended.

If the insured person follows the recommendation of the Assistance the following additional benefits are provided, notwithstanding §§ 1 and 2 AVB KV AWPE:

1. Assumption of the documented, necessary telephone costs.
2. Assumption of the documented travelling expenses to the recommended point of contact.
3. Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required during the full inpatient treatment of the insured person up to a maximum amount of € 80 per day, limited to eight days.

Or alternatively:

4. Assumption of the documented expenses incurred for visits by an accompanying relative at the location, at a maximum amount of € 25 per day, limited to five days.

§ 4 What limitations on insurance cover are to be noted?

1. No insurance cover is provided for the following:
 - a) Medical treatment and other measures ordered by a physician, where the purpose of the stay in the agreed area of validity was to seek such treatment.
 - b) Medical treatment and other measures ordered by a physician that the insured person knew were necessary prior to his or her stay in the agreed area of validity or at the time of taking out the insurance or which he or she could have expected in the circumstances of which he or she was aware.
 - c) Dental treatment other than pain-killing treatment, repairs to dentures and provisional measures.
 - d) Massage and wellness treatment, fango and lymph drainage as well as the purchase of prostheses and other medical aids which do not come within the scope of § 2 No. 1 e).
 - e) Treatment of alcoholism, drug addiction and other addictions or illnesses or accidents caused by the excessive consumption of alcohol or drug or medication abuse as well as suicide or attempted suicide and the consequences thereof.
 - f) Preventative medical check-ups of pregnancies or complications during pregnancy from the 13th week of pregnancy, childbirth after the 36th week of pregnancy and abortions and the consequences thereof including patient repatriation transportation.
 - g) Treatment or accommodation caused by infirmity, need of nursing care or detention.
 - h) Treatment of mental or emotional disorders as well as hypnosis and psychotherapy which does not come within the scope of § 2 No. 1 g) and h).
 - i) Injuries caused by actively participating in motor sport competitions and training in connection therewith.
2. If the medical treatment or any other measure exceeds the medically necessary measure, AWP can reduce the benefit to a reasonable amount. The fees and charges invoiced may not exceed the extent considered generally customary and reasonable in the country concerned. Otherwise AWP may reduce the reimbursement to customary rates in that country.

§ 5 What are the duties and obligations of the insured person in case of damage or loss?

The insured person is obliged to do the following:

1. Contact the Assistance immediately in the event of inpatient treatment at a hospital, prior to the commencement of any extensive diagnostic or therapeutic procedures as an inpatient or outpatient, and prior to any submission of acknowledgements of payment. AWP will reimburse the documented costs for making contact up to € 25.
2. Consent to return or repatriation to his or her home country, assuming the insured person is fit to be transported, if the Assistance authorises the return journey in view of the nature of the illness and the treatment required.
3. Submit to AWP the original invoices or duplicates with an original reimbursement stamp by another insurance company concerning the benefits granted; these will then become the property of AWP.

§ 6 What benefits does AWP provide to insured persons for their stay within Germany?

Unless otherwise agreed, the following is assumed in Germany:

- Costs of medical and dental outpatient treatment according to § 2 at the 1.8 fold rate of the Scale of Medical Fees (GOÄ) or Dental Fees (GOZ) at the maximum; mainly technical medical services are assumed at the 1.3 fold rate at the maximum, laboratory services at the 1.15 fold rate at the maximum.
- Costs of general hospital services (multi-bed room) for inpatient treatment based on the Federal Regulations on Hospital Care Rates and the Hospital Fees' Act; expenses for optional benefits (treatment as a private patient) are not included in the insurance.

Patient Repatriation Transportation

AVB RT AWP E 11 AP

§ 1 What is insured?

The insurance covers the following:

- Patient transportation due to acute illnesses and accidents occurring during the insured person's stay.
- Repatriation of mortal remains in the event of death.

§ 2 What costs does AWP reimburse in the event of patient repatriation transportation or repatriation of mortal remains?

AWP reimburses the following:

- The costs incurred for the medically advisable and appropriate return transportation of the insured person to the nearest suitable hospital to the insured person's place of residence in his or her home country. In addition, the costs incurred for the medically advisable and appropriate return transportation will be reimbursed on request by the insured person if continued hospital treatment is expected to exceed 14 days in the opinion of the physician handling the case. Irrespective of this, the costs of the return transportation to the insured person's home country are assumed if these remain within the limits of the expected costs of further treatment.
- The direct costs for repatriation of the insured person's mortal remains for burial or, alternatively, the direct costs for burial at the place of death, up to the costs of repatriation at the maximum.

§ 3 What limitations on cover are to be noted?

No insurance cover is provided for patient transportation or repatriation of mortal remains on account of the following:

- Medical treatment and other measures ordered by a physician where the purpose of the stay was to seek such treatment.
- Medical treatment and other measures ordered by a physician which the insured person knew to be necessary before commencement of travel or at the time of taking out insurance or which the insured person had to expect in the circumstances of which he or she was aware.
- Alcoholism, drug addiction and other additions as well as illnesses or accidents caused solely or partly by the excessive consumption of alcohol or drug or medication abuse.
- Pregnancy complications from the 13th week of pregnancy, childbirth after the 36th week of pregnancy and abortions and the consequences thereof.
- Injuries caused by actively participating in motor sport competitions and training in connection therewith.
- Suicide or attempted suicide and the consequences thereof.

§ 4 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to do the following:

- Contact the Assistance immediately in the event of an acute serious illness or accidental injury.
- Comply with the formalities and other requirements necessary for discharge from inpatient treatment and for leaving the country.
- Provide AWP with all information required to organise and carry out return transportation.

Assistance

AVB AS AWP E 11 AP

§ 1 What services does AWP provide under the Assistance?

- AWP provides assistance and support to the insured person during his or her stay in the agreed area of validity in the event of any emergency defined below and will pay the costs at the amount stated in each case. AWP reserves the right to check coverage. Services provided and any cost assumption statements made by the Assistance as well as the commissioning of service providers do not in principle acknowledge AWP's obligation to indemnify based on the insurance contract with the insured person.
- AWP has contracted the Assistance to provide the insured persons of AWP with the services named below on a 24-hour basis.
- The insured person must immediately contact the Assistance in an emergency in order to use the services.
- Insofar as the insured person may be unable to claim the reimbursement of expenditures incurred from either AWP or from any other payer, the insured person must return the amounts to AWP within one month of invoicing.

§ 2 What help does the Assistance provide in case of illness and accident?

- Outpatient treatment
Upon request, the Assistance will provide information on the possibilities of medical care and will provide the name of a German-speaking or English-speaking physician if possible. However, the Assistance will not make contact with the physician.

2. Inpatient treatment

In case of inpatient treatment of the insured person at a hospital, the Assistance will provide the following benefits:

a) Support

As needed, the Assistance will make contact through its contract physician with each insured person's personal physician and to the hospital physicians handling the case; it will ensure that information is transmitted among the participating physicians. Upon request, the Assistance will inform relatives of the insured person.

b) Hospital visits

In case of inpatient treatment of the insured person, the Assistance will organise travel for a person close to the insured person to the place of inpatient treatment and back to their place of residence upon request.

c) Cost assumption statement

In case of inpatient hospital treatment, AWP will provide the hospital with a statement of cost assumption up to € 13,000. This statement does not imply that AWP acknowledges that it has a duty to indemnify. AWP will assume the task of carrying out settlement with the payer responsible in the name of the insured person.

3. Patient repatriation transportation

As soon as medically advisable and appropriate, or if the duration of the hospital stay is expected to exceed 14 days in the opinion of the physician giving treatment, the Assistance will organise return transportation using medically adequate means of transport (including air ambulances) to the closest suitable hospital to the insured person's place of residence after prior consultation between the contract physician of the Assistance and the local physicians handling the case.

§ 3 What support does the Assistance provide to obtain necessary medication?

Where possible, the Assistance arranges the procurement of prescribed medication and its dispatch to the insured person in consultation with the insured person's personal physician. The insured person must reimburse the costs of such medication and its dispatch to the Assistance within one month after the end of his or her stay.

§ 4 What services does the Assistance provide in the event of the insured person's death?

If the insured person dies during his or her stay, the Assistance organises burial in the agreed area of validity or repatriation of the insured person's mortal remains to the place of burial in his or her home country in accordance with the wishes of family members.

§ 5 What benefits does the Assistance provide in case of curtailment of the stay and delayed return?

1. The Assistance organises return travel to the insured person's home country if he or she is unable to complete the stay as planned because he or she, his or her life partner or a member of the group of people named or a person caring for minors or persons requiring nursing care not accompanying the travellers is affected by any one of the following occurrences:

- Death
- Severe injury due to accidental causes
- Unexpected serious illness.

2. Unless otherwise agreed, AWP pays the additional costs incurred for carriage compared to the costs of the originally planned return journey. If the insured person wishes to continue an exchange programme which lasts for at least another two months after the occurrence of the event described in No. 1, AWP will reimburse the costs of carriage from the insured person's home country back to the destination (agreed area of validity).

§ 6 What services does the Assistance provide in case of any other emergencies?

1. Alternative booking arrangements

If the insured person misses a booked connection during his or her departure or arrival in the agreed area of validity or if the contracted transportation is subject to breakdown or disruption, the Assistance will help to make alternative bookings. The costs of such arrangements and increased travel costs shall be paid by the insured person. Upon request by the insured person, the Assistance will inform third parties of alterations to the planned travel itinerary.

2. Loss of payment media (emergency cash) and travel documents

- If the insured person experiences financial difficulties due to loss of personal payment media, the Assistance will establish contact with the insured person's bank and support said bank in transferring the amount made available to the insured person. If it is not possible to establish contact with said bank within 24 hours, AWP will provide a bridging loan to the insured person up to a maximum of € 1,500. This amount must be repaid to AWP within one month after the end of the stay.
- If credit cards or Maestro/EC cheque cards are lost or stolen, the Assistance will help with arrangements to stop payments against such cards. However, the Assistance will not be liable for proper procedure in regard to stopping payments against such cards or for any financial losses incurred.
- If travel documents are lost, the Assistance will help the insured to obtain replacement documents.

3. Criminal prosecution measures

If the insured person is arrested or threatened with imprisonment, the Assistance will help to arrange a lawyer and an interpreter. AWP will advance up to € 3,000 to cover court, lawyer and interpreter fees and, if necessary, up to € 13,000 bail. The insured person shall repay AWP the amounts advanced immediately after the end of the stay, but within three months at the latest.

§ 7 What information can be obtained from the Assistance?

Upon request by the insured person, the Assistance will provide information on the following:

- The nearest consulate (address, telephone numbers and when it can be contacted).
- Travel warnings and safety information issued by the Foreign Office of the Federal Republic of Germany.

§ 8 How does the Assistance provide support in communications between the insured person and persons in his or her home town?

1. Emergency call for travellers via the radio

If the insured person cannot be contacted, the Assistance will endeavour to issue an emergency call to the traveller via the radio. AWP will pay the costs of this action.

2. Transmission of travel messages

If the insured person cannot reach his or her closest relatives or his or her employer in the event that the travel itinerary is changed or in case of an acute emergency, the Assistance will endeavour to transmit this information.

Luggage Insurance

AVB GV AWP E 11 AP

§ 1 What is insured?

Any and all personal items and effects needed by the insured person in the agreed area of validity, as well as gifts, are deemed insured luggage.

§ 2 When does insurance cover apply?

1. Self-carried luggage

The insurer will provide indemnity if luggage carried by the insured person is lost or damaged during his or her stay in the agreed area of validity as a result of the following causes:

- Theft, burglary, robbery, larceny by extortion, intentional damage to property by third parties.
- Accidents in which the insured person suffers a severe injury or the means of transport is damaged.
- Fire, explosion, storm, hail, weight of snow, lightning, high water, flooding, avalanche, volcanic eruption, earthquake and landslide.

2. Checked-in luggage

AWP will indemnify as follows:

- If checked-in luggage is lost or damaged while in the custody of a carrier, an accommodation or lodging provider or left-luggage office.
- If checked-in luggage does not reach the destination on the same day as the insured person.

Documented expenses incurred to recover luggage or for necessary replacement purchases in order to continue the stay are reimbursed at a maximum of 10 % of the sum insured per insured person and claim.

§ 3 Which items does the insurance not cover and what restrictions apply with regard to insurance cover?

1. No insurance cover is provided for the following:

- Money, securities, passenger tickets and documents of any kind with the exception of official identification documents and visas.
- Motor-driven land, air and water vehicles, including accessories, hunting and sports weapons, including accessories.
- Video, film and still cameras as checked-in luggage, including accessories, as well as jewellery and valuables.
- Damage to sports equipment when used according to their purpose.
- Financial consequential damages.

2. No insurance cover is provided in the following cases:

- Losses due to forgetting any item, or leaving it lying, hanging or standing somewhere or by losing the item.
- If the insured person caused the occurrence of the insured event intentionally.

3. Limitations to insurance cover:

- As self-carried luggage, video, film and still cameras including accessories, as well as jewellery and valuables are insured up to a total of 50 % of the sum insured.
- IT equipment and electronic communications and entertainment devices (including the accessories in each case) as well as software are insured up to a total of 20 % of the sum insured, however a maximum amount of € 500.
- Jewellery and valuables are insured only if they are kept securely deposited in a stationary locked container (e.g. a safe) or retained securely kept in personal custody.
- Spectacles, contact lenses, braces and other medical aids including accessories in each case are insured up to a total of 20 % of the sum insured, however a maximum amount of € 250.
- Gifts are insured up to a total of 10 % of the sum insured, however a maximum amount of € 300.
- Insurance cover for damage to or loss of luggage during tenting and camping is provided only where sustained on official camping sites.
- If the insured person causes the insured event by gross negligence, AWP is entitled to reduce the benefits according to the degree to which the insured person is at fault.

4. Luggage left in parked motor vehicles

If luggage is stolen during the insured stay from a parked motor vehicle and from containers or roof-top or trunk-top carriers attached thereto that are provided with a lock, insurance cover is provided only if the motor vehicle or the containers or roof-top or trunk-top carriers are locked and the damage occurred

between 6.00 am and 10 pm. Where travel is interrupted for individual periods lasting no longer than two hours each, insurance cover shall also apply during the night.

§ 4 How much indemnity does AWP pay?

- In case of an insurance claim, AWP will pay reimbursement up to the amount of the sum insured for the following:
 - The current value of lost or destroyed goods. The current value is the amount which is generally required to buy new items of the same kind and quality less an amount appropriate for the condition of the insured item (age, wear and tear, use etc.).
 - The necessary repair costs and any remaining depreciation, however the current value at the maximum, of damaged items.
 - The material value of films, video, audio and data media.
 - The official fees for replacement of official identification documents and visas.
- The sum insured must be equal to the full current value of the insured luggage (insurable value). If the sum insured is lower than the insurable value upon occurrence of the insured event (underinsurance), the insurer will only reimburse the damage based on the sum insured in relation to the insurable value.

§ 5 What are the duties and obligations of the insured person in the event of damage or loss?

- The insured person is obliged to report losses or damage caused by criminal acts immediately to the nearest police station responsible or accessible by submitting a list of all the items lost and have this report confirmed. The insurer is to be provided with a certificate thereof.
- Lost or damaged checked-in luggage must be reported immediately to the carrier, accommodation/lodging provider or left-luggage office. Loss or damage which is not externally visible must be reported in writing immediately upon discovery and in compliance with any complaint deadline, but no later than within seven days after receipt of the piece of luggage. The insurer must be provided with appropriate certificates.
- The insured person will lose his or her entitlement to insurance benefits if he or she fraudulently makes false statements in connection with the claim, in particular in the loss report, contrary to his or her knowledge, even if AWP suffers no disadvantage as a result.

§ 6 How much deductible does the insured person pay?

In case of a claim, the insured person pays the agreed deductible.

Additional Luggage Insurance

AVB GZ AWP 11 AP

– only if agreed in addition to tariff COMPACT –

In addition to § 3 No. 3 a) and b) AVB GV AWP E AP, the sum insured for laptops as well as for video, film and still cameras with accessories in each case is topped up by the agreed amount.

§ 6 AVB GV AWP E AP applies subject to the condition that the insured person pays the agreed amount of deductible per claim.

Accident Insurance

AVB UV AWP E 11 AP

§ 1 What is insured? What is an accident?

- AWP provides insurance benefits from the agreed sum insured if an accident during the insured person's stay in the agreed area of validity leads to the death or permanent disability of the insured person.
 - An accident is deemed to have occurred:
 - If the insured person involuntarily suffers damage to his or her health as a result of an occurrence which has a sudden and external impact on his or her body.
 - If a joint is dislocated or muscles, tendons, ligaments or capsules are pulled or torn due to excessive exertion.
- In case of exposure or frostbite, the benefits specified under § 5 No. 2 are applicable.

§ 2 Under which circumstances does insurance cover not apply?

The following is not included in the insurance cover:

- Accidents caused by mental disorders or impairments of consciousness, strokes, epileptic fits or cramps seizing the whole body as well as pathological disorders resulting from psychic reactions. This also applies if the condition is due to the influence of alcohol or drugs.
- Accidents suffered by the insured person whilst intentionally committing a criminal offence.
- Accidents suffered by the insured person as the pilot (also using aerial sports equipment) or a crew member of an aircraft.
- Impairments to health caused by curative measures and other interventions performed on the body of the insured person with his or her agreement, radiation, infections and poisoning, unless these were due to accidental causes.
- Bleeding from inner organs and cerebral haemorrhage, unless primarily due to an accident suffered during the insured person's stay in the agreed area of validity.
- Pathological disorders as a result of psychological reactions irrespective of the cause.

§ 3 What benefits does AWP pay in the event of the death of the insured person?

Should the accident lead to the death of the insured person within one year, AWP will pay the sum insured as agreed under the insurance policy or in the overview of benefits to the heirs.

§ 4 What benefits does AWP pay in the event of the permanent disability of the insured person?

Should the accident result in the permanent impairment of the insured person's physical or mental abilities (disability), the insured person is entitled to claim benefits from the sum insured for disability.

- Disability must have occurred within one year after the accident and must be determined by a physician and the claim asserted within a further three months at the latest.
- The disability benefits payable depend on the degree of disability. Notwithstanding any evidence substantiating a higher or lower degree of disability, the following fixed scales of disability are applicable:
 - Loss or incapacity of:

An arm	70 %
A hand	55 %
A thumb	20 %
A finger	10 %
A leg	70 %
A foot	40 %
A toe	5 %
An eye	50 %
Hearing in one ear	30 %
Sense of smell or taste	10 %
 - In case of partial loss or functional impairment of one of these parts of the body or sensory organs, the appropriate proportion will be determined on the basis of the respective percentage as specified under a) above.
 - Should the accident affect parts of the body or sensory organs, the loss or functional incapacity of which is not specified under a) or b) above, the degree of disability will be measured by the extent to which the insured person's normal physical or mental capacity is impaired from a purely medical perspective.
 - Should the accident result in the impairment of several physical or mental functions, the degrees of disability specified under 2) a) to c) will be added together. Such addition will, however, not total more than 100 % disability.
- Should the accident affect a physical or mental function already subject to lasting impairment before the accident, an appropriate deduction will be made to the extent of such previous disability. Such disability will be measured in accordance with No. 2 above.
- If the insured person should die as a result of the accident within one year after its occurrence, there will be no claim to disability benefits.
- If the insured person should die for reasons unrelated to the accident within one year of the accident or should he or she die more than one year after the accident and a claim for disability benefits had already arisen, benefits will be paid to the extent of the degree of disability that would have been reasonably expected based on the last medical examination conducted.

§ 5 What limitations on benefits are to be noted?

- Should illness or ailments have contributed to an impairment of health or the consequences thereof caused by the accident, the benefits payable will be reduced in proportion to the contributing factor of such illness or ailments, provided such factor is at least 25 %.
- In the event of death or disability due to exposure or frostbite, a maximum of 10 % of the respective sum insured will be payable in accordance with § 1 No. 2.

§ 6 What action is to be taken after an accident has occurred (obligations)?

The insured person is obliged to do the following:

- Undergo a medical examination by physicians appointed by AWP. The necessary costs of such examination and any loss of income incurred thereby will be borne by AWP.
- Release the physician giving treatment or carrying out examinations as well as other insurers and authorities from their professional confidentiality obligation.

§ 7 When does AWP pay permanent disability benefits?

- As soon as AWP has received the documents that are to be submitted by the insured person for the purpose of documenting the circumstances and consequences of the accident and documenting the completion of the curative treatment necessary for determining the degree of disability, AWP is obliged to declare within three months whether and to what extent it recognises a claim.
- If AWP recognises a claim, benefits will be paid within a period of two weeks.
- Within one year after the accident, disability benefits may be claimed before completion of curative treatment only up to the level of the sum payable in the event of death.
- The insured person and AWP are entitled to have the degree of disability determined each year by a physician for a period not exceeding three years after the occurrence of the accident. To exercise this right, AWP must state this when submitting the declaration in accordance with No. 1; the insured person must exercise his or her right within one month after receipt of such declaration. Should the final assessment of disability result in higher disability benefits than AWP had already paid, this extra amount will be subject to payment at 5 % annual interest.

Liability Insurance

AVB HV AWP E 11 AP

§ 1 What risk does AWP assume?

AWP provides insurance cover against everyday liability risks if a third party asserts claims for damages against the insured person based on a damaging event during his or her stay in the agreed area of validity on the grounds of statutory liability provisions as defined under private law. Damaging events are defined as death, injury or impairment to health (personal injury) or damage to or destruction of property (damage to property).

§ 2 How does AWP protect the insured person against liability claims and to what extent does it pay indemnity?

- AWP examines liability claims regard to their validity, wards off unjustified claims and reimburses the compensation owed by the insured person. AWP reimburses the compensation if it recognises its duty to indemnify or approves admission of liability on the part of the insured person. AWP also pays compensation if it effects or approves a settlement or where decreed by a court ruling.
- If the injured party or his or her legal successor asserts a liability claim in court, AWP will conduct the legal dispute at its own expense on behalf of the insured person.
- If AWP requests or approves the appointment of a defence counsel in criminal proceedings against the insured person arising from an insured damaging event, AWP will pay the costs of the defence counsel.
- If AWP fails to settle a liability claim by admission, satisfaction or settlement on account of the resistance of the insured person, AWP shall not be required to pay any additional expenses incurred for the main issue, interest and the costs.
- The sums insured as stipulated in the insurance policy or in the overview of benefits are the maximum limit of benefits payable by AWP per claim; they are simultaneously the maximum benefits paid for all claims in an insurance year.

§ 3 What risks are not insured?

Insurance cover does not include the following:

- Liability claims
 - insofar as these exceed the scope of the insured person's statutory liability as a result of contractual or other commitments;
 - among and between insured persons and those of their relatives (including life partners);
 - due to transmission of illness by the insured person;
 - due to damage arising from professional activities.
- Liability claims against the insured person
 - in connection with hunting activities;
 - due to damage caused to third-party property rented by or on loan to the insured person or obtained through unlawful interference or in the insured person's custody. However, liability arising from damage caused to rooms in buildings during a stay in the insured area of validity, in particular to rented apartments, is insured. If the insured person is accommodated with host parents, insurance cover is also provided for liability claims based on damage to the movable property of the host parents up to the agreed sum; insurance cover is not provided for liability claims based on wear and tear or excessive use;
 - as the owner, possessor, keeper or driver of a motor-driven vehicle, aircraft or watercraft due to damage caused by the use of such a vehicle. However, wind-powered sports vehicles and the insured person's own boats with a hull length of up to five metres are insured if they are driven without an engine (also auxiliary engine or outboard engine) or a propulsion unit.

§ 4 What are the duties and obligations of the insured person after the occurrence of damage or loss?

An insured event is deemed to be a damaging event that could entail liability claims against the insured person.

- Each and every insured event must be reported in writing to AWP immediately.
- The insured person must also immediately inform AWP of any initiation of a preliminary investigation or issuance of an order of summary punishment or payment order, even if AWP already knows about the insured event.
- If a claim for compensation has been asserted against the insured person, he or she must notify AWP thereof within one week after the claim is raised.
- The insured person must also notify AWP when a claim has been asserted that involves judicial or state assistance.
- The insured person is obliged to take all possible steps to minimise the loss while complying with AWP's instructions and to take every action necessary or useful to clarify the case of loss. The insured person must provide a detailed and truthful loss report, supply information on all circumstances connected with the damaging event and submit the corresponding documents.
- If the liability claim is taken to a court of law, the insured person shall allow AWP to conduct the proceedings, grant the legal counsel appointed and nominated by AWP full power of attorney to act on his or her behalf and submit all declarations deemed necessary by the legal counsel or AWP. Without awaiting instructions from AWP, the insured person shall raise objections within the specified period or seek the necessary legal remedies against orders for payment of damages decreed by the courts or by the state.

7. If the insured person obtains the right to demand the cancellation or reduction of a payable annuity as a consequence of altered circumstances, the insured person is obliged to allow AWP to exercise such right on his or her behalf. The provisions of Nos. 3 to 5 apply accordingly.
8. AWP is considered to have full authority to submit all declarations on behalf of the insured that it deems suitable to settle or ward off a claim.

§ 5 How much deductible does the insured person pay?

In the event of a claim, the insured person pays the agreed deductible.

General information in the event of claim

What do you do in any case of damage?

The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What should you do if you fall ill, injure yourself or any other emergency occurs during your stay? (Health Insurance / Patient Repatriation Insurance / Assistance)

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment or repatriation transport can be ensured. For the reimbursement of the costs you have paid at the location, please submit **original bills and/or prescriptions**.

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

As a rule, you pay the costs of outpatient treatment to the physician directly. You then submit this bill to AWP for reimbursement. It is possible for the physician to directly bill costs to AWP if the physician agrees to this. For this purpose please sign what is called an assignment of claims which the physician then submits to AWP with the original bill.

What should you remember if your luggage is damaged or stolen? (Luggage Insurance / Additional Luggage Insurance)

Please immediately notify the transport company if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the transport company thereof in writing within seven days after receipt of the luggage.

Important: Airlines and railways issue a confirmation of damage which you must submit to AWP.

In case of theft and other criminal offences, please immediately report this to the nearest police station. Ask for a **copy of the police record** or at least a confirmation that an offence has been reported.

What should you remember for claims under the Accident Insurance or Liability Insurance?

(Accident Insurance / Liability Insurance)

Please note the **names and addresses of witnesses** who saw the damaging event. Ask for a **copy of the police record** if the police was called in to investigate the matter. Notify AWP and submit these documents and information with your loss report.

Please send the notification of your claim with a copy of the insurance policy and the other documentation named above to

AWP P&C S.A.
Schadenabteilung
Bahnhofstraße 16
D - 85609 Aschheim (bei München)

Our tip: Report your claim quickly and simply by internet under www.allianz-assistance.de/schadenmeldung

Declarations and information on data processing

I. Consent to the collection and use of health data and declaration of release from secrecy.

The declarations of consent and of release from secrecy printed under I. were prepared as coordinated between the Gesamtverband der deutschen Versicherungswirtschaft e.V. (GDV) and data protection authorities.

The Insurance Contract Act, the Federal Data Protection Act and other data protection provisions do not include an adequate legal basis for the collection, processing and use of health data by the insurer. For this reason we need your consent as required by data protection laws. In the event of a claim, we may require your release from secrecy in order to obtain your health data from parties subject to secrecy (e.g. physicians).

Furthermore, we require your release from secrecy in order to disclose your health data or other data protected under § 203 of the German Criminal Code, e.g. the fact that there is a contract with you, your customer number or other identification data, to other parties, e.g. assistance, logistics or IT service providers.

The following declarations of consent are indispensable for the implementation or termination of your insurance contract (processing of your claim). Should you not submit these, it will not usually be possible to enter into any contract.

The declarations relate to the way we handle your health data and other data subject to secrecy (under 1.), in connection with requesting these from third parties (under 2.) and when disclosing them to parties external to the insurer (under 3.).

The declarations also apply to persons legally represented by you who are included in the insurance, e.g. to your children, if they do not recognise the significance of this consent and thus cannot submit their own declarations.

1. Consent to the collection, saving and use of your health data

I consent to AWP P&C S.A. collecting, saving and using the health data notified by me in the future, provided that this is required to implement or terminate the insurance contract.

2. Request of health data from third parties to verify the duty to indemnify

To check our duty to indemnify it may be necessary for us to check information on your state of health which you provided to substantiate claims or which is shown in the documents submitted (e.g. bills, prescriptions, expert opinions) or notifications, e.g. by a physician or other member of the health profession.

This verification is carried out only to the extent necessary. To do so, we require your consent including a release from secrecy for us and for these parties if, in the course of these requests, health data or other information subject to secrecy are disclosed.

We will inform you in each individual case of the persons or establishments that are required to provide information and for what purpose. You can then decide in each case whether you consent to the collection and use of your health data by the insurer, release the persons or establishments named and their employees from secrecy and consent to the transfer of your health data to the insurer, or whether you will provide the required documents yourself.

3. Disclosure of your health data and other data subject to secrecy to parties outside AWP P&C S.A.

We contractually obligate the parties named below to observe provisions on data protection and data security.

3.1 Disclosure of data for medical assessment

To check our duty to indemnify, it may be necessary to call in medical experts. We require your consent and release from secrecy for this purpose if your health data and other data subject to secrecy are transferred in this connection. You will be informed of each transfer of data.

I hereby consent and agree that AWP P&C S.A. may transmit my health data to medical experts if this is necessary for reviewing the obligation to pay benefits in my insurance claim and that the health data are used there for the proper purpose and the results are sent back to AWP. I release the persons working for AWP P&C S.A. and the experts from their nondisclosure duty with respect to the health data and other data protected under StGB (German Criminal Code) § 203.

3.2 Transfer of tasks to other parties (business enterprises or persons)

We do not perform in part certain tasks in the course of which your health data might be collected, processed and used. We have therefore transferred these tasks to other companies. If your data subject to secrecy are disclosed in the course of this, we require your release from secrecy for us and, where necessary, for other parties.

We carry out a constantly updated list of the parties and categories of parties that collect, process or use data subject to secrecy on our behalf as agreed. This list shows the tasks which have been transferred to the individual parties. The currently valid list is enclosed directly with the declarations.¹⁾ An up-to-date list can also be viewed on the Internet under www.allianz-reiseversicherung.de/datenverarbeitung or requested from us (AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (near Munich), Phone +49.89.62424-460, service@allianz-assistance.de). We need your consent for the disclosure of your health data and for use of such data by the parties listed at these points.

I consent to AWP P&C S.A. transferring my health data to the parties named in the list mentioned above and to the collection, processing and use of my health data by those parties for the purposes stated to the same extent as AWP P&C S.A. would be allowed to do. Insofar as necessary, I release the employees of the parties entrusted with this task from secrecy for the disclosure of health data and other data protected under § 203 of the German Criminal Code.

3.3 Disclosure of data to reinsurers

To ensure that your claims are satisfied, AWP P&C S.A. can conclude contracts with reinsurers that partially or completely assume the risk insured by us. In some cases the reinsurers use other reinsurers for this purpose to whom they also transfer your data. To allow the reinsurer to check whether AWP P&C S.A. has correctly assessed a claim, AWP P&C S.A. might be required to present your claim documents to the reinsurer.

To settle insurance claims, data on your existing contracts might also be disclosed to reinsurers.

As far as possible, anonymised and pseudoanonymised data are used for the purposes named above, but personal health data might also be used.

Reinsurers use your personal data only for the purposes named above. We will inform you of the transfer of your health data to reinsurers.

I consent to AWP P&C S.A. transferring my health data to reinsurers, provided that this is necessary for the assertion of legal claims for reimbursement in my insurance case; that the health data is used appropriately and that the results are relayed back to AWP. Insofar as is necessary, I release from their confidentiality obligations any persons acting on behalf of AWP P&C S.A. and consultants, with respect to the health data and further pursuant to data protected under Section 203 of the StGB (German Criminal Code).

Statements by the insured person(s) or the legal representative of the person(s) to be insured:

I hereby make the declarations on data processing submitted by the applicant or the person interested in insurance on my own behalf or on behalf of the person(s) to be insured

1) Allianz Group companies (marked with *) and service providers that use personal data on behalf of the insurer which are subject to secrecy and/or collect, process or use health data:

- Mondial Kundenservice GmbH * (claims processing)
- AWP Romania SA * (claims processing)
- Allianz Handwerker Services GmbH * (technical services for companies of the Allianz Group)
- Allianz Managed Operations & Services SE * (shared services for companies of the Allianz Group)
- AWP Service Deutschland GmbH * (assistance services)
- rehacare GmbH *, medical and professional rehabilitation company (rehab services)
- PCI Holdings AG (technical services)
- MAWISTA GmbH (sales and customer-related services, telephone service)
- tricontes GmbH (sales and customer-related services, telephone service)
- IMB Consult GmbH (support in the preparation of medical reports)
- ViaMed GmbH (medical consulting, support in the preparation of medical reports)
- Experts (medical and nursing assessment and preparation of expert reports)
- Nursing services and providers of medical aids (arrangement of nursing services and medical aid providers)
- Patient repatriation transports (medically advisable or necessary repatriation from abroad)

II. Disclosure of data to other insurers

Pursuant to the Insurance Contract Act the insured person must notify the insurer of all important circumstances for claim settlement in case of damage. This can also include previous illnesses and claims or notifications about other similar insurance. In certain cases, such as double insurance, legal subrogation and where there are cost sharing agreements, personal data must be exchanged between insurers. Also to prevent any misuse of insurance it may be necessary to request information from other insurers or to provide suitable information upon request. In the process, the data of the person affected are disclosed, such as his or her name and address, type of insurance cover and the risk or information on the claim (type of damage, amount of claim, date of damage).