

# Private Health Insurance

## Insurance Product Information Document

DKV Luxembourg S.A. - Product: TRAVEL

With this information sheet you receive a compact overview regarding the insurance according to the above-mentioned tariff and the benefits included. This information sheet is not complete and the examples given below are only an extract of the total benefit catalogue.

The entire content is listed in the following documents:

- Your insurance application and our offer
- The insurance policy and any further stipulated agreement
- The General terms and conditions of insurance GCI
- The tariff conditions of the insured tariff

Please read carefully all of the documents in order to be fully informed on your insurance cover.

### What type of insurance is it?

Travel Insurance for journeys abroad



#### What is insured?

##### Outpatient treatment

- ✓ Medical treatment
- ✓ Drugs and dressings
- ✓ Kinesithérapie (Physiothérapie), Treatment by a masseur or masseur-kinesiotherapist
- ✓ Medical aids that become necessary for the first time during a stay abroad as a consequence of an accident
- ✓ Transport to the nearest available doctor by an officially licensed provider of rescue services

##### Dental treatment

- ✓ Pain-relieving treatment in the area of the mouth and teeth
- ✓ Basic fillings
- ✓ Repair of already existing dental prosthesis to restore your ability to chew
- ✓ Provisional measures up to 250 €

##### Inpatient treatment

- ✓ Medical costs (incl. surgery)
- ✓ Accommodation in hospital (including additional costs for single room)
- ✓ Transport to the nearest available hospital by an officially licensed provider of rescue services
- ✓ Accommodation of a parent in case of hospitalization of a child up to the age of 13 years

##### Other service

- ✓ Organization and assumption of the costs for a medically reasonable and justifiable return transport of the insured person.
- ✓ Organization and assumption of the costs of repatriation in the event of the insured person's death.
- ✓ The cost of the services mentioned shall be reimbursed up to EUR 30.000 or up to the equivalent value of the respective local currency per insured person.



#### What is not insured?

- ✗ Treatment costs if the treatments were the only or at least one of the reasons for your journey;
- ✗ Treatment costs for diseases which were existing and known on submission of the application (including abnormalities and chronic diseases) and their consequences and for the consequences of diseases and accidents which had already come into being prior to the conclusion of the insurance
- ✗ Costs for contraceptive
- ✗ Costs for preventive medicine, vaccination and/or serum
- ✗ Damage caused by exposure to radiation or nuclear energy and damage caused by war, civil war, civil unrest, terrorism or similar circumstances and an epidemic or pandemic
- ✗ Diseases and accidents based on intention or addiction
- ✗ Psychic, psychogenic and psychosomatic diseases
- ✗ Expenses occurred for a pregnancy known to the insured person before undertaking the journey
- ✗ Dental prostheses and dental crowns
- ✗ Insurance events that occurred prior to the commencement of insurance cover
- ✗ Expenses occurring after the termination date of insurance cover



#### Are there any restrictions on cover?

- ! Insurance cover is defined by the type and extent of cover described in the General Terms and Conditions of Insurance and in the tariff conditions of the corresponding tariff.
- ! The amount of reimbursement is limited on expenses incurred.
- ! Further limitations such as:
  - No insurance cover applies to the territories for which the Ministry of Foreign Affairs of Grand-Duchy of Luxembourg ("Ministère des affaires étrangères") or a relevant Ministry or competent authority in the bordering countries of Luxembourg has issued a travel warning for this territory.



## Where am I covered ?

- ✓ Your insurance cover is valid for the journey abroad indicated on your insurance application
- ✓ A stay abroad means a journey outside of Luxembourg and outside of your regular country of residence



## What are my obligations ?

- The policyholder and the person insured are obliged to furnish on demand any information and documentation necessary in order to determine an insurance claim
- The insured person is obliged at our request to have himself/herself examined by a medical practitioner commissioned by us.
- The policy holder is obliged to pay all due premiums including taxes within due time



## When and how do I pay ?

- Premium payment has to be effected immediately.
- Premium payment can be effected via credit card or Digicash (for online applications)



## When does the cover start and end ?

- You must take out insurance cover before you start your journey abroad
- Insurance cover for the insured person commences in accordance with the beginning of the stay abroad stated in the application as insurance commencement. However, insurance cover does not start before the insurance contract has been concluded and not before premium payment has been effected, nor before the insured person is abroad.
- Insurance cover ends with the termination of the insurance. This also applies for pending insured claims.
- Insurance cover ends automatically upon expiration of the deadline stated in the contract. A prolongation is not possible.



## How do I cancel the contract ?

- The insurance contract ends automatically with the termination date indicated on the policy. There is no automatic renewal of the insurance contract.