

CareMed® International Travel Insurance

Your exchange student is insured by CareMed® International Travel Insurance.

CareMed GmbH provides the Insured with international travel insurance programs marketed under the CareMed® trademark to exactly suit the students' needs while in a foreign country for a limited period of time.

Your student has received a personal insurance confirmation and the Insurance Policy in English which indicates all coverages and exclusions. This Policy should be read carefully, as the claims administrator cannot accept payment for claims which are expressly excluded or which exceed the coverage. The most important points are summarized on this leaflet.

What to do when insurance is needed?

If your student must see a doctor, make sure he/she takes the Insurance Card with him/her. This card shall be presented to the doctor who can call the 24-hour Medical Emergency Number at the Assistance Center. The staff at CareMed Assist will confirm the student's coverage and indicate to where the invoice is to be sent to.

CareMed Assist 24-Hour Medical Emergency Numbers:



For reimbursement in case of a non- claim

Claim documents		
<p>Send completed and signed claim form as well as original invoices, documents and available medical reports to our claims office.</p> <p>INCOMPLETE OR WRONG INFORMATION MAY CAUSE A DELAY IN CLAIM PROCESSING.</p>	<p><u>Contact claims office 1</u> for cases that occur in the USA MedCare International, Inc. 12480 West Atlantic Boulevard Suite 2 Coral Springs, FL 33071, USA Attention to Mrs Lacroix / Mrs Schmidt Phone: 1-800 397 9905 (toll-free number) E-mail: CareMedClaims@hansemerkur.de</p>	<p><u>Contact claims office 2</u> HanseMerkur Reiseversicherung Abtlg. RLK 4/CareMed Claims Siegfried-Wedells-Platz 1 20354 Hamburg Germany Phone: +49(0)40-4119-2300 E-mail: CareMedClaims@hansemerkur.de</p>

Please note that CareMed Assist must be called prior to admission to hospital and for prior approval of in-patient surgery unless the situation is life threatening.

CareMed Assist must approve and arrange all medical transportation services insured under the CareMed policy. Failure to contact CareMed Assist prior to arranging the following transportation services may result in a denial or reduction of claims payment: Return to the Insured's Home Country, transportation and subsistence allowance for parents and repatriation of deceased

The multilingual staff at CareMed Assist is available 24 hours a day, 7 days a week, and will offer every bit of advice you or the student would need.

Helpful Hints when making an appointment in the United States:

- Insureds have the option to go to any Medical Facility.
- It is recommended to use mini clinics
When arriving at the appointment, make sure the insured presents the CareMed confirmation. The insured should also mention that they are "**Insured through CareMed Insurance**".

CareMed assist and the respective claim center is there to help you. Please do not hesitate to call them every time you have a question concerning insurance matters.

Schedule of benefits

CareMed Insurance PREMIUM for travel with departure date from January 1, 2018 until February 28, 2019

Travel Health Insurance (HA) Tarif VB-KV 2012 (CareMed-Gruppenverträge)	CareMed PREMIUM Maximal Coverage
costs of out-patient treatment according to physicians' scale of charges (treatments are refunded in the context of the local rates).	100%
medically prescribed medicines and dressings	100%
medically prescribed massages, medical packages and inhalations per year up to	100%
pregnancy check-ups and treatment	100%
delivery – after a waiting period of 8 months	100%
medically prescribed adjuvants following an accident	100%
painkilling dental treatment at 100% per year up to	€ 1.000
restoring function of dentures at 50% per year up to	€ 2.000
cost of in-patient treatment in a shared room	100%
transportation to in-patient treatment	100%
medically required rehabilitation measures	100%
cost of patient's transportation home	100%
repatriation/funeral costs up to	€ 25.000

The contents of the insurance terms and conditions VB-KV 2012 (CareMed-Gruppenverträge) and the insurance confirmation are the decisive factors for the Scope of the insurance coverage. Please also note the limitations of benefits stipulated under § 6 of VB-KV 2012 (CareMed-Gruppenverträge).

Property Travel Insurance Tarif VB-RS 2012 (CareMed-Gruppenverträge)	CareMed PREMIUM Maximal Coverage
Accident insurance (I)	
in the event of death	€ 5.000
in case of invalidity	€ 40.000
for rescue costs	€ 2.500
progression in the event of complete invalidity	350%
Liability insurance (3)	
for personal injuries and damage to property	€ 2,5 Million
damage to rented property	€ 25.000
deportation costs (own share 10%, minimum of € 100)	€ 5.000
Travel Assistance (T)	
family member to the bedside of the insured person (>14 days in-patient)	100%
return trip due to an emergency	€1.000
Travel Luggage Insurance (L)	
valuable(e.g. photographic equipment, laptop)	50%
audio player, portable DVD player	€ 250
surfboards and windsurfing equipment	€ 500
golfing equipment, etc.	€ 500
Mobile telephone, glasses, contact lenses, hearing aid,	€ 250
Damage due to delay in delivery (necessary replacements)	€ 500

The contents of the insurance terms and conditions VB-RS 2012 (CareMed-Gruppenverträge) and the insurance confirmation are the decisive factors for the scope of the insurance coverage. Please also note the limitations of benefits stipulated under VB-RS 2012 (CareMed-Gruppenverträge)

CareMed travel insurance has to be taken out prior to the date of departure from home country for the whole period abroad, maximum 24 months.

The 24-hour emergency center provides excellent service around-the-clock to travellers in various languages. Claims offices in America and in Europe offer fast and efficient claim handling.

Limitations and exclusions: The travel health insurance covers acute illnesses and accidents. Routine exams, preventive medication and pre-existing conditions are excluded