

# EXPAT PRIVATE PREMIUM

## For Expatriates and Immigrants



This infosheet presents the key benefits and exclusions from the foreign health insurance EXPAT PRIVATE PREMIUM. For further information please refer to the Terms and Conditions Part I and II.

*Because we care!*

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*Mit Sicherheit ins Ausland!*

# EXPAT PRIVATE PREMIUM

- Insurance coverage for natural persons
- Worldwide insurance coverage, except USA and Switzerland
- The maximum insurable age is 66 years
- Insurance coverage shall terminate when the Insured Person completes his or her 67th year of age
- Pre-existing illnesses are covered after a period of one year without any medical necessary treatments
- The insurance coverage may be terminated any time. In this case the insurance coverage ceases at the end of the month following the month in which the notice of termination has been submitted to the policy holder

## Benefits at a glance

### EXPAT PRIVATE PREMIUM

- ✓ Outpatient Medical Treatment: **100%**
- ✓ Inpatient Medical Treatment: **100%**, Accommodation as a private patient in a single room
- ✓ Pharmaceutical Products, Bandages and Remedies: **100%**
- ✓ Dental Treatment: **100%**
- ✓ Dental Prostheses: **90%** of the tooth scale limits after the expiry of waiting periods
- ✓ Preventive outpatient medical examinations for early detection of cancer: **100%**
- ✓ Preventive Medical Checkups with a limit of up to **300 Euro** per year
- ✓ Travel Vaccinations: Limit of **250 Euro** per policy duration
- ✓ Pregnancy and Delivery: **100%**
- ✓ Aids and Appliances in a simple form and their repair costs: **80%, up to 2,000 Euro** per insurance year
- ✓ Visual aids: **600 Euro** per year and period of three insurance years
- ✓ Psychotherapy: **80%** on outpatient trauma treatment, up to **2,000 Euro** per insurance year; Inpatient stay of up to 30 days per contract term
- ✓ Ambulance Transport: **100%**
- ✓ Repatriation (Return Transport) up to **250,000 Euro** per loss event
- ✓ Repatriation in case of death up to **10,000 Euro**
- ✓ Medically necessary follow-up treatment

Please refer to the Terms and Conditions Part I and II for elaborate benefit details.

Additional benefits:

- Insurance coverage in the home country possible
- Assistance and emergency services (for instance: multilingual 24-h emergency hotline)
- Worldwide Patient Legal Expenses Insurance

# EXPAT PRIVATE PREMIUM

Openness and transparency are values the BDAE GROUP promotes in its daily business. These values are a precondition for trust. Therefore you will find below the most important exclusions from our insurance cover.

## Exclusions from insurance cover

- Insurance claims occurred or existing prior to the start of the insurance coverage and as well as for insurance claims occurred during the waiting period (pre-existing illnesses and existing need for treatment)
- Treatments based on infirmity and a need for care or custody
- Rehabilitation and Stays in Spas or Cure Centers
- Treatments due to sterility and artificial insemination as well as preliminary examinations
- Withdrawal treatments inclusive of withdrawal cures and treatments of a dependency syndrome

Please refer to the Terms and Conditions Part I and II for an elaborate list of exclusions.

## Monthly premiums

### EXPAT PRIVATE PREMIUM

(incl. of insurance coverage for up to 42 days in case of stays in the USA, Canada and in Switzerland)

- 232 Euro for children up to 12 years of age
- 308 Euro for adults up to 50 years of age
- 339 Euro for adults more than 50 years of age

### EXPAT PRIVATE PREMIUM

(incl. of insurance coverage for up to 42 days in case of stays in the USA and in Switzerland and up to 365 days in case of stays in Canada)

- 605 Euro for children up to 12 years of age
- 756 Euro for adults up to 50 years of age
- 1.102 Euro adults more than 50 years of age