

# EXPAT PRIVATE

## For Expatriates and Immigrants



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

*Because we care!*

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**BDAE**

*Mit Sicherheit ins Ausland!*

# EXPAT PRIVATE

- Insurance coverage for natural persons
- Worldwide insurance coverage, except USA and Switzerland
- The maximum insurable age is 66 years
- The maximum term of insurance relationship is 5 years (a one-off extension is possible)
- The insurance relationship can be terminated any time. In this case it shall end upon expiry of the month following the month of termination.

## Benefits at a glance

### EXPAT PRIVATE

- ✓ Outpatient Medical Treatment: **100%**
- ✓ Inpatient Medical Treatment: **100%**,
- ✓ Pharmaceutical Products, Bandages and Remedies: **100%**
- ✓ Dental Treatment: **100%**
- ✓ Dental Prostheses: **80%** of the tooth scale limits after the expiry of waiting periods
- ✓ Preventive outpatient medical examinations for early detection of cancer: **100%**
- ✓ Vaccinations for children to the recommendations of the Permanent Vaccination Commission (Ständige Impfkommission / STIKO)
- ✓ Pregnancy and Delivery: **100%**
- ✓ Aids and Appliances in a simple form and their repair costs: **80%, up to 1,000 Euro** per insurance year
- ✓ Visual aids: **50 Euro** per year
- ✓ Psychotherapy: **80%** on outpatient trauma treatment, up to **2,000 Euro** per insurance year
- ✓ 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

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

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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 coverage

- 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
- Treatments due to sterility and artificial insemination as well as preliminary examinations
- Withdrawal treatments inclusive of withdrawal cures and treatments of a dependency syndrome

## Monthly Insurance premiums

### Persons to be entitled

- 153 Euro worldwide  
(inclusive of insurance coverage for up to 42 days in case of stays in the USA, Canada and in Switzerland)
- 445 Euro worldwide  
(inclusive 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)

### Family members

- 207 Euro worldwide  
(inclusive of insurance coverage for up to 42 days in case of stays in the USA, Canada and in Switzerland)
- 635 Euro worldwide  
(inclusive 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)