

EXPAT VISIT

For foreign guests visiting Germany



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

Because we care!

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BDAE Holding GmbH
Kühnhöfe 3
22761 Hamburg
Germany
Tel: +49-40-30 68 74-0
Fax: +49-40-30 68 74-90
versicherung@bdae.com
www.bdae.com



Mit Sicherheit ins Ausland!

EXPAT VISIT

- Foreign guests visiting Germany or any other European country
- German nationals travelling worldwide
- Business trips are not insurable
- The contract of insurance must be concluded prior to the departure. In case of trips to Germany, the contract can be concluded within 10 days after the entry.
- The maximum insurable age is unlimited
- The maximum duration of the insurance are 365 days

Benefits at a glance

EXPAT BUSINESS

- ✓ Outpatient Treatment: **100%**, including x-ray diagnostics
- ✓ Inpatient Treatment: **100%**
- ✓ Prescribed pharmaceuticals and materials: **100%**
- ✓ Prescribed massages, medical packages and inhalations: up to **300 Euro** per year
- ✓ Pain-relieving dental treatment including fillings in simple form: up to **500 Euro** per year
- ✓ Tooth Replacement: **50% up to 250 Euro** under consideration of the tooth scale limits and after the expiry of waiting periods
- ✓ Maternity and Childbirth: **100%**
- ✓ Medical aids: Medically necessary crutches and rental costs of a wheelchair
- ✓ Repatriation of mortal remains up to **10,000 Euro**

EXPAT VISIT

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

Exclusions from insurance cover

- Medical conditions which arose or existed prior to the insurance cover or during the waiting period
- Treatments on the occasion of a professional activity abroad
- Treatments of affective disorders or mental diseases as well as for psychosomatic treatments (e.g. hypnosis, autogenic training) and psychotherapy
- Diseases or accidents resulting from willful acts including suicide or attempted suicide and addiction, like alcohol, drugs etc.; and consequences of such diseases or accidents, as well as for detox and physical withdrawal treatments
- for the purchase of adjuvants, like e.g. glasses, contact lenses, insoles, prostheses, etc.
- for health damages and death due to acts of war and civil commotion
- Rehabilitation and stays in spas or cure centers Treatment by relatives
- for accommodation due to nursing dependency or custody

Daily premiums

EXPAT VISIT - excluding USA/Canada

- 1,10 Euro per day up to 64 years
- 3,30 Euro per day from 65 to 74 years
- 5,50 Euro per day from 75 years

EXPAT VISIT - including USA/Canada

- 3,30 Euro per day up to 64 years
- 9,90 Euro per day from 65 to 74 years
- 16,50 Euro per day from 75 years