



INSURANCE AGREEMENT

EXPAT CASH

BETWEEN PARTY ENTITLED TO INSURANCE:

Company:		
Address:		
Contact person:	Function:	
Phone:	Fax:	e-mail:

AND POLICY HOLDER:**BDAE EXPAT GMBH**

- The policy holder offers employees of the party entitled to insurance the opportunity of being included in the insurance cover of the product EXPAT CASH on the basis of registration with the insurance company. This will be based on the terms and conditions for limited sickness daily allowance cover of the EXPAT-series for long-term journeys part I and part II respectively (EXPAT CASH). The party entitled to insurance hereby confirms that he is in receipt of the above-mentioned basic conditions of an insurance agreement and undertakes that he will likewise bring these to the awareness of the persons insured.
- The registration of the persons insured will be effected by the party entitled to insurance in list form, according to the given tariff. The registration list will be created for the first time at the start of the insurance agreement, after that annually up to 14 days before the start of the new insurance year. Changes in the duration of the year (new registrations and deregistrations) should be communicated to the policy holder on a monthly basis. The party entitled to insurance commits itself to inform the insured person about deregistration and if requested provide proof of that to the policyholder. The party entitled to insurance has to inform the policyholder about any changes of employment of an insured person without any delay if those changes might affect the insurability of the insured person or the scope of benefits. The party entitled to insurance is liable for all unjustified payments of benefits made by the policyholder caused by a breach of the duty to disclose.
- The payment of premiums will be effected in connection with the first registration of persons insured, in advance and by the end of the current insurance year defined in keeping with the given tariff, thereafter annually in advance, payment to be made to an account to be designated by the policy holder within 14 days from the time when the policy holder makes out the invoice. Premium claims and/or liabilities resulting from amendments taking place during the year shall be settled within 14 days following issuance of an appropriate interim billing in the form of reimbursements to the party of entitled to insurance or subsequent refunds to the policy holder. Instead of annual payments the policyholder might accept shorter instalment payment periods with the following surcharges: monthly +5%, quarterly +3%, semiyearly +2%. The premium debtor is the party of entitled to insurance as concerns the policyholder, and the policyholder as concerns the insurer. The policyholder shall pay insurance premiums to the insurer.
- The party entitled to insurance is aware that in case of non-payment of the premium due at any time, along with associated costs, or of payment not being made to the full extent, for reasons for which the party entitled to insurance can be held responsible, the policy holder will not register the persons insured who have been named with the insurance company, or in case of subsequent payments not being made will deregister them again. The party entitled to insurance is also aware that in this case the insurance cover is jeopardised.
- This insurance agreement becomes effective on the:
- Other agreements:

SIGNATURES AND COMPANY STAMP:

Place, date:	Party entitled to insurance:	(Signature, company stamp)
Hamburg, date:	Policy holder: BDAE EXPAT GmbH	(Signature, company stamp)

effective: 01.09.2014