

Schedule of benefits for CareMed PREMIUM Add-on insurance option

For travel with departure date from March 1, 2020 until February 28, 2021

Emergency Insurance (E)	
2.1 Accident salvage, search and rescue charges	€ 5.000
2.2 Additional costs for medical repatriation	100 %
2.3 Family member to the bedside of the insured person	100 %
2.4 Repatriation of mortal remains or funeral abroad	100 %
2.5 Assistance contacting home bank and advance cash supply	€ 1.500 (loan)
Travel Accident Insurance (I)	
1.1 Disability benefit	€ 40.000
1.2 Progression in the event of total invalidity	350 %
1.3 Death benefit	€ 5.000
1.4 Costs for search, rescue or recovery operations	€ 2.500
Third Party Liability Insurance (3)	
1.1 Personal injuries and damage to property	€ 2.500.000
1.2 Damage to rented property (deductible 20 % at least € 50 per claim) incl. damage to movable items of furniture	€ 25.000
1.3 Damage to household of host family (deductible 20 % at least € 50 per claim)	€ 25.000
1.4 Deportation costs (deductible 10 %, minimum € 100,-)	€ 5.000
1.5 Loss of keys	€ 250
1.6 Professional activities (deductible 20 % at least € 250 per claim)	€ 10.000
Return Trip Emergency Insurance (T)	
1.1 Return trip due to an emergency	€ 1.000
1.2 Family member to the bedside of the insured person	100 %
Travel Luggage Insurance (L)	
Sum insured	€ 2.000
4.1 Damage due to delay in delivery (necessary replacements)	€ 500
4.2 Valuables (e.g. jewelry)	50 % of sum insured
4.3 Glasses, hearing aids, mobile phones	€ 250 per item

The contents of the insurance terms and conditions CareMed 2020 RKS and the insurance confirmation are the decisive factors for the Scope of the insurance coverage. Please also note the limitations of benefits.