

Care Concept AG

Policy Details on AG4 Travel Insurance – Care Coverage for American Grantees and Family Members

Eligible Persons	The insurance is available for foreign citizens during their temporary stay in Germany, or other EU member states. Country of permanent residence is excluded.
Applicability	The Federal Republic of Germany or other EU member states.
Insurer	HanseMerkur Reiseversicherung AG. Address: Siegfried-Weddells-Platz 1, 20354 Hamburg, Germany
Duration of Coverage	Minimum term: 1 month, maximum term: 24 months

AG4 Overview of Important Benefits

Health Insurance

- 100% of medically necessary out-patient treatments from a licensed physician
- In-patient hospital treatment: general class, multiple patient room, fixed coverage, no coverage available by a privately charging medical doctor
- Pregnancy treatment and examinations – Applicable only for pregnancies initiated after the beginning of the coverage period
- 100% of prescribed medications and bandages and casts
- 100% of pain-relieving dental treatment, including simple fillings and repair of existing dental prostheses. 300EUR maximum for stays up to 6 months, 600EUR maximum for stays over 6 months.
- Repatriation costs / funeral expenses in the event of death - 10,000EUR maximum
- Extended Liability – 1 month of coverage for stays up to 6 months, 3 months coverage for stays over 6 months
- Insurance coverage during travel to home country and other foreign countries for up to 6 weeks
- No deductible

Liability Insurance

- 1,500,000EUR maximum lump-sum coverage for personal injury and property damage

Accidental Insurance

- 25,000EUR available for injuries that lead to incapacitation
- 5,000EUR available in the event of death

Contract

- Individual contracts are part of an umbrella agreement between the Fulbright Commission and Care Concept AG

Total Monthly Premium per Person

39.00EUR