

Travel with safety for participants of the program of Experiment e.V.

Please find below an overview regarding the content of insurance. Only the actual German conditions of insurance (Deutsche Versicherungsbedingungen) are binding. The all-round insurance cover for participants until they reach age 30, who participate in a program from Experiment e.V.

Travel health insurance

Medically required curative therapies of complaints will be refunded if due to acute illness (emergencies) and accidents

Inpatient and outpatient service range at 100%

Outpatient treatment by a physician	without limitation
Therapy and drugs prescribed by a physician	without limitation
Inpatient treatment in hospital, including surgery that cannot be postponed (without optional services such as single room or treatment by head physician)	without limitation
medically required patients' transport for inpatient treatment to the nearest hospital and back to accommodation	without limitation
medically required devices (for instance crutches, rent of wheelchair)	up to € 250.00 / if due to accident, up to € 1,000.00
initial outpatient treatment for acute disorders of mind or soul occurring for the first time	up to once € 1.500,00
inpatient emergency treatment and patients' transport back for acute disorders of mind or soul occurring for the first time	up to once € 20.000,00
medically reasonable and sensible transport back to home country	without limitation
Deductible	none

Dental service range

painkilling dental treatment and repairs of dental prostheses and provisional prostheses	per insurance claim up to € 1000,00
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Other services

Search, rescue and salvage costs in case of accident	Up to € 5.000,00
Repatriation costs in the event of death or funeral expenses	without limitation
Funeral expenses in the place of death	up to the max. repatriation costs

Incoming: Which are the benefits offered by the AGA for the stay in Germany?

If not agreed otherwise, the benefits in Germany include as follows:

1. In case of ambulatory/out-patient medical and dental services, with the scale of 2.3 rate for doctors (GOÄ), or for dentists (GOZ); Services which are mainly medical-technical, with up to 1.8 rate, laboratory services with up to 1.15 rate
2. In case of in-patient medical treatment, general hospital services (shared room) according to federal law on hospital per diem charge or hospital daily benefits law. Individually chosen extra expenses such as private medical treatment are not included

Assistance Services		
Assistance offers support in case of emergency in foreign countries and assists the insured person with the following:		
In case of acute illness or accidents – by recommending physicians or hospitals with the highest medical standards and nearest by (contact won't be provided)		✓
organizing transports back home for patients with medically adequate means		✓
In case of death, loss of payment means or litigation under criminal law		✓
24 hours hotline		✓
Support for procurement of necessary medicine; As far as the insured person follows the recommendation of Assistance for searching medical support following additional services will be delivered;		✓
Refund of necessary phone costs proven by bills and receipt		✓
Refund of necessary travel costs to the recommended medical service station proven by bills and receipt;		✓
Accommodation for a related co-traveller in or near the hospital provided the permanent presence of this person is required under full inpatient treatment of the insured person or alternatively.	max. € 80,00 per day, limited to 8 days	
Refund of costs proven by bills and receipts for visit tours of a related co-traveller locally	max. € 25,00 per day, limited to 5 days	

The health insurance provides no insurance cover for	
Curative treatments and other measures prescribed by a physician, which are occasion for the stay in the agreed territory	✗
Treatments and other measures prescribed by a physician the necessity of which had been known to the insured person before the stay in the agreed territory or at the time of underwriting of the insurance policy, or which the insured person had to expect according to circumstances known to her/him	✗
All kinds of preventive examinations (exception: preventive medical checkups due to pregnancy until the 12th week of pregnancy) or control examinations as well as vaccinations and nutrients or restoratives	✗
Treatment by orthodontists	✗
Dental treatment beyond painkilling treatments, repairs of dental prostheses and provisional prostheses, artificial replacements, inlays;	✗
Massage and Wellness treatments, fango and lymph drainage	✗
Treatment of alcohol, drug or other addictions	✗
Injuries caused by active participation in meets and related trainings, which shall generate any kind of earnings	✗
For stays in or travels to countries or target destinations for which the Foreign Office published a travel warning. If an insured person is on the ground at the date of publication of a travel warning the insurance cover ends 14 days upon publication of the travel warning.	✗

Accident insurance	
Invalidity service	up to € 100.000,00
Progression in case of full invalidity	500 %
Insurance sum for case of death	€20.000,00
Accident hospital daily allowance	€10,00 per day
Salvage expenses	Up to € 5.000,00
The accident insurance provides no insurance cover for – among other things – accidents due to disturbances of mind or consciousness, or accidents of the insured person as a pilot of any kind of aircraft (including sports aircrafts) or as a crew member of any kind of aircraft	✗

Private liability insurance (subsidiary)	
Overall insured sum for personal and material damages Deductible 25,00 €	€ 1.000.000,00
Damages on furniture and movable objects of the host parents Deductible 75,00 €	€ 10.000,00
Loss of private apartment keys of a third person Deductible 75,00€	€ 500,00
The private liability insurance provides no insurance cover for damages created through use of vehicles or aircrafts or while hunting, and generally not for damages on foreign objects which the insured person had rented or borrowed, acquired by impermissible self-authorization, or had taken into custody. There is also no insurance cover for liability damages from professional activity	✗



Bearer of risk: AWP P&C S.A., Niederlassung für Deutschland (Germany Branch)

Extensions: In case of extended stay after the program, the insurance can be continued under the same conditions for a total duration of max. 365 days – provided the insurer was informed about the travel plans prior to the end of the term and under the condition that there is no case of damage.

We recommend application of insurance coverage for the complete travel period (maximum 365 days). This way, on one hand you avoid eventual refusals of extensions, on the other hand you do not forget to ask in time for the extension. Not used insured travel days are reimbursed if we have been informed before the end of travel.



Contact for questions regarding the insurance contract:

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