

Educatus Group
General Information regarding
Insurance package

Who is DR-WALTER GmbH?

- Insurance broker and managing general underwriter for travel insurances
- Founded in 1959 by Dr. Siegfried Walter
- Located in Neunkirchen-Seelscheid near Bonn
- 180 employees
- More than 150.000 insured persons per year



General Information regarding Overseas Health Insurance

What is insured? The highlights:

- Medical treatment of acute illness occurring for the first time (incl. COVID-19) -> unlimited
- Medical treatment as a result of an accident (also sports) -> unlimited
- Medical repatriation and repatriation of mortal remains -> unlimited
- Unforeseen deterioration of a pre-existing condition -> unlimited
- Dental treatment (pain-relieving) up to 500 € per case
- Out-patient initial treatment of mental illness occurring for the first time up to 1.500 €
- In-patient initial treatment of mental and psychological disorder occurring for the first time up to 20.000 €

General Information regarding Health Insurance

Most important Exclusions:

- Pre-existing condition: treatments and medicines needed on a regular basis
- Treatments and other medically prescribed measures of which the insured person new before starting the trip that they would have to take place
- Checkups and preventive measures
- Medical treatments needed as a result of the consumption of alcohol, drugs, etc
- Orthodontic treatments (e.g. braces)
- Psychotherapy



Pre-existing condition

If the student has already been treated in the home country because of health problems before, this will be seen as a pre-existing condition.

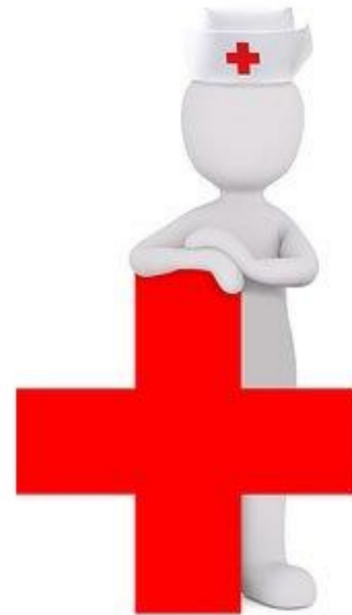
If the student is at a good state of health and no treatments are to be expected before starting the trip, the student needs a confirmation from the treating doctor before starting the trip, that he/she is in a good state of health and that no acute problems are to be expected.

The unexpected deterioration of a pre-existing condition is then covered.



Mental disorder / Psychological illness

- If the student develops a mental disorder for the very first time and during his/her stay abroad, please contact our claims department.
- claims@dr-walter.com for worldwide trips excluding USA/Canada
- They will examine the case and authorize the session with an approved child and adolescent psychologist within the limit stated in the policy (max. 1.500 €).



Claim Handling Worldwide excl. USA/Canada

If it is a simple outpatient treatment, please pay in advance and use our digital DR-WALTER Service form for reimbursement:

dr-walter.com/submit-bill

Our DR-WALTER claims team will then proceed the claim

Please make sure that accidents during school need to be reported to the school so that we might be able to ask for refund.



**24 hours Assistance line:
Our partner for claims handling worldwide excl.
USA/Canada: MD Medicus**

MD Medicus, our global partner, takes care of the international emergencies, direct payment handling and the organisation of medical repatriation worldwide, except in USA/Canada.

24-hour-emergency: **+49 2247 92250 14**
E-Mail: assistance@md-medicus.net

Please notice: MD Medicus should be informed immediately when it comes to inpatient treatment. They will contact the hospital and will give a confirmation of payment



MY-SAFETY-APP 2

Always Safe Abroad

- Immediate assistance, around the clock, worldwide
- Medical live consultation, via video, chat or telephone
- Easy management and submission of important documents
- Real-time country-specific security alerts and news
- GPS live tracking of your own location
- Available in German and English

Find further information at

www.my-safety-app.com

my-safety-app@dr-walter.com



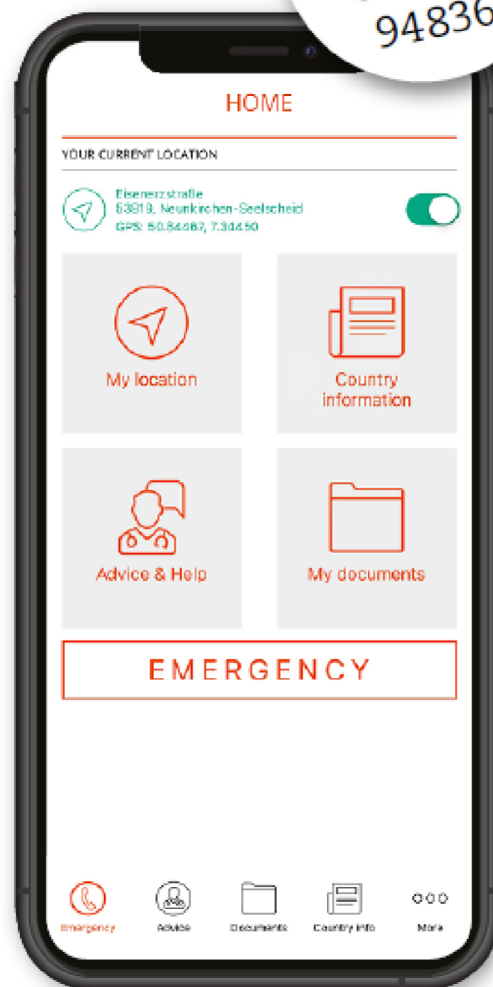
<https://play.google.com/store/apps/details?id=de.i42.drwalter&hl=en>



<https://apps.apple.com/de/app/my-safety-app-2/id1475904888?l=en&ls=1>

For worldwide mobiles
excluding USA/Canada

Access code
Concept Easy
94835
Access code
Concept Plus
94836



DR-WALTER



Non-medical Assistance worldwide incl. USA/Canada

- Assistance in case of loss of means of payment
- Assistance in case of loss of travel documents
- Return trip in case of a severe illness or death of parents/brothers or sisters
- Arrival of a person in a position of trust in case of an emergency (in-patient treatment for at least 5 days)

24-hour-emergency: **+49 2247 92250 14**

E-Mail: assistance@md-medicus.net

Accident Insurance

- A one-time payment will be made in case of permanent disability or death after an accident
- 24h coverage
- Insured sums:
 - € 10.000 death related to accident
 - € 100.000 in case of 100 % invalidity



Accident insurance

- The most important exclusions:
 - Accidents caused as a consequence of the consumption of alcohol, drugs, etc
 - Accidents caused during an attempted / completed crime
 - Accidents as a driver or passenger of a motor vehicle at racing events
 - Sports: Martial arts, extreme sports as Canyoning, abseiling, parachuting, etc




Personal liability insurance

- Damages to third parties in the private sector (no internship or professional liability)
- Insured sum: 1.000.000 €
for personal injury and property damage
- Damage to furniture or household of host family up to 10.000 €
- Deductible per case: 50 €



Personal liability insurance

-  The most important exclusions:
- Driving motor vehicles
 - Rented, leased and borrowed things
 - Intentional damage



Baggage Insurance

- Insurance coverage for baggage up to a total of 2.000 €
valuables up to 1.000 €

- Insured risks:
 - Carrier: loss, destruction or damage
 - Theft, burglary, robbery, extortion
 - Storm, fire, explosion
 - Force majeure
 - Deduction per case: 50 €



Baggage Insurance

- Not insured: Cash

