

S10-24

International health Insurance
for language school participants and students



Eligible Persons	The insurance is available for language school participants and students during their temporary stay abroad. The maximum age start date is 35.
Geographic Scope of Coverage	- for persons of foreign nationality - the Federal Republic of Germany, the EU, the member states of the Schengen Agreement and Liechtenstein - for Germans and citizens of EU member states - abroad - Persons with another nationality during a stay abroad, provided they have had permanent residency in the Federal Republic of Germany for at least two years
Insurer	HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany
Duration of Coverage	Minimum duration: 1 month, maximum duration: 12 months

Care Student S10 - Overview of Important Benefits*

Health Insurance	
medically necessary out-patient treatments	✓
in-patient hospital treatment: general care class, multiple patient/shared room, optional services not included, not treatment by a privately charging medical doctor	✓
prescribed medications and remedies	✓
visual aids up to 100.00 EUR after a waiting period of 6 months	✓
pain-relieving dental treatment, including simple fillings	✓
medically necessary dentures at 70% up to 1,000 EUR after a waiting period of 8 months	✓
accident-related dentures up to 2,500 EUR	✓
insurance coverage in third countries and in the home country for up to 6 weeks	✓
repatriation in the event of the death of an insured person or funeral costs up to 10,000 EUR	✓

Liability Insurance	
2.5 million EUR maximum for personal injury and property damage	✓

Accident Insurance	
Disability total amount: 40,000 EUR with 350% progression (140,000 EUR for full disability)	✓
Total amount in the case of death: 10,000 EUR	✓
Rescue costs: up to 5,000 EUR	✓

Taking out Coverage	
The insurance coverage can be taken out through a group policy. The minimum premium is 500 EUR per policy year.	

*For information purposes only. The General Terms and Conditions of Insurance as well as the policy terms and conditions apply.

