Travel insurance
Information sheet on insurance products

PROTRIP-WORLD-H

Dialog Versicherung AG (liability insurance)
Germany

This information sheet is for your information and gives you a brief overview of your PROTRIP-WORLD-H insurance cover. The information is not exhaustive. Details on your travel insurance contract can be found in the insurance conditions of PROTRIP-WORLD-H and in the insurance certificate. To make sure that you are fully informed, please read through all documents.

What kind of insurance is it?

We offer you personal and professional liability insurance with worldwide validity. The insurance can be taken out as single trip insurance for international students and doctoral students, participants of an Erasmus Plus program, trainees, language and exchange students and au pairs, who want to stay abroad for a longer period of time.

What is insured?

- ✓ Personal liability insurance with a lump sum for personal injury, property damage and financial loss: up to € 5,000,000.
- ✓ Insurance coverage against risks resulting from the work as an au pair.
- ✓ Insurance coverage during internships which are part of studies abroad or an Erasmus Plus program: up to € 5,000,000.
- ✓ Insurance coverage during internships which are not part of studies or an Erasmus Plus program, with a deductible of € 100 per case: up to € 10,000.
- ✓ Insurance coverage for personal liability during the stay in the home country while doing an internship as part of studies abroad.
- ✓ Damages to the host family's property.

What is not insured?

No insurance cover will be provided:

- ✗ for claims, even statutory claims, for fulfillment of contract, remedial action, work performed by the purchaser or others in lieu of fulfillment of contract, withdrawal from contract, reduction of purchase price, damages paid in lieu of services;
- ✗ for claims if the insured person deliberately caused the damage in question;
- ✗ for claims for damage to third-party effects and all pure financial losses if the policyholder has rented, leased, borrowed this property or acquired it through unlawful acts, or if they are subject to a special administration;
- ✗ for damages caused by the owner, proprietor, keeper, or driver of a motor vehicle, aircraft, or watercraft due to damage caused by use of the vehicle or craft.

Are there limitations to the coverage?

- ! Depending on the sums insured (see section “What is insured?”), you may have to contribute to the costs in some cases.

Where am I insured?

- ✓ Insurance coverage for personal and professional acitivities will be provided worldwide during the stay abroad.
- ✓ If your permanent residence is in Germany, insurance coverage for personal liability will also be provided for a temporary stay in Germany (up to 12 months).
- ✓ In the home country during an internship as part of studies abroad.

What obligations do I have?

- We depend on your cooperation for quick and easy processing of any claims. Moreover, you will need to provide proof for the start and end of your trip abroad by submitting suitable documents.

When and how do I pay?

- Depending on the payment method you choose, the premium will be debited from your account monthly or in a lump sum when due.

When does insurance coverage begin and end?

- Insurance cover is provided for the period indicated in the insurance certificate, at the earliest at the beginning of the stay abroad. Where application and payment take place prior to the start of the journey, insurance cover begins at the start of the stay abroad (when the insured person leaves his/her home country). Where application and payment take place after the start of the journey, insurance cover begins on the date we receive your application and premium payment.
- Insurance coverage expires automatically on the agreed date, at the latest at the end of your trip abroad.
- No benefit will be available for insurance cases that occurred before the beginning of the insurance coverage.

How do I cancel the contract?

- After expiry of the period applied for, insurance coverage will end automatically. Should you return early from your stay abroad, a phone call or an email is sufficient. We will then calculate your exact premium depending on the number of days you stayed abroad.