



Dienstleistungsgesellschaft

**TERMS AND CONDITIONS OF INSURANCE FOR SICKNESS BENEFIT AND SICKNESS BENEFIT DAILY ALLOWANCE  
COVER OF THE EXPAT®SERIES PART II**

**EXPAT®GLOBAL TARIFF**

<b>1.</b>	<b>INSURANCE COMPANY:</b>	Hanse Merkur Reiseversicherung AG
<b>2.</b>	<b>POLICY HOLDER:</b>	Dienstleistungsgesellschaft für den Bund der Auslands-Erwerbstätigen (BDAE) mbH
<b>3.</b>	<b>PARTIES ENTITLED TO INSURANCE:</b>	Companies that have an international range of activity
<b>4.</b>	<b>INDIVIDUALS INSURABLE:</b>	Employees of the party entitled to insurance and family members up to an age of 65 years. Partners and children living together are regarded as family members.
<b>5.</b>	<b>CONTRACTUAL BASIS:</b>	Terms and conditions of insurance for sickness benefit and sickness benefit daily allowance insurance cover of the EXPAT®series, part I and part II (EXPAT®GLOBAL tariff).
<b>6.</b>	<b>INDIVIDUALS INSURABLE:</b>	Worldwide. Persons possessing German nationality cannot be insured if they take up permanent residence in the Federal Republic of Germany.
<b>7.</b>	<b>AREA OF APPLICATION:</b>	With first-time registration.
<b>8.</b>	<b>INSURANCE YEAR:</b>	01 July - 30 June of the calendar year.
<b>9.</b>	<b>EARLY TERMINATION:</b>	Early notice of termination of insurance cover may be given at any time by the party entitled to insurance. Notice must be given in writing. Insurance cover will then come to an end with the expiry of the month following the notice of termination.
<b>10.</b>	<b>PREMIUM PAYMENTS:</b>	The premium is an annual premium, which is made out in equal monthly instalments. It becomes due for payment by the time of the end of the duration of the contract, at most however up to 12 months in advance.
<b>11.</b>	<b>DATA ON APPLICANT'S STATE OF HEALTH:</b>	None. You are specially asked to refer to the terms and conditions of insurance for sickness benefit and sickness benefit daily allowance insurance cover of the EXPAT® series, part I, GENERAL PROVISIONS, § 6, no. 5.
<b>11.a</b>	<b>ADDITIONAL STIPULATIONS ON BENEFIT EXCLUSION:</b>	In the case of employees who at the instance of their employer spend a period working abroad, on the basis of the terms and conditions of insurance for sickness benefit and sickness benefit daily allowance insurance cover of the EXPAT® series, part I, GENERAL PROVISIONS, § 6, no. 5, the exclusion of benefits is limited to the following conditions, which must be found to be present at the start of the policy: existing HIV infection/AIDS - cancerous conditions or benign tumours which have required treatment within the last five years before, or at the start of the insurance policy- consumption of drugs and narcotics (with the exception of alcohol and cigarettes) - acute coronary conditions (e.g. heart attack / angina), which have required treatment within the last 12 months before, or at the start of the insurance policy.
<b>12.</b>	<b>BENEFITS:</b>	<b>EXPAT®GLOBAL</b>
<b>12.1</b>	<b>OUTPATIENT TREATMENT:</b>	100% of the invoiced amount for medically necessitated outpatient treatment as a private patient.
<b>12.2</b>	<b>HOSPITAL TREATMENT:</b>	100% benefit for hospital treatment and treatment-related care as a private patient in a two-bed room, as well as for operations, X-rays, radiation treatment and diagnostics.
<b>12.3</b>	<b>PHARMACEUTICALS, BANDAGES AND MEDICINES:</b>	100% benefit, so far as prescribed by a doctor.
<b>12.4</b>	<b>DENTAL TREATMENT:</b>	100% of the invoiced amount for medically necessitated outpatient dental treatment in simple form. Inlays, onlays and crowns are not insured. The insurance cover includes an annual checkup for preventive purposes, once in the insurance year, but does not include any prophylactic treatment.
<b>12.5</b>	<b>PREVENTIVE CHECKUPS:</b>	Outpatient preventive checkup for children, also for the early recognition of cancerous conditions.
<b>12.6</b>	<b>BENEFITS IN CONNECTION WITH PREGNANCY AND CHILD-BIRTH:</b>	Assumption of costs for examination and medically necessitated treatment of women in pregnancy and child-birth from 15 years of age.
<b>12.7</b>	<b>TOOTH REPLACEMENT:</b>	After expiry of the waiting period: 80% for tooth replacement, and orthodontic treatment up to the age of 18, to a maximum amount, however, of EUR 2000 in toto in the first two years of the policy or up to EUR 3000 in toto in the first three years of the policy. From the fourth year of the policy, at most up to EUR 4000 per year of the policy.
<b>12.8</b>	<b>AIDS:</b>	Visual aids costing up to EUR 50.00 per person insured and year of the policy, as well as bandages, dressings, orthopaedic inserts and walking supports in simple design.

<b>12.9</b>	<b>OTHER BENEFITS:</b>	<p>a) 100% of doctor's mileage fees or transport costs to or from the nearest accessible suitable treatment centre for outpatients will be reimbursed, if there is no doctor practising at the place of residence or in case of inability to travel confirmed by doctor's certificate.</p> <p>b) 100% of transport costs to the nearest suitable hospital</p> <p>c) For return transport or conveyance to the permanent place of residence, the insurance company will reimburse</p> <ul style="list-style-type: none"> <li>- up to EUR 5000 within a continent</li> <li>- up to EUR 10,000 between continents.</li> </ul> <p>If for the return journey an authorised ambulance aeroplane should be called for, the restriction to the benefit amount no longer applies. The most economical means of transport is to be selected for the return journey, so long as this is possible from the medical point of view.</p>	
<b>13.</b>	<b>WAITING TIME:</b>	8 months for tooth replacement.	
<b>14.</b>	<b>DURATION OF INSURANCE COVER:</b>	No restriction on duration, at most however up to completion of the 65th year of the insured party's life.	
<b>15.</b>	<b>MONTHLY PREMIUM:</b>		
	<b>WORLDWIDE (NOT USA/CANADA):</b>	Employees of the party entitled to insurance 75,00 EUR	Family members 110,00 EUR (per person)
	<b>USA/CANADA:</b>	Employees of the party entitled to insurance 220,00 EUR	Family members 330,00 EUR (per person)
	<b>HOLIDAY/BUSINESS VISITS:</b>	Holiday or business visits to the USA or Canada lasting up to one month, without taking up fixed residence, will be covered by the policy.	
<b>15.a</b>	<b>DEDUCTIBLE:</b>		
	<b>WORLDWIDE (NOT USA/CANADA):</b>	0,00 EUR	
	<b>USA/CANADA:</b>	500,00 EUR per person and insurance year.	
<b>16.</b>	<b>OTHER MATTERS:</b>	No pension reserve fund will be established. The insured party does not have any claim to be taken on by a further insurance policy. You are recommended to take out a deferred insurance policy, e.g. with a statutory health insurance scheme.	