



# **Application form**

## **Health insurance coverage for group contract VDWS**

**I. Application documents**

**Please fill out, sign and return**

Page 1 - 12

Application, Brokerage order, consulting document, contact, Sepa direct debit / direct debit credit card, Legal instruction, data protection consent Data, etc.

**II. Information**

**Your documents about the contract**

Page 13 - 30

Tariff description, premium, conditions, information sheet, right of withdrawal, information - health assistant, etc.

**by mail to**

SüdwestRing Versicherungsmakler GmbH  
Birkenstraße 8/1  
D-88285 Bodnegg/Rotheidlen

**or fax**

+49-(0)7520 20800-99

**questions by phone**

+49 (0)7520 20800-20

**or email to**

[jh@suedwestring.de](mailto:jh@suedwestring.de)



## Application form - health insurance for VDWS members

Please send by **fax**: +49-(0)7520 20800-99, or by **e-mail**: [jh@suedwestring.de](mailto:jh@suedwestring.de), or by **post** to SüdwestRing Versicherungsmakler GmbH, Birkenstraße 8/1, D-88285 Bodnegg/Rotheiden, Germany

### **APPLICANT (insured person):**

|                                                      |                                                               |               |             |
|------------------------------------------------------|---------------------------------------------------------------|---------------|-------------|
| First name                                           | Family name                                                   | Date of birth | Gender      |
| Street                                               | Post code/town (optionally contact person during any absence) |               | Nationality |
| Place of employment (country - absolutely necessary) |                                                               |               |             |
| Tour operator/school name/ employer                  |                                                               |               |             |
| E-mail                                               | Telephone Number/Mobile phone number                          |               | Fax number  |

**Policy holder:** **BDAE Expat GmbH**

**Insurer:** **Allianz Partners, Eurosquare 2, 7 rue Dora Maar,  
93400 Saint-Ouen, Frankreich**

I apply for private medical insurance for abroad as described below and in accordance with the terms and conditions for limited health insurance of the Expat series for long-term journeys (VB part I and part II- Swiss Life Prévoyance et Santé, tariff EXPAT Business). Until cancelled I authorize the policy holder (BDAE) or SüdwestRing Versicherungsmakler GmbH or the corresponding "employer" to directly debit from my bank account the payments as they become due. If the account named by me does not show the required cover the relevant credit institute is not obliged to settle the payment. Any bank charges for return debit notes are at my expense. In case of a non-payment of the respectively due premium and associated costs caused by me I will be deregistered at the insurance company. As a result I will lose insurance protection.

### **Insurance cover required (please mark with a cross):**

|                                | Zone 1   | Zone 2   | Zone 3   | Zone 4     |
|--------------------------------|----------|----------|----------|------------|
| Employee (VDWS-members)        | 196 EURO | 217 Euro | 289 EURO | 1.168 Euro |
| Family members(s) (per person) | 260 EURO | 288 EURO | 384 EURO | 1.604 EURO |

Country zone see page 20 to 21

- ☐ Country zone 1, Tariff Expat Business  
☐ Country zone 2, Tariff Expat Business  
☐ Country zone 3, Tariff Expat Business  
☐ Country zone 4, Tariff Expat Business

- ☐ as a family member  
☐ as a family member  
☐ as a family member  
☐ as a family member

**Do you have any other health insurance?**

☐ No ☐ Yes

Insurer: \_\_\_\_\_

Policy No.: \_\_\_\_\_

**Start of insurance cover: 01. \_\_\_\_ . 20\_\_**

**Date and signature of applicant**



## Brokermandat - Legal information

### **Broker-Mandate**

#### Individual contract with the agency

You are instructing SüdwestRing Versicherungsmakler GmbH (SWR for short) and BDAE Holding GmbH to provide insurance coverage for the person named in the application form. You grant us the authority to conclude this insurance contract and to undertake changes, cancellations and switching coverage. SWR is exempted from the limitations of Section 181 BGB (German Code of Civil Law). This authority has no time limit and can be withdrawn by either of the contract partners giving two weeks' notice.

#### Limitation of liability

The liability of the insurance broker for pecuniary loss in the case of minor negligent breach of contractual duties is limited to the liability insurance sum. The insurance broker does not bear liability for the customer's pecuniary loss that arises as a result of minor negligent breach of secondary obligations. Liability claims for damages as a result of loss of life, personal injury or health, as well as damages from the breach of agent's obligations under Sections 60 and 61 VVG (Federal Law on Insurance Contracts) are excluded from the limitation of liability.

### **General information in accordance with Paragraph 15, Statutory Order for Insurance Broking and Consulting (Versicherungsvermittlungsverordnung)**

from SüdwestRing Versicherungsmakler GmbH, Birkenstraße 8/1, 88285 Bodnegg/Rotheidlen, Germany  
Tel: +49 (0)7520 20800-0, Email: [info@suedwestring.de](mailto:info@suedwestring.de)

The above named company is registered with the responsible authority and is recorded in the Register of Insurance Brokers (Vermittlerregister) as an insurance broker with a permit under **Section 34 d, Paragraph 1 of Germany's Trade, Commerce and Industry Regulation Act (Gewerbeordnung)** with the registration number D-44LH-GJCAQ-36

The responsible authority for authorisation is the Lake Constance-Upper Swabia Chamber of Commerce - IHK Bodensee-Oberschwaben, 88250 Weingarten, Germany. The entry in the Register of Insurance Brokers can be verified with the federal German Chamber of Commerce:

Deutscher Industrie- und Handelskammertag (DIHK) e.V. 11052 Berlin, Germany  
[www.vermittlerregister.info](http://www.vermittlerregister.info)

Tel: +49 (0)180 6005850. National calls cost € 0.20 (landline charge), € 0.60 (maximum mobile charge). Check with your telephone company for the cost of international calls.

As an insurance broker we offer you a consultancy service. Our remuneration - also known as the broker's fee or commission - is customarily paid by the insurance company for our consultancy, procurement and support services. The commission forms part of the insurance premium. Any variation to this must be explicitly agreed between us and the customer. Particularly in the procurement of so-called net products, as a general rule a separate remuneration agreement is arranged that binds the customer to paying the commission. Net products are products where the broker's fee is not included in the insurance premium. Our company does not receive any reimbursement in the form of other benefits or payments.

Our company/The insurance broker has no direct or indirect holding of more than 10% in voting rights or shares of an insurance company. No insurance company or parent enterprise of an insurance company has a direct or indirect holding of over 10% in voting rights or shares in the insurance broker/our company.

#### Information on mediation bodies under the terms of Section 214, Germany's Insurance Contract Act (section 214, VVG) and on participation in an alternative dispute resolution under Section 36, the German Consumer Dispute Resolution Act (Section 36, Verbraucherstreitbeilegungsgesetz)

The following mediation bodies can be contacted with regard to out-of-court dispute resolution. Under Section 17, paragraph 4 of the Statutory Order for Insurance Broking and Consulting (Section 17, paragraph 4, Versicherungsvermittlungsverordnung), we are obliged to take part in alternative dispute resolutions at the following consumer arbitration bodies:

Insurance Ombudsman (Versicherungsombudsmann e.V.), Postfach 08 06 32, 10006 Berlin, Germany,  
[www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)



## Consulting documentation

### **Consulting documentation**

Consultants: SüdwestRing Versicherungsmakler GmbH, Rotheidlen, Germany, Tel. no. +49 (0) 7520-20800-0 (SWR for short). All information is non-binding and without guarantee. Current contract and tariff conditions apply.

#### Customer request/reason for consultation:

You have instructed us to conclude health insurance and have provided information about yourself and your circumstances. A more extensive needs analysis and consultation were not required and is available solely through a separate instruction and a separate consultation report. We are of course happy to assist if this is required.

#### Market investigation and recommendation:

Allianz Partner/BDAE Expat GmbH, (Tarif EXPAT Business) meets your request for a balanced price/performance ratio, taking into consideration the extensive range of insurance cover. The following enhancements for example are particularly worth noting:

- ambulant curative treatment
- medicine and bandages
- inpatient treatment as private patient in a 2-bed room

For the reasons given above we recommend insurance protection from the above-named insurance company. This is a special type of cover that SWR and BDAE has negotiated with the Swiss Life Prévoyance et Santé as a framework agreement for a large number of insured persons. Other insurance companies and types of cover are not taken into account in this class of insurance.

#### Information regarding sectors not covered:

- pre-existing condition(s)

We would also draw your attention to the exclusions under the insurance terms and conditions.

#### Your decision:

After reading and taking note of the description of services and possible amounts insured as well as the inclusions and exclusions you have followed our recommendation and instructed us to arrange the named insurance coverage.

### **Advice and legal authority:**

#### Restricted choice of insurance company and service

Please note that in this particular instance there is a restricted choice of insurance company and products. The insurance company and product offered are the only ones included in our proposal. As a basic principle, the terms and conditions of the provider in question apply on conclusion of the agreement! Insurance protection first commences on acceptance of the application by the insurance company.

#### Obligation to cooperate

Please contact us if there are changes in your risk profile, if you require additional insurance protection or if the existing insurance protection needs to be changed. Furthermore we recommend that to avoid endangering your insurance protection, statutory and contractual obligations and regulations are observed. Commissioning us does not release you from informing yourself about the contents of the insurance and reading the terms and conditions.

#### Consent to the collection of and request for data

You authorise us to collect data including medical data\* from you and to request this from third parties. Where we are going to request medical data from doctors we will inform you in advance. Within the framework of the broker authorisation from you we can give consent to third parties in your name, for example to an insurance company that prior to signing an agreement needs to enquire about creditworthiness or check with a previous insurer.

#### Consent to storage of personal data

You authorise the storage and processing to the necessary extent of data collected and requested, and authorised third parties to likewise store and process.



## Privacy policy

### Consent to disclosure of personal data

You authorise us to provide third parties such of your personal data as may be necessary as part of our broking activities, including medical data\*. Third parties here include for example insurance companies, brokering services, associations, administrative authorities, supervisors, workshops, appraisers or other service suppliers. Upon request we will be happy to provide you with information as to exactly which of our business partners we have supplied your personal data. In the case of an operational handover or portfolio disposal we will notify you about the legal successor and allow you a period of four weeks in which to raise an objection. If the period lapses without an objection, you consent to the transfer of your personal data to maintain the consultancy service. You also agree to our supplying your personal data to your spouse/ partner\*, child\*/children\*, parents\* and co-insured persons\* upon their request.

### Right to limit the processing and if applicable deletion of stored data

To enable us to fulfil the brokerage contract made with you, it is essential for us to store your personal data to the extent described. If you make use of your right to require the deletion of your data or insist on limits to processing, the brokerage agreement routinely finishes.

### Consent to contact and advertising

It is impossible to separate customer information and advertising. When, for example we want to advise you about the better protection offered by a new insurance tariff, this is regarded as advertising. Therefore, we need your agreement, so that we can carry out our job. I/We agree to you contacting me/us by telephone, electronically (e.g. email, fax, SMS, Messenger) or in writing (e.g. by letter). In addition I/we agree to SWR sending me/us all documents and correspondence in electronic form.



## Signatures

|               |                                                                        |
|---------------|------------------------------------------------------------------------|
| <b>X</b>      |                                                                        |
| customer name | Date, signature (including those of persons insured and premium payer) |

\* Authorisation of the sentences indicated by a star is not essential and can be struck out. Under these circumstances a single consent is required in each case

### **2. Signature for data processing**

|                                                            |  |
|------------------------------------------------------------|--|
| <b>X</b>                                                   |  |
| Date, signature of insured person/ applicant for insurance |  |

### **3. Signature for consulting documentation and transaction of insurance contract**

|                                                            |  |
|------------------------------------------------------------|--|
| <b>X</b>                                                   |  |
| Date, signature of insured person/ applicant for insurance |  |



# SEPA DIRECT DEBIT MANDATE

I hereby authorise BDAE Holding GmbH, in turn authorised by BDAE Expat GmbH for contract management and collection, to collect payments owed by me from my account by means of direct debiting.

At the same time, I instruct my financial institution to honour direct debits drawn by BDAE Holding GmbH for the insurer.

Collection shall be identifiable on the basis of the Creditor Identifier DE23ZZZ00000131378 and the personal mandate reference number shown in the confirmation of cover. Depending on the chosen payment method, collection shall take place on the 1st day of each month.

Please note: I shall be entitled to request the refund of the debited amount within a term of eight weeks commencing on the date of debiting. In this context, the terms and conditions agreed upon with my financial institution shall apply.

In the event that the funds on my account are insufficient, the financial institution in charge of my account shall not be obliged to honour the direct debit. Partial payments shall be excluded from direct debiting procedures.

## In addition, the following regulations shall apply:

- Depending on the payment method elected below, the total amount shall be paid in advance in each case.

The person owing the premiums shall, towards the policyholder, be the person entitled to be insured and, towards the insurer, the policyholder.

- The premium shall be due for payment after receipt of the confirmation of cover, but in no case later than as to the inception date. I am aware that the policyholder will refrain from registering or will deregister the aforementioned persons as insured persons with the insurer if the amount to be paid, inclusive of ancillary costs, fails to be paid or to be paid completely for reasons the person entitled to be insured is to be made responsible for. I am aware that no insurance coverage shall exist in such case.
- In the event that the person paying the premium is not identical with the person entitled to be insured / the insured person, the person entitled to be insured / the insured person shall be obliged to give the premium-paying person notice of the rendered information.
- Advance information on the collection of the owed amounts shall be given in the confirmation of cover addressed to the person entitled to be insured. In this context, the premium amounts, the due dates, the Creditor Identifier and the mandate reference number shall be indicated.

|                                              |                  |                                   |                                               |                                            |                                                       |
|----------------------------------------------|------------------|-----------------------------------|-----------------------------------------------|--------------------------------------------|-------------------------------------------------------|
| Applicable to premiums as from (dd/mm/yyyy)  |                  |                                   |                                               |                                            |                                                       |
| Information on the person paying the premium | Surname          |                                   |                                               | Sex                                        | <input type="checkbox"/> m <input type="checkbox"/> f |
|                                              | First name(s)    |                                   |                                               |                                            |                                                       |
|                                              | Complete Address |                                   |                                               |                                            |                                                       |
|                                              | Phone            |                                   |                                               |                                            |                                                       |
|                                              | IBAN             |                                   |                                               |                                            |                                                       |
|                                              | BIC/SWIFT        |                                   | Bank                                          |                                            |                                                       |
|                                              | Payment method   | <input type="checkbox"/> annually | <input type="checkbox"/> twice a year (+ 2 %) | <input type="checkbox"/> quarterly (+ 3 %) | <input type="checkbox"/> monthly (+ 5 %)              |

|                                   |                                                                 |  |                                    |     |                                                       |
|-----------------------------------|-----------------------------------------------------------------|--|------------------------------------|-----|-------------------------------------------------------|
| Information on the insured person | Surname (if different from the person paying the premium)       |  |                                    | Sex | <input type="checkbox"/> m <input type="checkbox"/> f |
|                                   | First name(s) (if different from the person paying the premium) |  |                                    |     |                                                       |
|                                   | Date of birth (dd/mm/yyyy)                                      |  | Insurance number(s) (if available) |     |                                                       |

Place, date

Signature of Account Holder



## DEBIT AUTHORISATION CREDIT CARD

I hereby give authorization to BDAE Holding GmbH to debit any due payments from my credit card (+6% surcharge) as stated below. As service provider of the BDAE Expat GmbH the BDAE Holding GmbH is authorized to administer its contracts to the full extend and to collect debits.



For reasons of security, we furthermore need your Card Validation Code (CVC). This code is usually a three-digit safety code located on the back of your credit card near the signature strip.

Please inform us about this code by phone under +49-40-30 68 74-0 or send us a separate e-mail to [info@bdae.com](mailto:info@bdae.com) (The credit card number should not be specified in this context!). According to data protection provisions, please be advised that a transmission by e-mail shall take place in an unencrypted form.

|                                              |                  |                                                                                                         |                                                           |
|----------------------------------------------|------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Applicable to premiums as from (dd/mm/yyyy)  |                  |                                                                                                         |                                                           |
| Information on the person paying the premium | Surname          |                                                                                                         | Sex <input type="checkbox"/> m <input type="checkbox"/> f |
|                                              | First name(s)    |                                                                                                         |                                                           |
|                                              | Complete Address |                                                                                                         |                                                           |
|                                              | Phone            |                                                                                                         |                                                           |
|                                              | Credit card      | <input type="checkbox"/> Master-/Eurocard <input type="checkbox"/> Visa <input type="checkbox"/> Diners | valid (mm/yyyy)                                           |
|                                              | Card number      |                                                                                                         |                                                           |
|                                              | Payment          | <input type="checkbox"/> annually <input type="checkbox"/> twice a year (+ 2%)                          |                                                           |

|                                   |                                                                 |                                    |                                                           |
|-----------------------------------|-----------------------------------------------------------------|------------------------------------|-----------------------------------------------------------|
| Information on the insured person | Surname (if different from the person paying the premium)       |                                    | Sex <input type="checkbox"/> m <input type="checkbox"/> f |
|                                   | First name(s) (if different from the person paying the premium) |                                    |                                                           |
|                                   | Date of birth (dd/mm/yyyy)                                      | Insurance number(s) (if available) |                                                           |

Place, date

Signature of Account Holder

# EXPLANATIONS

## concerning the particularities of a group insurance policy and the duties according to the German Insurance Contract Act (VVG)

### The particularities of a group insurance policy

Insurance coverage shall be granted within the framework of a group insurance contract (GIC). The policyholder shall be a company of the BDAE Group (BDAE) and the insurer shall be an insurance company permitted to conduct business operations in Germany pursuant to the German Insurance Contract Act (VAG). The insured person shall be granted insurance coverage by joining the group. Thus, the VVG shall not apply directly and immediately to the relationship between the policyholder and the insured person.

However, the rules from the VVG described in more detail below, in particular Art. 19 to 22, are applied in the legal relationship between the insured person and the policyholder (BDAE), which you confirm by your signature.

In compliance with the requirements of the supervisory authority, the GIC provides for some improvements of the legal situation of the insured person:

- In derogation from Art. 44, paragraph 2 VVG, the insured person may assert claims directly towards the insurer of the GIC.
- In derogation from Art. 35 VVG, the insurer shall not be entitled to set-off against claims not attributable to the insured person.
- The Party entitled to be insured shall be provided with any and all information usual pursuant to Art. 7 VVG and the VVG Decree on Information Duties.
- The Party entitled to be insured shall be given notice of any change, including a termination, of the GIC.
- The Party entitled to be insured shall hold a right of revocation similar to the one provided for in the VVG.
- Insured persons shall benefit from the principle of equality pursuant to Art. 138, paragraph 2 VAG.

According to the same requirements of the supervisory authority, certain obligations shall likewise apply to the insured persons; in this context, particularly the knowledge of the insured person and his or her behaviour shall be taken into account with respect to the insurance company's payment duties:

### Art. 19, paragraph 5 VVG - consequences of an infringement of the statutory duty to disclose

For enabling BDAE to examine the application properly, you shall be obliged to give true and complete answers to the questions included in the application documents. This shall also relate to circumstances which might be of low importance from your point of view. If there is any information you do not want to disclose towards the intermediaries, please send it in text format directly to the BDAE without any delay. **Please note that you put the insurance coverage at risk when giving incorrect or incomplete information.** For more details about the consequences of an infringement of the duty of disclosure, reference is made to the information following hereinafter.

### What are your pre-contractual duties of disclosure?

By the time when you make your contractual statement, you shall be obliged to give true and complete notice of any and all risk-relevant circumstances known to you and requested by us in text format. Risk-relevant circumstances are defined as circumstances relevant for the decision of BDAE to conclude the contract with the contents agreed upon. In the event that, after your contractual statement, but prior to the acceptance of the contract, BDAE asks you in text format to give information on risk-relevant circumstances, you shall also to this extent be obliged to report.

### What are the potential consequences of an infringement of a pre-contractual duty to disclose?

#### 1. Rescission and loss of insurance coverage

If you and/or the person to be insured fail to comply with the pre-contractual duty of disclosure, BDAE may rescind the contract, unless you are able to

show that you did not infringe the duty of disclosure either intentionally or with gross negligence. In the event of a grossly negligent infringement of the duty to disclose, BDAE shall not be permitted to rescind the contract if the contract would also have been concluded in case of knowledge of the undisclosed circumstances, even if such conclusion would have been made subject to other conditions. If the contract is rescinded, there will be no insurance coverage. If BDAE rescinds the contract after occurrence of an insured event, BDAE shall nevertheless be obliged to pay, always provided that you are able to show that the undisclosed or incorrectly disclosed circumstance was neither the cause of the occurrence or determination of the insured event nor the cause of the determination or extent of the payment obligation related thereto. If you fraudulently infringe the duty to disclose, there shall be no payment obligations at all. If BDAE rescinds the contract due to an infringement of the duty of disclosure, the insurance premium must nevertheless be paid until the date when the rescission becomes effective.

#### 2. Termination

If BDAE cannot rescind the contract because you did not infringe the pre-contractual duty of disclosure either intentionally or with gross negligence, the contract may be terminated with one month's notice. A right of termination shall be excluded if the contract would also have been concluded in case of knowledge of the undisclosed circumstances, even if it would have been made subject to other conditions.

#### 3. Contract amendment

If BDAE cannot rescind or terminate the contract because the contract would also have been concluded in case of knowledge of the undisclosed risks, even if under different conditions, such other conditions shall, upon request of BDAE, retroactively become part of the contract in the event that you have negligently infringed your duty to disclose. In the event that the premium increases by more than 10 % due to the contract amendment or if BDAE excludes coverage of the risk related to the undisclosed circumstance, you may terminate the contract without notice within a term of one month after receipt of the notice on the contract amendment. BDAE will draw your attention to such right.

#### 4. Exercise of the rights of the BDAE Group (Art. 21 VVG)

BDAE may assert its rights of rescission, termination or contract amendment in writing within a term of one month. Such term shall start at the time when BDAE gets knowledge of the infringement of the duty of disclosure underlying the right asserted by it. When exercising its rights, BDAE shall indicate the circumstances upon which it relies when asserting its rights. For substantiation purposes, BDAE may subsequently indicate additional circumstances if the term according to sentence 1 has not yet lapsed. BDAE shall not be able to rely on the rights of rescission, termination or contract amendment if BDAE was aware of the undisclosed risk or the incorrectness of the rendered information. The rights of rescission, termination and contract amendment shall become time-barred upon expiry of three years after contract conclusion. This shall not be applicable to insured events occurring prior to the expiry of said term. The term shall be extended to ten years if you infringed your duty to disclose intentionally or fraudulently.

#### 5. Wilful deception (Art. 22 VVG)

The right of BDAE to contest the contract due to wilful deception shall remain unaffected.

#### 6. Representation by another person (Art. 20 VVG)

If, at the time of contract conclusion, you have yourself represented by another person, both the knowledge and fraudulent behaviour of your representative and your own knowledge and fraudulent behaviour shall be taken into account with respect to the duty of disclosure, a rescission, termination, contract amendment or the limitation period for the exercise of the insurer's rights. You may rely on not having infringed the duty to disclose intentionally or with gross negligence only if the absence of intentional and grossly negligent behaviour relates both to your representative and to yourself.



The explanations have been noted. The applicability of the listed provisions of the VVG to the group relationship is approved.

Place, date

Signature/Stamp (Party entitled to be insured)



# RIGHT OF REVOCATION

## 1. Right of Revocation

You may revoke your contract declaration in text format within a term of 14 days without being obliged to indicate the reasons therefore (e.g. by letter, fax message, e-mail). Said term shall commence upon your receipt in text format of the confirmation of cover, the contractual provisions inclusive of the General and Special Insurance Terms and Conditions, the other information according to Section 7 paragraphs 1 and 2 of the German Insurance Contract Act (VVG) in conjunction with Sections 1 through 4 of the VVG-Decree on Information Duties and this information on your right of revocation.

For observing the revocation period, the revocation must have been dispatched in due time. The revocation shall be addressed to:

BDAE Expat GmbH, Kühnehöfe 3, 22761 Hamburg, Fax: +49-40-30 68 74-90, E-mail: [info@bdae.com](mailto:info@bdae.com)

## 2. Consequences of a Revocation

In the event of an effective revocation, insurance coverage shall cease to exist and all amounts paid by you within the framework of the contractual relationship shall be reimbursed to their full extent. The reimbursement of refundable amounts shall take place immediately and in no case later than 30 days after receipt of the revocation. If insurance coverage does not commence prior to the expiry of the revocation period, an effective revocation shall result in the obligation to refund any payments and surrender any benefits (e.g. interest) received.

## 3. Attention

The right of revocation shall lapse upon your explicit request if the contract has been completely fulfilled both by you and by us prior to your exercise of the right of revocation.

### End of Instructions on the Right of Revocation

# PRIVACY INFORMATION

## concerning the processing of personal data and your rights under the data protection law

### Data controller

BDAE Expat GmbH  
Kühnehöfe 3  
22761 Hamburg  
E-mail: [info@bdae.com](mailto:info@bdae.com)  
Phone: +49-40-30 68 74-0

### Data protection officer

Data protection officer of the BDAE Group  
Kühnehöfe 3  
22761 Hamburg  
E-mail: [datenschutz@bdae.com](mailto:datenschutz@bdae.com)  
Phone: +49-40-30 68 74-18

### Purposes and legal bases for data processing

We process your personal data in compliance with the General Data Protection Regulation (GDPR), the Federal Data Protection Act (BDSG), the privacy regulations of the German Insurance Contract Act (VVG) and all other applicable statutory provisions.

If an application is submitted for conclusion of an overseas health insurance within the framework of the EXPAT BUSINESS or EXPAT BUSINESS PREMIUM product either by e-mail or via the BDAE web upload portal or by mail, we are in need of the information rendered by you in this context for being able to conclude the insurance contract. If the insurance contract comes into being, we process your data for the purpose of the implementation of the contractual relationship, e.g. for general customer and contract administration purposes, in order to get into contact with you or for issuing our invoices. In case of claims, we need the data for making assessments and settlements.

The legal basis for processing the data for precontractual and contractual purposes is Art. 6 (1) b) GDPR. If you are asked to provide medical data for processing them in the context of the insurance product, your statement of consent obtained for this purpose within the framework of the application according to Art. 9 (2) a) in conjunction with Art. 7 GDPR serves as legal basis for processing such medical data.

### Recipients and categories of recipients of personal data

The data will exclusively be forwarded to third parties to the extent necessary for implementing the contract or, as the case may be, for providing the benefits of your EXPAT BUSINESS or EXPAT BUSINESS PREMIUM product or you have given your consent thereto. Moreover, your data may be disclosed towards third parties to the extent that we are obliged to proceed this way due to statutory provisions or enforceable orders issued by public authorities or courts. When we process your application and your contract, your personal data are forwarded to the BDAE Holding GmbH, our sister company, the BDAE Consult GmbH as well as to our parent company, the MSH INTERNATIONAL within the framework of the operation of the service portal or, as the case may be, collected by the two BDAE companies processing your applications and settling your contractual benefits on our behalf. For safeguarding your rights, data processing contracts have been concluded with the aforementioned companies.

In addition, personal data are forwarded to the following recipients in a pseudonymised format when processing the contract and insured events:

- Allianz Partners AWP Health & Life as your international health insurer
- ARAG SE as your patients' legal protection insurer
- Allianz Partners Deutschland GmbH in the event of medical assistance services
- BDJ Versicherungsmakler GmbH & Co. KG if you make use of the insurance for repatriation by airplane.

The disclosure of data towards the aforementioned recipients is absolutely necessary for implementing the contract

The data are processed via servers of the BDAE Holding GmbH which have been rented from an internet service provider resident in Germany. With this provider, too, a processing contract has been concluded in order to safeguard your rights.

### Data forwarding to a third country

As a rule, data is not transferred to a third country or to an international organization outside the EU/EEA. The only exception is in the case of a necessary settlement of benefits for risks insured in the USA. In this case, the necessary personal data is transferred on the basis of appropriate data protection guarantees in the form of EU standard contractual clauses to Global Excel Management Inc., 73 Queen Street, Sherbrooke, Quebec J1M 0C9, Canada.

### Retention period

We store the data as long as it is necessary for the aforementioned purposes. Afterwards, the data will be deleted in compliance with the applicable statutory retention periods, unless this is contrary to legitimate interests such as, for instance, the assertion of claims.

### Your rights as data subject

With respect to your personal data, you may assert the following rights towards the aforementioned data controller:

- the right of access pursuant to Art. 15 GDPR
- the right to rectification and/or completion of your data according to Art. 16 GDPR
- the right to erasure of the personal data according to Art. 17 GDPR
- the right to restriction of processing according to Art. 18 GDPR
- the right to data portability according to Art. 20 GDPR

Moreover, you have the right to file a complaint with respect to the processing of your personal data with the data protection supervisory authority.

If you have granted a consent to the processing of your data, you are at any time entitled to revoke your consent. In this case, however, the lawfulness of the processing made until the revocation on the basis of your consent will remain unaffected.

For asserting your rights, please contact our data protection officer indicated above.

## STATEMENT OF CONSENT

### pursuant to Articles 7 and 9 of the General Data Protection Regulation (GDPR)

I/we hereby agree that the BDAE Expat GmbH as well as the companies of the BDAE Group (BDAE) appointed for this purpose by the BDAE Expat GmbH collect, use, store and process my/our health data. The necessity to proceed this way is based on my/our desire to conclude the EXPAT BUSINESS or EXPAT BUSINESS PREMIUM international health insurance for my/our stay abroad, as applied for by me/us today.

The BDAE is the policyholder of a group insurance scheme I/we want to join. For this reason, the BDAE must know my/our health data in order to be able to assess my/our application for admission to the group insurance scheme and decide upon it. Where necessary, I may become subject to risk premiums or exclusions due to my/our health data.

In case of claims, it may become necessary for BDAE to collect, use, store and process additional health data. For this purpose, too, I/we give my/our consent.

I have taken note of the privacy information and the privacy statement of the BDAE.

In the event that I/we want to include third parties (e.g. tax advisors, insurance intermediaries, human resources departments) into the communication held with the BDAE, I/we will grant such persons the corresponding approvals pursuant to Articles 7 & 9 GDPR and, where appropriate, issue the required releases from secrecy.

---

Place, date

---

Signatures (employee(s) to be insured, where appropriate, as legal representative of persons to be co-insured and pursuant to Art. 8 GDPR all persons to be insured and aged 16 and more)

## RELEASE FROM SECRECY

In addition to the consent to the collection, use, storage and processing of my/our health data, I/we have to grant a release from secrecy in order to enable all parties/institutions to answer the questions they will be asked in connection with health data. This applies to the application procedure as well as to the application for a benefit and the review of an insured event. The confidentiality of such data is protected via the General Data Protection Regulation (GDPR - Articles 7 & 9) and the German Penal Code (Section 205 StGB).

The review of data only takes place to the extent necessary for handling and processing the application or, as the case may be, the insured event.

I/we have already agreed that the BDAE Expat GmbH and the companies of the BDAE Group (BDAE) appointed for this purpose by the BDAE Expat GmbH collect, use, store and process my/our health data. I/we now agree that the BDAE may make inquiries in order to review the application for admission to the insurance scheme, assess the risk and/or review an insured event by consulting physicians, hospitals and other health institutions, nursing homes and caregivers, other personal insurers and statutory health insurance schemes as well as trade associations and authorities.

I/we hereby release the aforementioned persons and employees of the aforementioned institutions from their duties of secrecy relating to my/our health data reliably collected and stored on the basis of examinations, consultations, treatments as well as insurance applications and insurance contracts in a period of up to ten years prior to the date when the application was filed with the BDAE.

To the extent that the aforementioned statements relate to information rendered at the time of application, they shall be valid for a term of five years after contract conclusion. If - after contract conclusion - the BDAE believes due to specific indications that the information given at the time of application was intentionally wrong or incomplete and that the risk assessment was affected for this reason, such releases from the secrecy duty shall be effective for a period of up to ten years after contract conclusion.

For assessing the risks and reviewing the duty to pay benefits, it may become necessary to involve medical experts or other third parties for obtaining expert reports. I/we agree that the BDAE forwards my/our health data to medical experts or other third parties to the extent that this is necessary within the framework of the risk assessment or the examination of the duty to pay benefits and that my/our health data may be used by such third parties for the intended purpose and that the results may be sent back to the BDAE. I/we release the persons and experts working for the BDAE from their secrecy duties.

In exceptional cases, it may become necessary that the BDAE informs the Allianz Partners AWP Health & Life insurers. In this case, the releases from the secrecy duty issued in the matter at hand also applies to the statements and information made towards or rendered to Allianz Partners AWP Health & Life.

For the purpose of examining the duty to pay benefits, it may - also after my/our death - become necessary for the BDAE to review my/our health information. In this case, too, I/we release the aforementioned persons and employees of the aforementioned institutions from their secrecy duties

I/we have taken note of the information on privacy and the privacy statement of the BDAE.

---

Place, date

---

Signatures, (employee(s) to be insured, where appropriate as legal representative of persons to be co-insured and all persons of legal age to be insured)



# EXPAT BUSINESS



**100% inpatient treatment**



**100% outpatient treatment**



**Return transport**



**Tooth replacement**



**Pregnancy & Delivery**



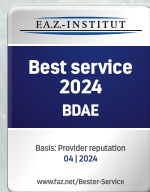
**Psychotherapy**



**Visual aids**



**Inclusion of pre-existing conditions\***



from **196€** a month

\* only in case of a secondment/global assignment



**BDAE**

*Mit Sicherheit ins Ausland!*



We thank you for your interest in the insurance products offered by BDAE, the expert for international health insurances and international assignments.

This document informs you about all benefits and features of this product. If you have any further questions, please contact our customer service:

#### **Insurance Consulting - Corporate Clients**

[corporate@bdae.com](mailto:corporate@bdae.com)

+49 40-30 68 74-72

#### **Agents & Brokers**

[broker@bdae.com](mailto:broker@bdae.com)

+49 40-30 68 74-43

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[www.bdae.com](http://www.bdae.com)

# International Health Insurance

Information sheet on insurance products



**Company:** BDAE Expat GmbH

**Product:** EXPAT BUSINESS

**This information sheet provides you with a brief overview of the essential contents of our insurance product. The insurance coverage is exhaustively described in the Terms and Conditions. To be fully informed, please read all documents.**

## What is this type of insurance?

We offer insurance coverage for illnesses and accidents that occur during a stay abroad on the basis of a group insurance policy.



### What is insured?

We provide insurance coverage for illnesses and accidents during your stay in the agreed scope of application. Insured are for example:

- ✓ Outpatient medical treatment
- ✓ Inpatient medical treatment
- ✓ Pharmaceutical products, bandages and remedies
- ✓ Dental treatment
- ✓ One-time preventive dental examination and treatment
- ✓ Tooth replacement/Orthodontic treatment
- ✓ Preventive medical check-ups for children
- ✓ Preventive medical check-ups for early detection of cancer
- ✓ Vaccinations for children
- ✓ Pregnancy and delivery
- ✓ Aids and appliances
- ✓ Psychotherapy
- ✓ Ambulance transport
- ✓ Repatriations (Return transport)
- ✓ Transfer in case of death
- ✓ Follow-Up liability



### Are there any restrictions on coverage?

- ! The maximum age for being eligible for insurance shall be 66 year
- ! Medically necessary return transport within a continent is insured up to 5,000 euros and across continents up to 10,000 euros
- ! Follow-up liability up to a maximum of 30 days after termination of insurance coverage
- ! There are some instances where coverage may be limited, for example:
- ! If you or an insured person have caused the insured event intentionally. In the event of gross negligence in bringing about the insured event, we may reduce the benefit
- ! You will not receive any insurance benefits within the waiting periods. The waiting periods only apply to certain benefits
- ! Some of the insured benefits are limited. Please refer to the product-specific insurance terms and conditions for the exact maximum amounts.
- ! Congenital medical conditions
- ! The inclusion of illnesses and complaints existing and known at the start of the insurance coverage as well as their consequences is possible



### What is not insured?

Not insured are, for example:

- ✗ General check-ups
- ✗ Vaccinations for adults
- ✗ Infertility treatments
- ✗ Eye lasering
- ✗ Immunisation measures
- ✗ Damage or injuries caused by an active participation in strikes, war, warlike events, civil commotion
- ✗ a treatment or accommodation based on infirmity, a need for care or custody
- ✗ withdrawal treatments inclusive of withdrawal cures



## Where am I covered?

- ✓ Insurance coverage shall exist in the respective agreed country zone (zone 1, 2, 3 or 4).
- ✓ Insurance coverage is provided in full for all the countries assigned to the selected zone, as well as in all the countries located in one of the zones below.
- ✓ For vacation or work-related stays in the uninsurable countries and in countries of a higher-ranking zone, insurance coverage is provided for a maximum of 42 days (cumulative) per insurance year. Coverage is provided for acute treatment requirements.
- ✓ With respect to holiday- or work-related stays of German citizens in Germany, insurance coverage shall exist for not more than an uninterrupted period of 60 days. As a whole, insurance coverage shall exist for a term of not more than 120 days per insurance year.



## What are my obligations?

- You must answer all questions in the application documents truthfully and completely.
- You must pay the insurance premium on time and in full.
- In the event of an insurance claim, you must provide us with complete and truthful information.
- You must keep the costs of the claim low (duty to mitigate claims).



## When and how do I pay?

The premiums are due and payable upon receipt of the insurance confirmation, at the latest at the requested start of insurance. The premium is an annual contribution. Payment methods during the year are possible with a payment surcharge.



## When does the coverage start and end?

Insurance coverage begins at the time (start of insurance) specified in the insurance confirmation, but not before payment of the premiums and not before expiry of the waiting period, and not before the start of the stay in the agreed country of residence.

The insurance coverage of the individual insured person ends automatically at the latest at the end of the month before the insured person turns 67. In addition, coverage also ends when the insured person de-registers from the group contract, when the insured person dies, when the condition for insurability ceases to exist, or ultimately when the group insurance contract is terminated.



## How can I cancel the contract?

The insurance cover within the insurance agreement can be terminated for individual insured persons by the person entitled to insurance or the insured person vis-à-vis the policyholder with a notice period of two months to the end of the insurance year.

**Insurer:**  
Allianz Partners, Eurosquare 2, 7 rue Dora Maar, 93400 Saint-Ouen, France

**Policy holder:**  
BDAE Expat GmbH, Kühnehöfe 3, 22761 Hamburg, Germany

**Insured Person/Insured:**  
Persons who have been included in the group insurance contract and have received confirmation of this.

# INSURANCE TERMS AND CONDITIONS

## for Fixed-Term Health Insurance Policies of the EXPAT Series for Long-Term Travels (Terms and Conditions Part II - Allianz Partners AWP Health & Life)

### Description of Insurance Benefits

| Benefits |                                                               | EXPAT BUSINESS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A1       | <b>Outpatient Medical Treatment</b>                           | <b>100%</b> of the invoice amount charged for a medically necessary outpatient treatment as private patient, medically prescribed radiotherapy, light therapy and other physical treatments within the framework of the applicable official fee schedule for the respective professional group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| A2       | <b>Inpatient Medical Treatment</b>                            | <b>100%</b> of a medically necessary treatment in a hospital and a treatment-related accommodation as private patient in a double bed-room, if possible, and for medically necessary surgical interventions, radiotherapy, light therapies and diagnostics. In derogation from the Insurance Terms and Conditions Part I, Art. 6 paragraph 2b, medically necessary follow-up treatments shall be covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| A3       | <b>Pharmaceutical Products, Bandages and Remedies</b>         | <b>100%</b> if medically prescribed and necessary.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| A4       | <b>Dental Treatment</b>                                       | <b>100%</b> of the invoice amount charged for a medically necessary outpatient dental treatment. Inlays and onlays shall be excluded from coverage. Per year of the contractual term, a non-recurring preventive medical check-up and treatment shall be covered (inclusive of polishing and teeth cleaning).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| A5       | <b>Tooth Replacement/Orthodontic Treatment</b>                | In derogation from the Insurance Terms and Conditions Part I, Art. 6, paragraph 2q, insurance claims occurring after expiry of the qualifying period of 8 months shall be covered as follows: <ul style="list-style-type: none"> <li>• <b>80%</b> of the invoice amount charged for a medically necessary denture and</li> <li>• orthodontic treatments up to the age of 18 years within the framework of the official fee schedule valid at the time being;</li> <li>• but in no event more than a maximum amount of 2,000 Euro in the first two insurance years,</li> <li>• up to a maximum amount of 3,000 Euro in the first three insurance years,</li> <li>• up to a maximum amount of 4,000 Euro per insurance year starting from the fourth insurance year.</li> </ul> Dentures becoming necessary due to accidents shall be covered during the contract term within the maximum limits without qualifying period. In the event of registrations/de-registrations during the year, the indicated amounts shall be calculated on a pro rata basis.                                                                                                                                                                    |
| A6       | <b>Preventive Medical Checkups</b>                            | Outpatient preventive medical examinations for children and for early detection of cancer according to statutory programmes introduced in Germany.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| A7       | <b>Benefits in Connection with Pregnancies and Deliveries</b> | Insurance coverage shall exist for: <ol style="list-style-type: none"> <li>a) medical treatments including pregnancy examinations and treatments, provided that the Insured Person was not pregnant at the start of the insurance relationship, as well as treatments due to miscarriage;</li> <li>b) medically necessary terminations of pregnancy and childbirths until the end of the 36th week of pregnancy (premature birth), even if the Insured Person was already pregnant at the start of the insurance relationship, provided that the treatment was not yet necessary at that time;</li> <li>c) Childbirths after the expiration of the agreed waiting period.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| A8       | <b>Aids and Appliances</b>                                    | In derogation from the Insurance Terms and Conditions Part I, Art. 6, paragraph 2g, coverage shall include medically necessary and prescribed aids and appliances in a simple form and their repair costs up to <b>80%</b> of the invoice amount, but in no case more than an aggregate amount of 2,000 Euro per insurance year. Costs for visual aids shall be reimbursed within the maximum limits up to <b>100%</b> , but in no case more than up to 50 Euro per Insured Person and per insurance year. In the event of registrations/de-registrations during the year, the indicated amounts shall be calculated on a pro rata basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| A9       | <b>Psychotherapy</b>                                          | In the event of trauma (the term used for an external event with a debilitating impact which is characterised by confrontation with injury or threat to the physical integrity of self or nearby persons, threat of death or actual death): <b>80%</b> of the invoice amount charged for outpatient treatments up to 2,000 Euro per insurance year. In the event of registrations/de-registrations during the year, the indicated amounts shall be calculated on a pro rata basis. Inpatient stays up to 30 days per contract term. The exclusions from insurance coverage in accordance with the Terms and Conditions Part I, Art. 6, paragraph 2l and n shall remain unaffected by this. In derogation from the Insurance Terms and Conditions Part I, Art. 5, paragraph 6, treatments by alternative practitioners are not reimbursable.                                                                                                                                                                                                                                                                                                                                                                                 |
| A10      | <b>Other Benefits</b>                                         | <ol style="list-style-type: none"> <li>a) <b>100%</b> for patient transports to the nearest reachable suitable hospital for inpatient treatments and, in the event of primary care after an accident, to the nearest reachable physician and back.</li> <li>b) In case of a medically necessary return transport or transfer to the country where the Insured Person has his or her usual abode or place of residence, the Insurer shall reimburse <ul style="list-style-type: none"> <li>• up to 5,000 Euro in case of transports on one continent;</li> <li>• up to 10,000 Euro in case of transcontinental transports.</li> </ul> </li> </ol> In the event that a licensed air ambulance must be used for a return transport, said maximum limits shall not apply. To the extent that it is possible from a medical point of view, the most cost-effective means of transportation must be selected. A return transport is deemed to be required from a medical point of view if a sufficient medical care in the host country cannot be guaranteed. A certificate of the treating physician in the foreign country according to which the return transport is necessary from a medical point of view must be submitted. |
| A11      | <b>Follow-Up Liability</b>                                    | In the event that a Insured Person cannot be returned to his or her home country until the end of the insured long-term travel because the person is unfit for transportation and the disease is due to a necessary and unplannable medical treatment, the Insurer shall reimburse the costs for the medical treatment until the day when the person becomes fit for transportation, but in no event for more than 30 days after termination of the insurance coverage.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

## Monthly Premium

The premium is an annual premium payable in equal monthly rates. It is due and payable in advance by the end of the insurance year. The applicable premium is based on the following premium table, the desired country zone (zone 1, 2, 3 or 4) and the status of the insured person (employee/family member).

|    |                                      | Zone 1   | Zone 2   | Zone 3   | Zone 4     |
|----|--------------------------------------|----------|----------|----------|------------|
| B1 | <b>Employee</b>                      | 196 Euro | 217 Euro | 289 Euro | 1,168 Euro |
|    | <b>Family member(s) (per person)</b> | 260 Euro | 288 Euro | 384 Euro | 1,604 Euro |

## Annual Deductible

The EXPAT BUSINESS product does not include a general deductible.



## The reason why the International Health Insurance EXPAT BUSINESS provides for country and price zones

Due to the fact that, on an international level, costs for medical treatments vary from country to country, the EXPAT BUSINESS product provides for four country zones. This allows us to offer our customers the utmost level of fairness with respect to the amount of insurance premiums according to their living conditions.

### Important information on country zones and insurance cover when changing country of stay

Each country is assigned to a zone. Zone 1 is the cheapest treatment region and zone 4 is the most expensive.

**For example:** If you are planning to stay in the USA, your insurance premium will be based on zone 4. As this is the highest possible zone in terms of the premium category, you can also receive treatment in all countries in the other zones without any problems. As a zone 4 premium payer you are also automatically insured in all other zone 4 countries.

**A special regulation applies to insured persons in lower country zones:** With respect to holiday- or work-related stays in countries of a higher ranking zone, insurance coverage shall (in the aggregate) exist for a maximum period of 42 days per insurance year. The insurance coverage is limited to the acute need for treatment within the scope of benefits.

**For example:** You are a resident of France (zone 1), but you are currently on holiday in United Kingdom (zone 2). Then you also have insurance coverage there for a maximum of 42 days, calculated from the date of entry.

**During your stay abroad, you change the country zone,** for instance, moving from Spain (zone 1) to Brazil (zone 2)? This is no problem. Prior to entering the new host country, you simply have to give us notice of your change of the country zone and we will then adjust your monthly insurance premium.

**You plan to stay in several countries belonging to different country zones?** You are recommended to select the country zone of the country of the highest category from the very beginning.

**For example:** During your world trip, you plan to travel to Singapore (zone 3), to the Philippines (zone 1), to the USA (zone 4) and as well as to Thailand (zone 2)? The best choice would be to select zone 4 from the very start. Then, you will in any case also enjoy insurance coverage in the countries belonging to the highest zone.

## Country Zones

The following table gives information on the country zone of your host country, as applicable for calculating your insurance premium.

|                                   |   |                                           |   |                      |   |
|-----------------------------------|---|-------------------------------------------|---|----------------------|---|
| Abkhazia                          | 1 | Croatia                                   | 1 | Ivory Coast          | 1 |
| Afghanistan                       | 1 | Cuba                                      | 1 | Jamaica              | 1 |
| Åland Islands                     | 1 | Curaçao                                   | 1 | Japan                | 1 |
| Albania                           | 1 | Cyprus                                    | 1 | Jersey               | 2 |
| Algeria                           | 1 | Czech Republic                            | 1 | Jordan               | 1 |
| American Samoa                    | 4 | Denmark                                   | 1 | Kazakhstan           | 1 |
| Andorra                           | 1 | Djibouti                                  | 1 | Kenya                | 1 |
| Angola                            | 1 | Dominica                                  | 1 | Kiribati             | 1 |
| Anguilla                          | 1 | Dominican Republic                        | 1 | Kosovo               | 1 |
| Antarctica                        | 1 | East Timor                                | 1 | Kuwait               | 1 |
| Antigua and Barbuda               | 1 | Ecuador                                   | 1 | Kyrgyzstan           | 1 |
| Argentina                         | 1 | Egypt                                     | 1 | Laos                 | 1 |
| Armenia                           | 1 | El Salvador                               | 1 | Latvia               | 1 |
| Aruba                             | 1 | Equatorial Guinea                         | 1 | Lebanon              | 1 |
| Australia                         | 1 | Eritrea                                   | 1 | Lesotho              | 1 |
| Austria                           | 1 | Estonia                                   | 1 | Liberia              | 1 |
| Azerbaijan                        | 1 | Ethiopia                                  | 1 | Libya                | 1 |
| Bahamas                           | 2 | Falkland Islands                          | 2 | Liechtenstein        | 1 |
| Bahrain                           | 1 | Faroe Islands                             | 1 | Lithuania            | 1 |
| Bangladesh                        | 1 | Fiji                                      | 1 | Luxembourg           | 1 |
| Barbados                          | 1 | Finland                                   | 1 | Macau                | 1 |
| Belarus                           | 1 | France                                    | 1 | Madagascar           | 1 |
| Belgium                           | 1 | French Guyana                             | 1 | Malawi               | 1 |
| Belize                            | 1 | French Polynesia                          | 1 | Malaysia             | 1 |
| Benin                             | 1 | French Southern and Antarctic Territories | 4 | Maldives             | 1 |
| Bermuda                           | 1 | Gabon                                     | 1 | Mali                 | 1 |
| Bhutan                            | 1 | Gambia                                    | 1 | Malta                | 1 |
| Bolivia                           | 1 | Georgia                                   | 1 | Marshall Islands     | 1 |
| Bonaire, Saint Eustatius and Saba | 1 | Germany                                   | 1 | Martinique           | 1 |
| Bosnia and Herzegovina            | 1 | Ghana                                     | 1 | Mauritania           | 1 |
| Botswana                          | 1 | Gibraltar                                 | 2 | Mauritius            | 1 |
| Bouvet Island                     | 4 | Greece                                    | 1 | Mayotte              | 1 |
| Brazil                            | 2 | Greenland                                 | 1 | Mexico               | 1 |
| British Indian Ocean Territory    | 4 | Grenada                                   | 1 | Micronesia           | 1 |
| Brunei Darussalam                 | 1 | Guadeloupe                                | 1 | Moldova              | 1 |
| Bulgaria                          | 1 | Guam                                      | 4 | Monaco               | 1 |
| Burkina-Faso                      | 1 | Guatemala                                 | 1 | Mongolia             | 1 |
| Burundi                           | 1 | Guernsey                                  | 2 | Montenegro           | 1 |
| Cambodia                          | 1 | Guinea                                    | 1 | Montserrat           | 2 |
| Cameroon                          | 1 | Guinea-Bissau                             | 1 | Morocco              | 1 |
| Canada                            | 1 | Guyana                                    | 1 | Mozambique           | 1 |
| Cape Verde                        | 1 | Haiti                                     | 1 | Myanmar              | 1 |
| Cayman Islands                    | 1 | Heard and McDonald Islands                | 4 | Namibia              | 1 |
| Central African Republic          | 1 | Honduras                                  | 1 | Nauru                | 1 |
| Chad                              | 1 | Hong Kong                                 | 3 | Nepal                | 1 |
| Chile                             | 1 | Hungary                                   | 1 | Netherlands          | 1 |
| China                             | 2 | Iceland                                   | 1 | Netherlands Antilles | 1 |
| Christmas Island                  | 1 | India                                     | 1 | New Caledonia        | 1 |
| Coconut Islands                   | 1 | Indonesia                                 | 1 | New Zealand          | 1 |
| Colombia                          | 1 | Iran                                      | 1 | Nicaragua            | 1 |
| Comoros                           | 1 | Iraq                                      | 1 | Niger                | 1 |
| Congo (Democratic Republic)       | 1 | Ireland                                   | 1 | Nigeria              | 1 |
| Congo (Republic)                  | 1 | Isle of Man                               | 2 | Niue                 | 1 |
| Cook Islands                      | 1 | Israel                                    | 1 | Norfolk Island       | 1 |
| Costa Rica                        | 1 | Italy                                     | 1 | North Korea          | 1 |

|                                              |   |                                      |   |
|----------------------------------------------|---|--------------------------------------|---|
| North Macedonia                              | 1 | Thailand                             | 2 |
| Northern Mariana Islands                     | 4 | Togo                                 | 1 |
| Norway                                       | 1 | Tokelau Islands                      | 1 |
| Oman                                         | 1 | Tonga                                | 1 |
| Pakistan                                     | 1 | Trinidad and Tobago                  | 1 |
| Palau                                        | 1 | Tunisia                              | 1 |
| Palestine                                    | 1 | Turkey                               | 1 |
| Panama                                       | 1 | Turkmenistan                         | 1 |
| Papua New Guinea                             | 1 | Turks and Caicos Islands             | 2 |
| Paraguay                                     | 1 | Tuvalu                               | 1 |
| Peru                                         | 1 | Uganda                               | 1 |
| Philippines                                  | 1 | Ukraine                              | 1 |
| Pitcairn Islands                             | 1 | United Arab Emirates                 | 2 |
| Poland                                       | 1 | United Kingdom                       | 2 |
| Portugal                                     | 1 | United States Minor Outlying Islands | 4 |
| Puerto Rico                                  | 4 | Uruguay                              | 1 |
| Qatar                                        | 1 | USA                                  | 4 |
| Reunion                                      | 1 | Uzbekistan                           | 1 |
| Romania                                      | 1 | Vanuatu                              | 1 |
| Russia                                       | 1 | Vatican City                         | 1 |
| Rwanda                                       | 1 | Venezuela                            | 1 |
| Saint Barthelemy                             | 2 | Vietnam                              | 1 |
| Saint Helena                                 | 2 | Virgin Islands (UK)                  | 2 |
| Saint Kitts and Nevis                        | 1 | Virgin Islands (USA)                 | 4 |
| Saint Lucia                                  | 1 | Wallis and Futuna                    | 1 |
| Saint Martin                                 | 2 | Western Sahara                       | 1 |
| Saint Pierre and Miquelon                    | 1 | Yemen                                | 1 |
| Saint Vincent and the Grenadines             | 1 | Zambia                               | 1 |
| Samoa                                        | 1 | Zimbabwe                             | 1 |
| San Marino                                   | 1 |                                      |   |
| Sao Tome and Principe                        | 1 |                                      |   |
| Saudi Arabia                                 | 1 |                                      |   |
| Senegal                                      | 1 |                                      |   |
| Serbia                                       | 1 |                                      |   |
| Seychelles                                   | 1 |                                      |   |
| Sierra Leone                                 | 1 |                                      |   |
| Singapore                                    | 3 |                                      |   |
| Sint Maarten                                 | 1 |                                      |   |
| Slovakia                                     | 1 |                                      |   |
| Slovenia                                     | 1 |                                      |   |
| Solomon Islands                              | 1 |                                      |   |
| Somalia                                      | 1 |                                      |   |
| South Africa                                 | 1 |                                      |   |
| South Georgia and the South Sandwich Islands | 4 |                                      |   |
| South Korea                                  | 1 |                                      |   |
| South Ossetia                                | 1 |                                      |   |
| South Sudan                                  | 1 |                                      |   |
| Spain                                        | 1 |                                      |   |
| Sri Lanka                                    | 1 |                                      |   |
| Sudan                                        | 1 |                                      |   |
| Suriname                                     | 1 |                                      |   |
| Svalbard and Jan Mayen                       | 1 |                                      |   |
| Swaziland                                    | 1 |                                      |   |
| Sweden                                       | 1 |                                      |   |
| Switzerland                                  | 3 |                                      |   |
| Syria                                        | 1 |                                      |   |
| Taiwan                                       | 1 |                                      |   |
| Tajikistan                                   | 1 |                                      |   |
| Tanzania                                     | 1 |                                      |   |

## Contractual Fundamentals

|     |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C1  | <b>Insurer</b>                                         | Allianz Partners, Eurosquare 2, 7 rue Dora Maar, 93400 Saint-Ouen, France                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| C2  | <b>Policyholder</b>                                    | BDAE Expat GmbH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| C3  | <b>Parties Entitled to be Insured</b>                  | Corporate bodies and commercial enterprises whose members and employees are internationally active.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| C4  | <b>Insurable Persons</b>                               | Members and employees of the Party Entitled to be Insured as well as freelancers and self-employed persons staying abroad on behalf of the company and working for the latter on a contractual basis no less than 25 hours per week as well as their family members, always provided that they are eligible for coverage according to the Insurance Terms and Conditions Part I, Art. 1. The maximum age for being eligible for insurance shall be 66 years. Insurance coverage shall automatically terminate no later than upon expiry of the month before which the Insured Person completes his or her 67th year of age. Life-partners and children living in a common household shall be regarded as family members. Upon request, a contract giving evidence of the existing employment or member relationship with the Person Entitled to be Insured or its representations, branch offices, subsidiaries, holdings or cooperation partners shall be submitted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| C5  | <b>Contractual Fundamentals</b>                        | Insurance Terms and Conditions for Fixed-Term Health Insurance Policies of the EXPAT Series for Long-Term Travels, Insurance Terms and Conditions Part I and Part II (EXPAT BUSINESS).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| C6  | <b>Scope of Application</b>                            | <ol style="list-style-type: none"> <li>Insurance coverage shall exist in the country zone agreed upon in each case. For this purpose, a country zone (1, 2, 3 or 4) depending upon the planned host country and the countries where the Insured Person wants to claim the benefits he or she is entitled to (= country of treatment) must be selected per Insured Person. Thus, insurance coverage shall to the full extent exist for all countries assigned to the selected zone as well as in all countries belonging to a zone ranking below. It shall be the responsibility of the Person Entitled to be Insured or the Insured Person to check whether the insurance fulfils the legal or local requirements applicable in the country of the usual abode or place of residence. <ol style="list-style-type: none"> <li>With respect to holiday- or work-related stays in countries of a higher ranking zone, insurance coverage shall (in the aggregate) exist for a maximum period of 42 days per insurance year. The insurance coverage limited to the acute need for treatment. If the need for treatment of a disease was already known prior to the entry, coverage shall be excluded. Treatments becoming necessary after expiry of these 42 days shall not be covered.</li> <li>With respect to holiday- or work-related stays of German citizens in Germany insurance coverage shall exist for not more than an uninterrupted period of 60 days. As a whole, insurance coverage shall exist for a term of not more than 120 days per insurance year. Upon request, evidence of the start and end of a stay must be submitted.</li> </ol> </li> <li>In the countries where the Insured Person has a usual abode or place of residence, insurance coverage shall exist according to the Insurance Terms and Conditions Part I, Art. 1 and to the extent that such countries are included due to a selection of the corresponding country zone.</li> <li>The insurance contract may be terminated by the insurer or its authorised representative if legal framework conditions concerning insurance coverage in a country undergo changes to the extent that this insurance coverage infringes national statutory provisions.</li> </ol> |
| C7  | <b>Start of Insurance Coverage</b>                     | At the time indicated in the confirmation of cover by taking due account of the Insurance Terms and Conditions Part I, Art. 4.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| C8  | <b>Insurance Year</b>                                  | From 1 July of each year to 30 June of the following year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| C9  | <b>Term of the Insurance Relationship</b>              | As from the admission of the Insured Person to the group insurance contract, the insurance arrangements between the Person Entitled to be Insured and the Policyholder shall be concluded for an initial term ending as of the expiry of the running insurance year. Such insurance arrangements shall be extended for a term of one year in each case, unless terminated by the Person Entitled to be Insured with one month's notice with effect from the end of the insurance year. The insurance relationship shall in any case end upon termination of the group insurance contract between the Insurer and the Policyholder. This shall not apply to agreed stays in the Federal Republic of Germany according to the Insurance Terms and Conditions Part I, Art. 1, paragraph 5.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| C10 | <b>Termination of the Insurance Relationship</b>       | Insurance coverage within the insurance arrangements may be terminated vis-à-vis the Policyholder with respect to individual Insured Persons with two months' notice with effect from the end of the insurance year by the Person Entitled to be Insured or the Insured Person.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| C11 | <b>Information on the State of Health</b>              | None; Please note the exclusions of benefits in the Insurance Terms and Conditions Parts I and II.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| C12 | <b>Additional regulations on exclusion of benefits</b> | <p>With respect to employees and members of the Person Entitled to be Insured who, within the framework of their assignment, leave the country of their stay or their home country upon request of the Person Entitled to be Insured as well as with respect to their family members, the exclusion of benefits according to the Insurance Terms and Conditions Part I, Art. 4, paragraph 3 and Art. 5, paragraph 4 and Art. 6, paragraph 2a shall, by way of derogation, be limited to the following diseases and insured events, existing at the time of the start of insurance coverage:</p> <ol style="list-style-type: none"> <li>HIV infections/AIDS and their/its consequences;</li> <li>cancer diseases or benign tumours in need of treatment within the most recent five years prior to or at the time of the start of insurance coverage;</li> <li>heart or coronary diseases and their consequences treated within the most recent 12 months prior to or at the time of the start of insurance coverage.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| C13 | <b>Qualifying Period</b>                               | 8 months for delivery, dentures and orthodontic measures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| C14 | <b>Miscellaneous</b>                                   | Ageing reserves shall not be made. The conclusion of an insurance for reinstatement of health care coverage after suspension is recommended.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

# INSURANCE TERMS AND CONDITIONS

## for Fixed-Term Health Insurance Policies of the Expat Series for Long-Term Travels (Insurance Terms and Conditions Part I - Allianz Partners AWP Health & Life)

### Art.1 Insurable Persons and Eligibility for Insurance

Unless otherwise provided for, the following shall apply:

1. The application for inclusion of Insured Persons in the group insurance contract may be filed by Parties Entitled to be Insured only. Parties Entitled to be Insured shall be legal and natural persons, as defined in the respective underlying insurance terms.
2. Persons eligible for insurance shall be natural persons.
3. Not eligible for insurance and despite of insurance premium payments not insured shall be
  - a) persons in need of permanent care. A person in need of permanent care shall be a person who needs the assistance of others for the majority of activities of daily life;
  - b) persons whose participation in community life is permanently excluded. For classification purposes, the mental condition and the objective circumstances of life of the respective person are to be taken into account.
4. Coverage in Germany shall not exist for Insured persons whose centre of life is not only temporarily in the Federal Republic of Germany.
5. For Insured Persons holding a fixed-term residence document for the Federal Republic of Germany as well as for persons who are not in need of a residence document, the total period of all health insurance contracts which have been concluded during their stay at the time of applying for inclusion in the group insurance contract must not exceed a period of five years. Thus, the maximum insurance term for stays in Germany shall amount to a total of five years. In the event that a shorter term is agreed upon, a new contract of the same kind shall be subject to a maximum term that does not exceed a period of five years inclusive of the term of the expired contract. This shall also apply if the contract is concluded with another Insurer.

### Art.2 Conclusion and Termination of the Insurance Contract

1. The group insurance contract shall be concluded between the Policyholder and the Insurer for a term of one year. The group insurance contract shall be extended by one year unless terminated at least three months prior to the end of the respective term.
2. The Policyholder shall be obliged to give the Persons Entitled to be Insured and the Insured Persons a notice in textual form of the termination of the group insurance contract two months prior to the date of effectiveness of the termination.
3. The statutory provisions on the extraordinary right to terminate shall remain unaffected.
4. Upon termination of the insurance contract, and so far as the carrier offers according tariffs, the covered persons shall be informed by the carrier about the possibilities to continue their coverage as an individual insurance.
5. In the event that the Party Entitled to be Insured and the insured person are not identical, a termination will become effective only if the insured person affected by the termination has acquired knowledge of the termination letter and the Policyholder submits a corresponding evidence in this respect with the Insurer when causing the deregistration from the group insurance contract. In that case, the insured person concerned shall have the right to continue the insurance contract by indicating a future Party Entitled to be Insured. The declaration to this effect must be made within two months after receipt of the letter of termination.
6. If a sanction, prohibition, or restriction is imposed under resolutions of the United Nations, under trade or economic sanctions, under laws or regulations of the European Union or the United Kingdom, or under sanctions of the United States of America, is imposed which directly or indirectly prevents the insurer from providing insurance benefits under this group insurance contract, the insurer or the policyholder has an extraordinary right of termination. In addition, affected persons may be excluded from insurance coverage.

### Art.3 Insurance Premiums, Adjustment of Benefits, Insurance Year

1. The insurance premium shall be an annual contribution indicated in equal monthly instalments. It shall in each case be due and payable in advance until

the end of the insurance year.

2. The Policyholder shall be entitled to de-register individual Insured Persons from the group insurance contract if they fail to pay the insurance premium.
3. The Insurer shall be entitled to adjust the premium or the volume of insurance benefits at the commencement of a new insurance year, always provided that the Policyholder is given notice of this intention three months prior to the end of the respective insurance year.
4. The insurance year is defined in the Insurance Terms and Conditions Part II for Fixed-Term Health Insurance Policies of the Expat Series for Long-Term Travels.
5. The Policyholder shall be obliged to inform the Persons Entitled to be Insured and the Insured Persons about an adjustment of the premium or the volume of insurance benefits in textual form two months prior to the end of the respective insurance year.

### Art.4 Area of Application, Commencement, Term and Termination of Insurance Coverage

The Insurer offers Insured Persons staying in the area of applicability agreed upon within the framework of a fixed-term stay insurance coverage within the framework of a group insurance contract and these Insurance Terms and Conditions. Unless otherwise provided for, the following shall apply:

1. Insurance coverage for the Insured Person shall start after his or her binding inclusion in the group insurance contract and on the date indicated in the confirmation of cover (commencement of insurance coverage),
  - a) but not prior to the start of the Insured Person's stay in the area of applicability agreed upon;
  - b) not prior to the commencement of the Insured Person's eligibility for insurance;
  - c) not prior to the payment of the insurance premium;
  - d) not prior to the expiry of qualifying periods agreed upon.
2. Newborns can be insured from the day of their birth without health examination and waiting periods, provided that the application for insurance is received by the policyholder within two months of birth. If the application for insurance is submitted after the two-month period, inclusion in the group insurance contract will take place at the earliest from the day of receipt of the application by the policyholder.
3. Insurance claims occurred or existing prior to the start of the insurance coverage shall not be covered.
4. Insurance claims occurred during the qualifying period agreed upon in connection with the respective product shall not be covered.
5. The maximum insurance term for the Insured Persons is defined in the Insurance Terms and Conditions Part II of the respective product.
6. Insurance coverage for individual Insured Persons shall terminate, also with respect to insurance claims not yet settled:
  - a) upon termination of the insurance relationship of the insured person but in no case later than upon expiry of the maximum insurance term of the selected product;
  - b) upon de-registration from the group insurance contract by the Policyholder by taking due account of the product-specific terms and prerequisites;
  - c) upon the death of the insured person;
  - d) upon expiry of the month following the end of the temporary stay of the Insured Person in the area of applicability agreed upon or the definite return of the insured person to his or her home country;
  - e) as soon as an Insured Person ceases to meet the requirements for his or her eligibility for insurance according to the Insurance Terms and Conditions Part I, Art 1;
  - f) as soon as the product-specific requirements to be fulfilled for an eligibility for insurance of the Insured Person cease to exist;
  - g) upon termination of the group insurance contract between the Insurer and the Policyholder.

## Art.5 Subject Matter of Insurance Coverage and Volume of Insurance Benefits

Unless otherwise provided for, the following shall apply:

1. Insurance coverage can be derived from the confirmation of cover, these Insurance Terms and Conditions, the selected product and the statutory provisions applicable in the Federal Republic of Germany.
2. An insured event shall consist in the medically necessary treatment of an insured person due to illness or consequences of an accident. The insured event shall come into being upon the start of the medical treatment and end as soon as the need for treatment ceases to exist according to medical assessments. In the event that the medical treatment must be extended to a disease or to consequences of an accident having no causal connection to the initially treated illness, a new insured event shall be deemed to have come into being.
3. To the extent that the respective product provides for corresponding benefits, insured events shall also include:
  - a) medical treatments inclusive of pregnancy examinations and treatments, always provided that the pregnancy did not yet exist at the start of the insurance relationship of the insured person, as well as treatments due to miscarriage;
  - b) medically necessary pregnancy treatments due to acute symptoms and treatments due to miscarriage as well as medically necessary abortions and childbirths until the end of the 36th week of pregnancy (preterm delivery), even if the pregnancy already existed at the start of the insurance relationship of the insured person, always provided that a need for treatment did not exist at that time;
  - c) childbirths after expiry of the product-specific qualifying period;
  - d) outpatient examinations for early detection of diseases according to statutory programmes in Germany (targeted preventive checkups);
  - e) death.
4. Depending on the insured product, the Insurer shall pay compensation for acutely and unforeseeably occurred insured events during the stay in the area of applicability agreed upon.
5. Kind and amount of the insurance benefits can be derived from these Insurance Terms and Conditions and the product selected in each case.
6. In the area of applicability agreed upon, the insured person may choose between legally recognized and licensed physicians, dentists, alternative practitioners and midwives who are registered in the visited country, always provided that they charge their fees according to the official fee schedule, if any, valid at the time being for their professional group or charge the locally customary fee.
7. Pharmaceutical products, bandages and remedies as well as aids and appliances must have been prescribed by the treating persons indicated in the Insurance Terms and Conditions Part I, Art. 5 paragraph 6, and pharmaceutical products must furthermore be purchased in pharmacies. Pharmaceuticals shall not, even not if medically prescribed, include nutriments, tonics, mineral water, disinfectants, cosmetic products, diet food and baby food and the like.
8. In the event of a medically necessary inpatient hospital treatment, the insured person may choose among public and private hospitals which are permanently managed by physicians, have sufficient diagnostic and therapeutic possibilities, record and keep medical histories and do not offer spa or sanatorium treatments and do not accept reconvalescents. Insurance coverage shall exist for the general care class (multi-bed room) without optional services (private medical treatment), unless otherwise agreed upon with respect to the specific product.
9. In the event of medically necessary treatments in hospitals which also provide spa or sanatorium treatments or accept reconvalescents, but otherwise comply with the requirements set forth in the Insurance Terms and Conditions Part I, Art. 5 paragraph 8, product-specific insurance benefits shall be provided only if the Insurer has given its written consent in this respect prior to the start of the treatment. In case of tuberculosis diseases, coverage shall exist within the scope of the insurance contract also if an inpatient treatment is carried out in tuberculosis clinics and sanatoriums.
10. Within the scope of the insurance contract, coverage shall exist for examination or treatment methods and medicines which are largely recognized in traditional medicine. In addition, methods and medicines which proved to be successful in practice or which are used for lack of traditional medical methods or pharmaceuticals shall be covered; the Insurer may, however, reduce its payments to the amount which would have been charged if traditional medical methods or pharmaceuticals had been applied.
11. Within the agreed volume, the Insurer shall pay for transfer and funeral expenses if the death of an insured person is due to an insured event.
12. Coverage shall, within the agreed volume, exist for additional costs arising for medically necessary and prescribed return transports to the nearest suitable

hospital in the home country or at the place of the permanent residence of the insured person. A return transport shall be deemed to be necessary from a medical point of view if it can be shown that a sufficient medical treatment and care in the area of applicability agreed upon cannot be guaranteed and the physician appointed by the Insurer endorses the return transport. Costs for a co-insured accompanying person shall be reimbursed by the Insurer to the extent that such company is medically necessary, has been ordered by public authorities or is required by the acting transport company.

## Art.6 General Restrictions of Insurance Benefits

Unless otherwise provided for, the following shall apply:

1. Damage or injuries caused by an active participation in strikes, war, warlike events, civil commotion, damage or injuries due to nuclear energy as well as damage or injuries caused by intentional acts of the Policyholder, the Party Entitled to be Insured or the insured person shall be excluded from coverage.
2. A duty to pay insurance benefits shall not exist with respect to:
  - a) diseases and ailments inclusive of their consequences already existing and known at the time of the commencement of the insurance coverage. Apart from that, the consequences of those diseases and accidents which were treated during the last six months prior to the commencement of the insurance coverage shall not be covered;
  - b) spa treatments and treatments in sanatoriums as well as rehabilitation measures of the statutory rehabilitation providers;
  - c) treatments during a stay in a health resort or spa, also if the insured person stays in a hospital there. The restriction shall not apply if the insured person has his or her permanent residence at that place or becomes unable to work during a temporary stay due to an acute disease incurred independently from the purpose of the stay or due to an accident occurring at that place as long as said acute disease or accident makes a departure impossible from a medical point of view. Furthermore, the restriction shall not apply if and to the extent that the Insurer has given its written consent to benefits prior to the start of the stay;
  - d) a treatment or accommodation based on infirmity, a need for care or custody;
  - e) a treatment of mental or psychological disorder as well as hypnosis, psychoanalysis and psychotherapy;
  - f) immunisation measures;
  - g) aids and appliances;
  - h) a treatment due to sterility, inclusive of artificial insemination as well as preliminary examinations and follow-up treatments related thereto;
  - i) preventive medical checkups;
  - j) treatments by spouses, parents, children, persons living in a common household or persons with whom the insured person lives together within an own family or the host family. Depending on the product agreed upon, documented material costs shall be reimbursed;
  - k) treatments due to diseases inclusive of their consequences as well as due to the consequences of accidents caused by a profession-related participation in sporting competitions or competitions organised by associations and clubs, inclusive of their preparations, or recognized as damage or injury due to military services and not explicitly included in the insurance coverage;
  - l) withdrawal treatments inclusive of withdrawal cures;
  - m) treatments due to those diseases inclusive of their consequences, which occur because protective vaccinations recommended by the World Health Organisation or prescribed by law were omitted, unless such vaccinations were precluded for medical reasons. In this case, the medical reasons must be supported by a medical certificate to be submitted to the Insurer.
  - n) treatments of a dependency syndrome and its consequences;
  - o) suicide attempts and their consequences;
  - p) organ donations and their consequences;
  - q) dentures (like, e.g. pivot teeth, inlays, crowning, implants) and orthodontic treatments, occlusal splints and gnathological measures.
3. Unless otherwise agreed upon, the Insurer shall not be obliged to pay for treatments by physicians, dentists, alternative practitioners and clinics or midwives if a reimbursement of their invoice amounts has been excluded by the Insurer for good reason. As a precondition, the Insurer must have informed the Party Entitled to be Insured and the insured person prior to the occurrence of the insured event about those treating persons whose invoices will not be reimbursed. If an insured event has occurred prior to said notice, the costs incurred for treatments by the respective treating person must be reimbursed according to insurance benefits provided for in the respective product for a period of not more than three months as from the date of such notice.

4. If medical treatments or other measures for which benefits were agreed upon exceed the medically necessary extent or in the event that the claimed remuneration is not adequate when compared with local customary practices, the Insurer shall be entitled to reduce its payments to a reasonable amount.
5. In the interest of all parties involved, applicable international sanction regulations will be followed. The Insurer is not obliged to provide insurance coverage or to cover any loss or to provide any other service under this agreement if the provision of such insurance coverage, the payment of such loss or the provision of such service would subject the Insurer to any sanction, prohibition or restriction under United Nations resolutions, under trade or economic sanctions, under laws or regulations of the European Union or the United Kingdom, or under sanctions of the United States of America.

#### Art.7 Obligations and Consequences of their Infringement

1. After an insured event has occurred, the Policyholder, the Party Entitled to be Insured and the insured person shall be obliged
  - a) to refrain from anything which could result in an unnecessary increase of costs;
  - b) to give the Insurer or its authorised representative immediate notice of any damage or injury expected to exceed a sum of EUR 1,000;
  - c) to permit the Insurer or its authorised representative to carry out any reasonable examination with respect to the cause and amount of its payment duty, to give any pertinent information in this context, to file original supporting documents and, in case of death, to submit the death certificate.
2. The Insurer must be given notice of every hospital treatment within a term of 10 days after its commencement.
3. The corresponding supporting documents shall be submitted to the Insurer by the Insured Person within a term of three months after each individual treatment.
4. In the event that insurance coverage of medical costs incurred by the insured person has also been concluded with another Insurer or such insurance coverage exists or the insured person makes use of his or her right to be insured within the framework of the statutory health insurance scheme, the Party Entitled to be Insured and the insured person shall be obliged to give the Insurer immediate notice of such other insurance.
5. Unless otherwise provided for in the product, pregnancies shall be reported to the Insurer within 4 weeks after having become aware of them.
6. Medically necessary return transports must be reported to the Insurer prior to carrying them out.
7. Upon request of the Insurer, the insured person shall be obliged to have himself or herself examined by a physician appointed by the Insurer.
8. If insurance benefits are paid, start and end and interruptions of a stay in the area of applicability as well as the fulfilment of the product-specific prerequisites for an eligibility for insurance have to be proved by the Insured Person upon the Insurer's request.
9. Stays in the USA/Canada/Switzerland and in Germany for holiday- or profession-related reasons shall be reported to the Insurer or its authorised representative prior to the start of the travel.
10. The Party Entitled to be Insured and the insured person shall be obliged to give the Policyholder immediate notice of any changes of their addresses.
11. If the Policyholder, the Party Entitled to be Insured or the insured person intentionally fails to comply with one of the obligations contractually agreed upon, the Insurer shall not be obliged to make payments. In the event of a grossly negligent violation of obligations, the Insurer shall be entitled to reduce insurance payments in proportion to the severity of the negligence of the Policyholder, the Party Entitled to be Insured or the insured person. The burden of proving that gross negligence has not occurred shall lie with the Policyholder, the Persons Entitled to be Insured or the insured person.

#### Art.8 Payment of Insurance Benefits

Unless otherwise provided for, the following shall apply:

1. The Insurer shall only be obliged to pay if the following supporting documents which will become the property of the Insurer - have been submitted:
  - a) original supporting documents for payments actually made which show the surname, Christian name and date of birth of the treated person, the name and address of the treating person, the name of the disease, the description of the services rendered by the treating person as to kind, place and period of the treatment. In the event that medical treatment expenses are covered by another insurance and said other Insurer is claimed on first, copies of the invoices with refund endorsements shall be sufficient to give evidence in this respect. Sup-

porting documents which were prepared in a foreign language and are important for the insurance benefits must, upon the Insurer's request, be accompanied by German or English translations;

- b) recipes shall be submitted together with the physician's invoice, the invoice for remedies, aids and appliances together with the prescription;
  - c) if claims for reimbursement of costs for a medically necessary return transport are asserted, documents supporting the amount of expenses which would have incurred in the event of a scheduled return journey shall be submitted. In addition, a medical certificate about the medical necessity of the return transport must be submitted;
  - d) in addition, the official certificate of death and a medical certificate about the cause of the death must be submitted if reimbursement of transfer or funeral expenses is claimed.
2. Expenses incurred in a foreign currency shall be converted to the currency valid at that time in the Federal Republic of Germany by applying the rate applicable on the day of the receipt of the supporting documents with the Insurer, unless it can be shown that the foreign currencies required for paying the invoices were bought at a less favourable exchange rate and that this was due to a change of currency parities.
  3. Additional costs arisen because the Insurer remits amounts to a foreign country or because special transfer methods were agreed upon may be deducted from the insurance payments.
  4. Claims for insurance benefits must not be assigned or pledged.
  5. Within the framework of the examination of insurance benefits payable for an insured event it may become necessary that the Insurer collects personal health data to the extent permitted by law. In the event that the Party Entitled to be Insured or the insured person culpably fails to permit such data collection and no other opportunity to examine the claimed payments is made possible and, as a result, the Insurer is not able to finally determine the amount and volume of its payment obligation, payments shall not become due.
  6. One month after having given notice of the insured event, the minimum amount to be paid on the merits of the case may be claimed as down payment. Passage of time shall be suspended as long as the Insurer is prevented from examining the claims due to a fault of the Policyholder, the Party Entitled to be Insured or the insured person.
  7. Claims arising from this group insurance contract shall be subject to a limitation period of three years. The limitation period shall commence upon expiry of the year during which the respective payment can be requested.

#### Art.9 Compensation from Other Insurance Contracts and Claims against Third Parties

1. If compensation from another insurance contract can be claimed in case of an insured event, said other contract shall have priority over this contract. This shall also apply if a subordinated liability has been agreed upon in one of those insurance contracts, irrespective of the time when the other insurance contract was concluded. In the event that the insured event is, within the framework of this group insurance contract, at first reported to the Insurer, the latter shall make an advance payment and contact the other Insurer for cost-sharing purposes directly.
2. The claims of the Policyholder, the Party Entitled to be Insured or the insured person against third parties shall - to the extent permitted by law - be assigned to the Insurer if the latter has paid compensation for the damage or injury. To the extent necessary, the Policyholder, the Party Entitled to be Insured or the insured person shall be obliged to provide the Insurer with a declaration of subrogation. The Insurer's obligation to pay insurance benefits shall be suspended until said declaration of subrogation has been submitted. If the insured person prevents enforcement of the claims by acknowledgment or similar, the claims can be reduced accordingly.
3. The claims of the Policyholder, the Party Entitled to be Insured or the insured person against treating persons due to excessive fees shall - to the extent permitted by law - be assigned to the Insurer if the latter has reimbursed the respective invoice amounts. As far as necessary, the Policyholder, the Party Entitled to be Insured and the insured person shall be obliged to assist the Insurer when enforcing its claims. To the extent necessary, the Policyholder, the Party Entitled to be Insured or the insured person shall be obliged to provide the Insurer with a declaration of subrogation, if necessary. The Insurer's obligation to pay insurance benefits shall be suspended until said declaration of subrogation has been submitted.
4. The insurer and the policyholder are neither liable for the selection nor for the actions of the selected physicians, surgeons, anesthesiologists, hospitals or other service providers such as alternative practitioners and midwives. Likewise, the insurer and the policyholder are not liable for treatments, advice, medical interventions or for the prescription and administration of medication by the aforementioned service providers.

#### Art.10 Setoff

1. The Policyholder, the Party Entitled to be Insured or the insured person shall only be entitled to offset own claims against claims of the Insurer if the counterclaims are undisputed and have been determined with legal effect.
2. Contrary to Art. 35 German Insurance Contract Act (VVG), the insurer may not, however, set off premium claims against other insured persons.

#### Art.11 Declarations of Intent and Notices

Declarations of intent and notices forwarded to the Insurer shall be subject to text form (letter, fax message, e-mail, electronic data carrier etc.). The insured person shall have an own right to assert claims arising from the contract against the Insurer. The insured person may assert claims against the insurer even if he or she is not in possession of the insurance policy (in derogation of Art. 44 German Insurance Contract Act (VVG)).

#### Art.12 Applicable Law/Contract Language

The applicable law shall be the German law, unless this is contrary to international law. Contract language shall be the German language.

#### Art.13 Profit Participation

This insurance shall not be eligible for a participation in profits.

#### Art.14 Supervisory Authority and Complaints Offices

If you are not satisfied with any service or decision of the insurer, or in case of disagreement about the general conditions, the person entitled to insurance and/or the insured persons must first contact their representative of the contract at the following address (or another address indicated on the company's website):

BDAE Holding GmbH  
Kühnehöfe 3  
22761 Hamburg  
Germany  
E-mail: [complaint@bdae.com](mailto:complaint@bdae.com)

If the proposed solution does not meet the expectations of the person entitled to insurance and/or the insured person, a complaint can be submitted, also directly to the insurer, by simple letter or e-mail:

AWP Health & Life S.A.  
Client relations  
Eurosquare 2  
7 rue Dora Maar  
93400 Saint Ouen  
France  
E-mail: [client.care@allianzworldwidecare.com](mailto:client.care@allianzworldwidecare.com)

In addition, complaints can be filed for this insurance contract with the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)) as well as with the French supervisory authority (ACPR):

Bundesanstalt für Finanzdienstleistungsaufsicht  
Graurheindorfer Straße 108  
53117 Bonn  
Germany  
<https://www.bafin.de>

Autorité de Contrôle Prudentiel et de Résolution  
4 Place de Budapest  
CS 92459  
75436 Paris Cedex 09  
France

AWP Health & Life SA is a signatory of the Mediation Charter of the French Association of Insurance Companies. Therefore, the person entitled to insurance, insured person and the policyholder have the possibility, in the event of a prolonged and definitive disagreement, the insured person and the policyholder have the possibility of exhausting all other possible amicable remedies, to the mediator:

La Médiation de l'Assurance  
TSA 50 110  
75 441 Paris Cedex 09  
<https://www.mediation-assurance.org/>

The filing of a complaint does not affect the right to file a lawsuit before the competent ordinary court.



## Supplementary Service:

# PATIENT LEGAL EXPENSES INSURANCE FOR BDAE CLIENTS

In addition to your overseas health insurance, BDAE has concluded for you a patient legal expenses insurance for foreign countries without charge. Said insurance shall **provide protection against medical treatment and medical advice errors**. Thanks to the cooperation between BDAE and ARAG, said patient legal expenses coverage shall be available for you on a worldwide basis.

## What is Insured?

The insurance policy shall become applicable whenever physicians or medical staff have committed treatment errors causing harm to you in any manner. True, the relationship between physicians and patients is based on confidence. Nevertheless, also medical professionals may make mistakes. In such events, it is often particularly difficult for patients to get justice when involved in a complicated conflict about treatment errors. This is all the more true because patients will in such events usually be forced to hold discussion with the professional liability insurance of the medical professional rather than with the treating physician himself or herself.

- ✓ **Legal disputes up to one million Euros** each shall be covered on a worldwide basis. Up to this amount, ARAG shall assume all lawyer's and legal costs.
- ✓ Upon request, the insurer shall also recommend a lawyer **specialised in medical law**.
- ✓ Access to the ARAG **online legal service** providing approx. 1,000 legally verified sample letters and documents from various fields of law.
- ✓ Within the framework of ARAG-JuraTel®, lawyers will be available for an **initial consultation by phone** in order to help you in case of claims for damages or in the event of an alleged criminal offence.
- ✓ Once per calendar year, you will be able to consult a lawyer accredited in Germany in order to prepare or amend an advance health care directive inclusive of an enduring power of attorney; in this context, an amount of up to EUR 250 shall be covered.

## Which Errors are deemed to be Medical Treatment or Advice Errors?

It is not only the much-cited pair of scissors forgotten in the abdomen during a surgical intervention that must be regarded as treatment error. To give only one example, such errors also include a faulty advice on the dosage of a medicine. Hence, an inappropriate, particularly a careless, improper or delayed treatment of a patient by a physician shall be regarded as treatment error. If a physician has failed to inform a patient about the necessities and risks of a treatment, such failure shall be regarded as **medical advice error** – also covered by this insurance. All this shall not only apply to physicians, but also to hospital staff, psychotherapists, pharmacists or nursing services. With respect to the patient legal expenses insurance, all these persons have the same status as physicians.

## About ARAG

ARAG is the largest family-owned company in the German insurance sector and considers itself as versatile quality insurer. Apart from its focus on legal expenses insurances, it also provides its customers in Germany with attractive need-based products and services under one roof in the fields of composite services, health and prevention. Operating in a total of 17 countries, inclusive of the USA and Canada, and offering a range of legal expenses insurances and legal services, ARAG furthermore holds a leading position in many international markets via its international branches, companies and shareholdings or interests. With its more than 4,000 employees, the group generates sales and premiums in a volume of more than EUR 1.6 billion. BDAE has been cooperating with the company since 2008. ARAG and BDAE have jointly developed the first legal expenses insurance for overseas stays that applies on a worldwide basis.



## Supplementary Service: **MEDICAL ASSISTANCE FOR BDAE CLIENTS AND MEMBERS**

Whoever is in need of medical care while staying abroad attaches importance to a rapid, qualified and seamless assistance. For this reason, the BDAE Group has integrated an Assistance Programme including the corresponding assistance, emergency and service offers in its insurance concept. The following assistance services shall be made available by BDAE to its insured persons and members in cooperation with the specialist Allianz Partners Deutschland GmbH:

- ✓ Multi-language, qualified **24 hour** emergency hotline
- ✓ **Worldwide network** of medical service providers
- ✓ Information on dental/**medical insurers** (e.g. names, addresses and phone numbers as well as consulting hours of physicians, dentists, hospitals and clinics within the actual region of stay)
- ✓ **Patient advice** in routine and emergency cases
- ✓ Assistance when fixing treatment dates with hospitals and physicians for outpatient treatments
- ✓ Organisation of the **admission to a hospital** in case of illness
- ✓ Help and **support of relatives** by providing country-specific data and information on health care services
- ✓ **Information transmission between primary physician and hospital** as well as message transfer service
- ✓ Assistance with respect to the procurement and **dispatch of prescription medicines** (to the legally permissible extent)
- ✓ Organisation of **interpreting** and translation services
- ✓ **Worldwide Access to medical information** in German and English
- ✓ Consulting and assistance in case of loss of important documents and means of payment

In addition to the assistance services mentioned on the left, BDAE shall upon request pay the costs for further services in connection of which the Allianz Partners Deutschland GmbH seeks authorisation directly from the BDAE and its risk carrier (insurer). These services include:

- ✓ Organisation of emergency evacuations as well as transfers to other suitable hospitals in medically necessary cases
- ✓ Organisation and implementation of repatriations up to EUR 250,000 per insured event
- ✓ Implementation and assumption of costs for transfers in case of death up to EUR 10,000

These services may be requested by person insured with the BDAE and BDAE members 24 hours a day and on 365 days a year. In order to guarantee a smooth operation, please ensure that you have your BDAE insurance number or your membership number ready when contacting Allianz Partners Deutschland GmbH.

**24/7 Emergency Preparedness of the BDAE  
under  
+49-40-30 68 74-74**



## Medical information always at hand with your personal Health Assistant

Thanks to the Digital Health Assistant *Emma*, you can access comprehensive health services straight from your smartphone. *Emma* is available to all BDAE customers – wherever they are!



### Unique features



#### Instant information on your medical questions

Emma provides the most immediate medical guidance at any hour of the day:

- Text your questions to a medical professional
- Symptom checker provides instant medical guidance
- Explore reliable content about your symptoms from clinical partners



#### Healthcare provided at your convenience

Emma is conveniently managed through your preferred messenger service, and fits your schedule:

- All interactions centralised in your favorite chat app
- Inquire, respond and follow up at your convenience
- No download/installation required, simple initial registration



#### Human perspective on-demand

Emma connects you with healthcare professionals and provides medical information on demand:

- Medical hotline available in German and English
- DoctorChat to chat with medical professionals

### Emma: it's that easy!



Start with a simple registration and use any of Emma's services at your convenience! Visit the registration page via the link you have received and select your favorite **messenger application**. You can then start chatting with Emma by entering your **personal activation code**.



1 Your **digital health assistant** is available to you 24/7 via smartphone and PC



2 Ask about your **symptoms**



3 Read **information on your symptoms**, provided by Emma



4 Text a question to a **medical professional** and receive a personal response within minutes



5 Keep track of your medical chats and procedures on your messenger app



6 Call the **BDAE medical hotline** if your concern could not be clarified or you have questions relevant to the contract

### Want to know more about Emma?

#### Who or what is Emma?

Emma is virtual health assistant – available 24/7 via WhatsApp, Telegram or our secure Webchat. Emma is a chatbot which gives you access to various helpful health services. You can, for example, assess your symptoms, ask a question to a medical professional or call him or her directly to get medical advices.

#### How much does Emma cost?

For you, as a customer of BDAE, Emma is free of charge. The service is fully included in your existing policy.

#### Who is behind Emma?

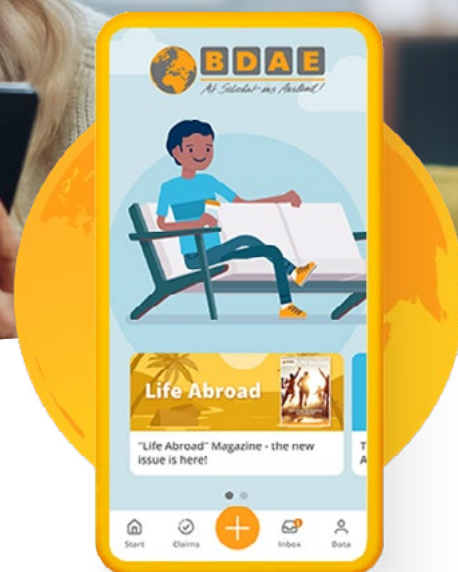
Emma is a virtual health assistant created and managed by Medi24, a trusted telehealth provider based in Switzerland, providing 24-hour telehealth services and medical assistance. Medi24 is a member of the Allianz Partners Group, the world's leading provider of assistance services.

#### Where can I find my activation code?

You will receive the link along with your personal activation code together with the confirmation of your BDAE insurance coverage. If you have any questions, please contact our Service team ([contractinformation@bdae.com](mailto:contractinformation@bdae.com) or +49-40-306874-23/43).

# „My BDAE“ app

Your digital assistant for all your international insurance needs



With our user-friendly app, you can submit invoices and receipts quickly, and easily and view the status of your claims processing at any time.



## Submit invoices and receipts conveniently

Say goodbye to paperwork and lengthy procedures. With the „My BDAE“ app, you can submit invoices and receipts quickly and easily directly via your smartphone.



## Always keep an eye on the processing status

Always stay up to date. In the „My BDAE“ app, you can view the current processing status of your submitted documents at any time. No more uncertainty – you always know exactly what the status of your matter is.



## High data security

Your data is transmitted to us securely and encrypted. We make no compromises when it comes to protecting your data.

## For iOS und Android

Download the 'My BDAE' app from the Apple App Store or Google Play Store

