

## DR-WALTER PROTRIP-WORLD benefits overview

PROTRIP-WORLD is a combination of different policies specially developed for travelers up to 69 years of age and their stays abroad for up to 2 years. PROTRIP-WORLD is recommended for international students, doctoral students, high school students, language and exchange students, interns, travelers, au pairs, volunteers as well as Work and Travel participants. With PROTRIP-WORLD you can choose between a pure **international health insurance** and an **insurance package „Standard“ consisting of international health, accident, baggage, assistance and liability insurance**. When you are an intern then you can choose the **„Complete“** option that offers the same coverage as „Standard“, but also gives you wider coverage for liability damages and higher benefits in the event of internship damages incurred during studies or an Erasmus Plus program. You can also take out insurance with or without a deductible in the health insurance. Here you will find an overview of the benefits provided by PROTRIP-WORLD.

<b>Travel Health Insurance</b>	✓
• Inpatient and outpatient treatments, including operations	✓
• Medicine, remedies and dressing material	✓
• Dental treatment for pain relief and simple fillings as well as repair of existing dentures and dental prostheses per case up to	500€
• Medically necessary dental treatment as a result of an accident up to	1 000€
• Outpatient initial treatment of mental illnesses up to	1 500€
• Inpatient emergency treatment of first-time mental or emotional disorders up to	20 000€
• Transport costs to the next hospital (e.g. with ambulance vehicles)	✓
• Medically effective and reasonable evacuation of the Insured Person to their place of residence / home country	✓
• Transport of the Insured Person in case of death	✓
• Deductible for trips to the US only: in case of treatment in an emergency room; not applicable if medically necessary or in case of a resulting inpatient stay	250€
• Unlimited extension of insurance cover in case of extended stay abroad for medical reasons	✓
• Home country cover in case of an interruption of the stay abroad	✓
<b>Accident Insurance - if chosen</b>	✓
• Accidental death benefit	10 000€
• Disability benefit	30 000€
• Disability classification	350%
• Benefit in case of 100% accidental disability	105 000€
• Rescue costs	25 000€
• Plastic surgery as a result of an accident	10 000€
<b>Assistance Insurance - if chosen</b>	✓
• Assistance in case of loss of means of payment	✓
• Assistance in case of loss of documents	✓
• Assistance in case of criminal prosecution	✓
• Return trip in case of an emergency	✓
• Arrival of a person in a position of trust in case of an emergency per insured event up to a maximum amount of	4 000€

<b>Baggage Insurance - if chosen</b>	✓
• Sum insured	2 000€
• The policy includes damage to furs, jewelry, objects made of precious metals, laptops, photographic and film equipment and portable video systems, including their accessories. For the aforementioned objects, the liability for damages per insured event is limited to	a maximum of 50% of the sum insured
• Deductible for damage to baggage per insured event	50€
<b>Liability Insurance Standard - if chosen</b>	✓
• Personal liability insurance including “professional” liability insurance for au pairs with a lump sum for personal injury and property damage up to	1 000 000€
• Property damage to host family’s immovable property up to	1 000 000€*
• Damage to rented property covered by the policy up to	100 000€*
• Liability loss caused during activities as an intern up to	10 000€*
• Deductible in case of liability loss per insured event	100€
<b>Liability Insurance Complete - if chosen</b>	✓
• Lump sum for personal injury, property damage and financial loss up to	5 000 000€
• Damages occurring during internships, which are part of university studies or an Erasmus Plus program	✓
• Damages occurring during internships, which are not part of university studies or an Erasmus Plus program	10 000€* with a deductible of 100€
• Volunteering	✓
• Damage to the host family's property	✓
• Damage to rented property	1 000 000€*
• Third-party liability insurance for keepers of a trained guide dog, provided that the insured person is in possession of a pass for the severely handicapped (stamped “BI”)	✓
• Occasional minding of a third party’s dog, where this is done as a favor	✓
• Occasional use of motor-assisted boats belonging to third parties with an engine power of up to 55 kW (75 HP)	✓
• Use of motor vehicles with a maximum design speed of 6 km/h (e.g. invalid cars, children’s cars)	✓
• Use of trailers, provided they are not subject to compulsory insurance coverage and are not attached to a motor vehicle	✓
• Use of self-propelled machinery with a maximum design speed of 20 km/h (e.g. lawn mowers, snow-clearing equipment)	✓
• Use of motor vehicles and trailers not subject to compulsory insurance coverage when on non-public ways or areas	✓
• Loss or damage occurring in a foreign country within Europe	Unlimited stay
• Loss or damage occurring in a foreign country outside Europe	Stay of up to 60 months
• Bail payment in the case of loss or damage occurring in a foreign country	25 000€*
• WHG residual risk and WHG plant cover for small containers (individual capacity of up to 60 liters) up to a total max. capacity of 1,000 liters. Insurance cover no longer applies if these limits are exceeded.	✓
• Loss of private and business keys belonging to third parties	30 000€*
• Damage to property arising from an act of favor	10 000€*
• Bad debt losses	✓



• Damage arising from data exchange and use of the Internet	1 000 000€*
• Limit of indemnity in the case of violation of naming or personality rights	200 000€*

\*Sublimit within the basic sum insured