

AIDWORKER-BH (AW-BH1) – Description of benefits – Personal effects insurance

| Tariff | AIDWORKER-BH |
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| Insurance | Personal effects insurance for private and business trips |
| Insurer | ERGO Versicherung AG |
| Area of validity | Global |
| Insurable group of people | Insurance for development workers, specialists and other helpers staying abroad as part of development cooperation |
| Maximum age | No |
| Insurable stays abroad | Private and business trips |
| Term of the insurance | Unlimited |
| Emergency telephone | Dr. Walter claims department during normal business hours |
| Claims handling | Dr. Walter claims department |
| Early termination | Possible |
| Extension | Possible |
| Cover in conflict areas | Yes |

| Benefits | AIDWORKER-BH |
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| Insurance cover | With this policy, the insurer provides cover against financial loss in the event of loss or damage to the insured items (personal effects). This cover applies for the entire duration of your journey. |
| Scope of insurance | The policy covers your entire personal effects, as listed in your registration list, during the outward journey, the stay in the country of assignment and the return journey. |
| Insured risks | The insurance applies to damage to and/or loss of insured objects caused by accidents involving the means of transport, an accident of the insured person, fire, lightning, explosion (except atomic explosion), act of god, tap water, burglary, robbery, extortion and simple theft. |
| Insurance of valuables and laptops | Valuables (furs, jewelry, items made of precious metals, laptops as well as cameras and portable video equipment) are insured with up to 20% of the total sum insured. An additional premium needs to be paid for any further value exceeding this amount. |
| Sums insured | The sum insured results from the list of registered items. The maximum sum insured is € 15,000.00 per person. Insurance cover is provided for the persons listed in the policy, but not for unmentioned relatives, partners and persons living in cohabitation. |
| Deductible | No. Only in the event of damage due to simple theft, the insured has to pay an amount of € 12.50 per damage himself/herself. |
| Special case: Political risks | <p>Also insured are damages due to events during war, instruments of war, strike, riots, looting and civil unrest, insofar as such events lead to damages to or loss of insured items.</p> <p>“There is no insurance cover if at least two of the following five large powers or the UN are involved in such events: USA, United Kingdom, France, CIS as well as the People’s Republic of China; in the case of the involvement of the UN, insurance cover is not yet excluded provided that it is a case of arbitration of unrest, but only in case the UN is involved and one of the parties involved in the unrest is declared to be the ‘aggressor.’”</p> <p>The insurer’s liability for political risks is limited to € 5,000.00 per person.</p> |
| Special case: Leaving behind personal effects | <p>If the insured is instructed by the UN or an authority to leave the developing country, due to the political situation in the project country having become a risk to life and limb, the insurer reimburses the part of the insured party’s personal effects that had to be left behind in the project country because of the situation at hand. It will be regarded as a situation of comparable importance to the UN instructing the insured party to leave the country, if the sending organization leaves it to the insured party to determine whether to leave the country or not, in a particular case.</p> <p>The compensation for personal effects left behind will be paid, at the earliest, 3 months after leaving the country. The insurer is liable for a maximum of € 2,500.00 for each adult or € 1,000.00 per child.</p> <p>The insured persons are obliged to pay back the compensation if they get back the personal effects they had to leave behind within a period of 3 years. It is incumbent upon the insurer to compensate for damages to or losses of personal effects.</p> |



| Benefit exclusions | AIDWORKER-BH |
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| The following risks are excluded | <ul style="list-style-type: none">risks from the use of chemical biological and biochemical substances or electromagnetic waves as weapons that are dangerous to the public, irrespective of other contributory causes;risks from nuclear energy or other ionizing radiation;risk of confiscation, seizure or other state interventions. |
| The insurer will not compensate for damages that | <ul style="list-style-type: none">are caused by the natural or defective condition of the insured items, wear or tear, defective packaging or sealing of baggage.occur during camping within the area designated for this purpose, unless a special agreement was made for this case. |
| Furthermore excluded from insurance cover is | simple theft while the insured items were placed in a restaurant, hotel or other accommodation. |

| Premium and conditions | AIDWORKER-BH |
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| Premium | 2.1% of the sum insured per year 2.1% of the sum insured for the outward journey 2.1% of the sum insured for the return journey 2.1% additionally for valuables that exceed the valuables limit of 20% |
| Basic conditions | General Conditions for Baggage Insurance (AVB Reisegepäck 2004 in the version of January 2008 plus clauses 1), in connection with the Special Conditions for Personal Effects Insurance (AW-BH) of ERGO Versicherung AG |

Please note that this information is not conclusive. For the exact benefits and benefit exclusions, please refer to the general conditions of insurance which can be found at www.aidworker.de. This English translation may be used for information purposes only; the German wording prevails in case of litigation.

Please feel free to contact us with any further questions. You can contact us at:

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