

## AIDWORKER-RG (AW-RG) – Description of benefits – Baggage insurance

Tariff	AIDWORKER-RG
Insurance	Baggage insurance for private and business trips
Insurer	Dialog Versicherung AG
Area of validity	Global
Insurable group of people	Insurance for volunteers, 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-RG
Insurance cover	With this baggage insurance policy, the insurer provides cover against financial loss in the event of loss or damage to your baggage. This cover applies for the entire duration of your journey.
Scope of insurance	<p>Your entire baggage is covered. Baggage is defined as all personal travel necessities carried during the trip on the insured's body or in his/her clothing or transported by normal means of transport. The following items are also considered to be baggage: gifts and souvenirs acquired throughout the journey. Things that are usually only carried for business purposes can only be insured by special agreement.</p> <p>Things that are permanently stored outside your main residence (e.g. in secondary residences, boats, caravans) are only considered to be baggage if they are taken on trips, walks or journeys starting at such places.</p>
Insured risks	<p>Insurance cover is provided</p> <ul style="list-style-type: none"> <li>• if insured items are lost, destroyed or damaged while the baggage is in custody of a transport company, a company providing accommodation, a baggage handler or a baggage deposit;</li> <li>• during the rest of the journey if insured items are lost, destroyed or damaged due to <ul style="list-style-type: none"> <li>– theft, burglary, robbery, extortion, third party's malice or intent (malicious injury of property);</li> <li>– losing – not including letting things lie, stand or hang around – up to 10% of the sum insured, limited to a maximum of €400 per insured event;</li> <li>– accident of the means of transport or of an insured person;</li> <li>– effects of water for other than the intended purposes, including rain and snow;</li> <li>– storm, fire, lightning or explosion;</li> <li>– Force Majeure;</li> </ul> </li> <li>• if baggage is not delivered on time (i.e. does not reach its destination on the same day as you or any other insured person). The insurer reimburses any verified expenses to replace the items up to 10% of the sum insured; limited to a maximum of €400 per insured event.</li> </ul>



<b>Valuables insurance</b>	<p>Cover for furs, jewelry, items made of precious metals, laptops as well as cameras and portable video equipment, all with accessories, is only provided if they are:</p> <ul style="list-style-type: none"><li>• worn or used properly or</li><li>• safely stored and carried or</li><li>• given to the custody of a company providing accommodation or</li><li>• stored in a properly locked room of a building, passenger ship or a guarded wardrobe; in case of jewelry and items made of precious metals, cover is only provided if they are also stored in a locked container that provides additional security, even against theft of the container itself.</li><li>• given to a transport company or baggage deposit in a properly locked and opaque container.</li></ul> <p>No cover is provided if furs, jewelry, items made of precious metals, laptops as well as cameras and portable video equipment, all with accessories, are placed in unattended cars, trailers or water vehicles.</p> <p>The obligation to perform for damage to valuables per insured event is limited to a maximum of 50% of the sum insured.</p>
<b>Sum insured</b>	<p>The sum insured per person is €2,500 or €4,000. Insurance cover is only provided for the person listed in the insurance policy; no cover is provided for relatives, partners and persons living in cohabitation.</p>
<b>Deductible</b>	<p>No</p>
<b>Benefit exclusions</b>	<b>AIDWORKER-RG</b>
<b>No cover is provided for:</b>	<p>money, securities, tickets, deeds and documents of any kind, items predominantly of artistic value or of interest to collectors, contact lenses, prostheses of any kind as well as land, air and water vehicles, all with accessories, including bicycles, hang gliders and sail surfboards.</p> <p>Cover for identity papers is always provided.</p>
<b>The following risks are excluded</b>	<ul style="list-style-type: none"><li>• risks of war, civil war or warlike events and such events resulting from the hostile use of instruments of war, irrespective of the state of war, as well as from the existence of instruments of war as a consequence of one of the mentioned risks;</li><li>• risk of strike, lockout, labor unrest, terrorist or political acts of violence, irrespective of the number of people involved, riots and other forms of civil unrest;</li><li>• risk of confiscation, seizure or other state interventions;</li><li>• 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;</li><li>• risks from nuclear energy or other ionizing radiation. (Reimbursement for damages caused by nuclear energy is governed by the Atomic Energy Act in the Federal Republic of Germany. Operators of nuclear power plants are obliged to provide sufficient cover and purchase, among other things, liability insurance for this purpose.)</li></ul>
<b>We will not provide cover for any damages that</b>	<ul style="list-style-type: none"><li>• are caused by the natural or defective condition of the insured items, wear or tear.</li></ul>
<b>Limited obligation to pay</b>	<p>Damages from losing items and damages to gifts and souvenirs acquired throughout the journey will be respectively reimbursed with up to 10% of the sum insured per insured event, limited to a maximum of €400.</p>
<b>Premium and conditions</b>	<b>AIDWORKER-RG</b>
<b>Premium</b>	<p><b>€0.35 per person per day for €2,500 sum insured</b> <b>€0.65 per person per day for €4,000 sum insured</b></p>
<b>Basic conditions</b>	<p>General Conditions for Baggage Insurance (AVB Reisegepäck 2008) in connection with the Special Baggage Insurance Conditions AW-RG of Dialog Versicherung AG</p>



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](http://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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