

## AIDWORKER-U (AW-U1 to U49) – Description of benefits – Accident insurance

Tariff	AIDWORKER-U (AW-U1 to U49)
Insurance	Accident insurance for professional and private activities
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	Stays abroad for private and business reasons
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. Insurance does, however, not cover the risk of war in Afghanistan, Iran and Iraq.
Benefit in the event of pandemics	Yes

Benefits	AIDWORKER-U (AW-U1 to U49)
Scope of insurance	Insured are worldwide occupational and private accidents (24 hour coverage).
Definition of an accident	<p>An accident shall be deemed to have occurred when the insured has involuntarily suffered damage to his/her health due to an event (an accident) having a sudden effect on his/her body from the outside.</p> <p>An accident shall also be deemed to have occurred when, as a consequence of increased physical exertion to limbs or extremities or the spine, a joint is dislocated or muscles, tendons, ligaments or capsules are stretched, strained or torn.</p>
Extension to tropical and infectious diseases (infectious and tropical diseases clause)	<p>In extension of the General Accident Insurance Conditions, insurance protection in the case of disability also covers the effects of tropical and infectious diseases.</p> <p>Excluded from cover are:</p> <ul style="list-style-type: none"> <li>a) diseases, states of diseases and their effects from which the insured already suffered when the insurance policy came into effect.</li> <li>b) such diseases which either occur in the first 8 days after the start of insurance or the renewed coming into effect of insurance or after the end of insurance, unless the insured can prove that he/she got the disease during the term of insurance.</li> </ul> <p>The infectious and tropical diseases clause is not generally part of the insurance policy. The inclusion of the infectious and tropical diseases clause is possible during registration against an additional premium per insured person.</p>
Extension to passive risk of war	<p>In the changes to the General Accident Insurance Conditions, insurance protection is also extended to accidents that happen to the insured due to events of war without the insured being one of the active parties in the war or civil war (passive risk of war).</p> <p>An active party is also someone who delivers, transports or otherwise handles equipment, installations, devices, vehicles, weapons or other materials used for the purpose of war by one of the warring parties.</p> <p>Also insured are accidents due to terrorist attacks that are directly linked to a war or civil war and that take place outside the territories of the warring parties.</p>



Types of benefits	AIDWORKER-U (AW-U1 to U49)
<b>Disability benefits</b>	<p>If the physical or mental fitness of the insured is permanently impaired due to an accident (disability), he/she is entitled to disability benefits for the sum insured. Impairment is regarded as permanent if it is likely to last longer than 3 years and if a change of the insured's condition is unlikely.</p> <p>The disability needs to have occurred within 15 months after the accident and needs to be medically diagnosed and asserted at the latest before the end of a period of 6 months.</p> <p>The benefit amount depends on the level of disability.</p>
<b>Death benefits</b>	<p>If the insured dies within one year after the accident, entitlement for death benefits arises for the sum insured in the event of death.</p>
<b>Rescue costs</b>	<ul style="list-style-type: none"><li>• After an accident, the insurer will reimburse the costs for search, rescue or salvage missions by publicly or privately organized rescue services, if fees are charged as usual for such missions. Such costs will also be reimbursed by the insurer if the accident was imminent or if an accident could have been expected to take place based on the situation.</li><li>• The insurer will reimburse the costs for a transport of the insured to a regular or specialist hospital that was medically necessary and ordered by a doctor.</li><li>• The insurer will reimburse the additional costs of returning the injured person to his/her permanent residence, if such additional costs are the result of the doctor ordering such return transport or – depending on the type of injury – if they were unavoidable.</li><li>• In case of death by accident, the insurer will reimburse the costs for the repatriation to the deceased's last permanent residence</li></ul>
<b>Cosmetic surgery</b>	<p>The insurer will reimburse the costs for verified</p> <ul style="list-style-type: none"><li>• doctor's fees and other surgery costs,</li><li>• necessary costs for accommodation and catering in a hospital.</li></ul> <p>The insurer will also reimburse the costs for verified dental treatment and dentures resulting from the full or partial loss of incisors and canines due to an accident.</p> <p><b>Qualifications for benefit</b></p> <p>The insured has undergone cosmetic surgery after an accident. Cosmetic surgery is defined herein as a medical treatment after the completion of the therapeutic treatment and aimed at repairing an accident-related impairment of the insured's appearance.</p> <p>The cosmetic surgery needs to take place within 3 years after the accident, in case of minors at the latest before the under-age person turns 21.</p> <p>No third party is obliged to pay or denies its obligation to perform.</p>

Sums insured	AIDWORKER-U (AW-U1 to U49)
<b>Disability</b>	Insured sums from € 50,000 to € 250,000
<b>Progression</b>	225 %
<b>Death</b>	Insured sums from € 10,000 to € 250,000
<b>Rescue costs</b>	€ 25,000
<b>Cosmetic surgery</b>	€ 10,000
<b>Infectious and tropical diseases clause</b>	Insurance Coverage depending on tariff chosen
<b>Passive risk of war</b>	Insured
<b>Deductible</b>	No



## Benefit exclusions AIDWORKER-U (AW-U1 to U49)

### Among other things, no cover is granted for:

Accidents caused by mental derangement or cognitive disorders, including those due to drunkenness, and strokes or seizures, epileptic fits or other spasmodic fits affecting the whole body of the insured. Cover shall be granted, however, if such disorders, derangement, fits or paroxysms were caused by an accident included in this policy.

Accidents which befall the insured as a consequence of the insured intentionally carrying out or attempting to carry out a criminal offence.

Accidents that happen to the insured

- a) as a pilot (also of aerial sports equipment), if German legislation stipulates that he/she needs a license to do so, and as a crew member of an aircraft;
- b) when carrying out a professional activity with the help of an aircraft;
- c) when using a spacecraft.

Accidents that happen to the insured because he/she acts as the driver, co-driver or passenger of a motor vehicle while taking part in driving events, including test runs, whose purpose is to reach maximum velocity.

Accidents directly or indirectly caused by nuclear energy.

Health damage from radiation.

Health damage from therapeutic measures or operations on the insured's body that the insured individual carries out or allows to be carried out. There is, however, insurance cover if such therapeutic measures or operations – including such ones using radiodiagnostics or radiotherapy – were caused by an accident as stipulated in the present contract.

Infections (if no Infectious and Tropical Diseases Clause was agreed upon): Insurance cover shall be granted, however, if the pathogenic germs entered the body through an accidental injury covered by this policy. However, skin lesions and mucous membrane injuries, which are as such of a minor nature and through which pathogenic germs entered the body immediately or later, are not deemed to be accidental injuries; this restriction does not apply to rabies and tetanus.

Poisoning caused by taking in solid or liquid substances through the throat.

Abdominal or groin hernias.

Insurance cover shall still be granted, however, if such hernias are caused by a violent impact from the outside which is covered by this policy.

Injury to intervertebral discs, bleeding from internal organs and cerebral hemorrhage.

Insurance cover shall be granted, however, if an accident covered by this policy as defined in § 1 III. was the predominant cause.

Pathological disorders due to psychological or mental reactions, irrespective of their cause.

## Benefit extensions AIDWORKER-U (AW-U1 to U49)

### The following benefit extensions apply for this policy:

Special conditions for insurance of poisoning through gases and vapors

Special conditions for insurance of Scuba diving related health damage in the accident insurance policy

Special conditions for accidents caused by heart attacks, strokes or medication

Special conditions for accidents caused by epileptic seizures

Special conditions for insurance of alcohol-related mental derangement

Special conditions for insurance of accidents in case of domestic riots/violent conflicts

Special conditions for co-insurance of the passive risk of war in the accident insurance policy

Special conditions for insurance of accidents in case of participation in license-free motor sports events

Special conditions for insurance of infections caused by a tick bite

Special conditions for insurance of infections in case of minor skin lesions

Special conditions for insurance of poisoning caused by taking in solid or liquid substances

Special conditions for insurance of food poisoning

Mental reactions

Special conditions for the assertion of disability

Special conditions for improved disability benefits

Payment of disability benefits in case of a diagnosis

Special conditions for insurance of robbery or hostage-taking

Special conditions for insurance of first aid on heavily injured persons

Special conditions for insurance of a rehab allowance in the accident insurance policy

Special conditions for insurance of costs for cosmetic surgery in the accident insurance policy



Special conditions for insurance of rescue costs in the accident insurance policy

Special conditions for the contributory effect of a disease or infirmity

Special conditions for a right to benefits

Special conditions for chemists, disinfectors and members of the medical professions

Special conditions for raised benefits in case of a parallel Motor Vehicle Liability Insurance

Special conditions for accident insurance with a progressive disability grading (225 % model)

Premium and conditions	AIDWORKER-U (AW-U1 to U49)
<b>Premium</b>	Insurance premium depending on tariff combination chosen
<b>Basic conditions</b>	Accident Insurance (AUB) in connection with the Special Accident Insurance Conditions AW-U of Dialog Versicherung AG consisting of: <ul style="list-style-type: none"><li>• Extensions of AUB 88 Version 2008 of Dialog Versicherung AG</li><li>• Special Accident Insurance Conditions</li></ul>

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:**

**DR-WALTER GmbH**

Eisenerzstrasse 34  
53819 Neunkirchen-Seelscheid  
Germany

T +49(0)2247 9194-21

F +49(0)2247 9194-20

[gruppenvertrag@dr-walter.com](mailto:gruppenvertrag@dr-walter.com)

[www.dr-walter.com](http://www.dr-walter.com)