

AIDWORKER24 (AW24) Description of benefits

Tariff	AIDWORKER24 (AW24)
Valid from	01.01.2017
Insurance	Central
Area of validity	Global
Insurable group of people	Overseas health insurance for volunteers and other professionals and assistants for overseas operations lasting up to 24 months
Insurable stays abroad	Private and business trips
Home country coverage	Insurance cover exists for up to 6 weeks
Term of the insurance	Up to 24 months
Emergency telephone	Multilingual 24-hour emergency number
Claims handling	Dr. Walter claims department
Early termination	Possible
Extension	Possible up to the maximum term
Right to further insurance	If there has been continuous insurance cover for at least three months and the insured person withdraws from the group contract, then provided that he has both a place of residence and a bank account in Germany he has the right to be included in the basic tariff in accordance with Section 193 (5) of the Insurance Contract Act (VVG).
Cover in conflict areas	Yes
Benefit in the event of pandemics	Yes

Benefits	AIDWORKER24 (AW24)
Outpatient medical treatment	100% of the costs, transport for initial treatment in the event of an accident/emergency
Medication and dressings	100%
Medical aids	100% for treatment-related aids for immobilising body parts and medically prescribed crutches as well as medical aids specified in the tariff sheet as long as these are required as the result of an accident. (Vision aids up to 150€ within two insurance years, wheelchairs up to 675€ etc.)
Inpatient treatment	100% of the costs for accommodation and care in hospital
Dental treatment	100% of the costs for analgesic dental treatment, simple fillings
Dental prostheses	Dental prostheses necessitated as a result of an accident as well as all types of inlays and crowns necessitated as a result of an accident including up to 80% of the dental fees for such up to a maximum of 2,500€ per insured event
Return transport	100%, if medically necessary. (Also due to psychological conditions)
Preventative medicine	No
Vaccinations	No
Rehabilitation treatment	Yes. Medically necessary rehabilitation treatment (follow-up treatment)
Pregnancy/childbirth	No. But 100% in the event of an acutely abnormal course of pregnancy and/or an abnormal delivery
Suicide/attempted suicide	100%
Pre-existing conditions	See below under "benefit exclusions"
Excess	No
Treatment of psychological conditions	Costs for medication or medically necessary inpatient treatment in the event of acute psychological illnesses are 100% recoverable for treatment lasting up to 30 days. Expenses for outpatient psychotherapy are not recoverable. However, the initial discovery of a psychological illness during outpatient treatment is insured up to 2,000€.
Free choice of doctor	Yes
Funeral expenses	100% of the costs up to a maximum of 10,000€
Repatriation costs	100% of the costs up to a maximum of 25,000€
Waiting period	None



Benefit exclusions	AIDWORKER24 (AW24)
No duty to provide benefit exists for:	
a)	Deliberately self-inflicted illnesses and accidents including their consequences as well as for detoxification and withdrawal treatments;
b)	treatment by doctors, dentists and in hospitals whose invoices the insurer has excluded from reimbursement for significant reasons if the insured event occurs after the policyholder has been notified of the benefit exclusion. If an insured event is pending at the time of the notification, there shall be no duty to provide benefit for any expenses incurred after the expiry of three months following such notification;
c)	spa and sanatorium treatments and rehabilitation treatment provided by statutory rehabilitation providers if the tariff does not provide otherwise;
d)	treatments at a spa or health resort. The restriction does not apply if treatment becomes necessary during a temporary stay due to an illness which is not related to the purpose of the stay or due to an accident which occurred there. The duty to provide benefit exists as long as departure is impossible according to medical opinion. The restriction also does not apply if the treatment takes place at the spa or health resort or in its immediate proximity due to the policyholder's place of residence;
e)	treatment by the policyholder's or insured person's spouse or life partner, parents or children; proven material costs shall be reimbursed according to the tariff;
f)	accommodation necessitated by the need for long term or short term care;
g)	the correction of disfigurements or physical abnormalities, vaccinations, disinfections, medical reports, certificates or nursing staff other than for inpatient hospital treatment as long as such is not expressly provided for in the tariff;
h)	termination of pregnancy, unless this is unforeseen and necessary for medical reasons;
i)	treatments for sterility or infertility (e.g. in vitro fertilisation);
j)	treatments which the insured person knew at the start of the journey would have to take place during the ordinary course of the journey unless the journey was undertaken as a result of the death of the insured person's spouse or life partner or first degree relative;
k)	inlays, dental prostheses, crowns or orthodontics as long as the tariff does not expressly provide benefits for such;
l)	a normal pregnancy, particularly for antenatal care, and a normal delivery. In the event of an acutely abnormal course of pregnancy, the insurer shall however provide benefit to the extent set out in the contract for inpatient and outpatient medical treatment. The same applies for abnormal deliveries.

Premium and Conditions	AIDWORKER24 (AW24)
Premium	1.35 € per person per day
Basic conditions	The general conditions of insurance for short-term Overseas Health Costs Insurance 2010 (AVB-ARK 2010) in conjunction with the AIDWORKER24 (AW24 – 010117) tariff sheet shall apply.

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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