

Overview of Benefits

MAWISTA Student

- Health Insurance – Tariff Comfort, Classic plus & Classic –
- Emergency Call Insurance – Tariff Comfort, Classic plus & Classic –
- Accident Insurance – Tariff Comfort, Classic plus –
- Liability Insurance – Tariff Comfort, Classic plus –
- Luggage and Additional Luggage Insurance – Luggage Tariff –

We are there for you

Assistance in an emergency

If you require help in an emergency the Assistance is there for you. Our 24-hour emergency service guarantees rapid and expert assistance all over the world!

Phone: +49.89.6 24 24-496

Important for help in an emergency:

- Please hold the exact address and phone number of your current whereabouts ready to hand.
- Note down the name of your contacts, e.g. physician, hospital or police.
- Describe as exactly as possible the facts of the case and have the necessary information at hand.

Notification of claim

The simplest and quickest way of notifying us of your claim is via

www.mawista.com/schaden-melden

(or alternatively by post to our Claims Department).

AWP P&C S.A.

Niederlassung für Deutschland

(Germany Branch)

Schadenabteilung MAWISTA

Bahnhofstraße 16

D - 85609 Aschheim (near Munich)

Telefon: +49.89.6 24 24-0

Telefax: +49.89.6 24 24-222

General information in the event of claim

What do you do in any case of damage?

The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What should you do if you fall ill, injure yourself or any other emergency occurs during your stay in the agreed area of validity? (Health Insurance, Emergency Call Insurance)

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment can be ensured or repatriation transport arranged. For the reimbursement of the costs you have paid at the location, please submit **original bills and/or prescriptions**.

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

What should you remember for claims under the Accident Insurance or Liability Insurance?

Please note down the **names and addresses of witnesses** who saw the damaging event. Ask for a **copy of the police report** if the police was called in to investigate the case. Notify AWP and submit these documents and this information to it with your notice of damage.

What should you remember if your luggage is damaged or stolen? (Luggage Insurance, Additional Luggage Insurance)

Please immediately notify the carrier if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the carrier thereof in writing within seven days after receipt of the luggage.

Important: Airlines and railways issue a confirmation of damage which you must submit to the insurer. **In case of theft** and other criminal offences, please immediately **report** this to the nearest police station. Ask for a **copy of the police record** or at least a **confirmation** that an offence has been reported.

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Please note the following important information

Scope of validity: see Product and Consumer Information and §2 VB AB AWP E 14 MS U
Maximum insured travel duration: The insurances are valid for the agreed term, maximum 48 months.

Insurable persons: Insurable persons are language pupils, students, scholarship holders, candidates for a doctor's degree, guest researchers or practical trainees or members of his or her family as well as participants at a "work & holiday program". As well as job seekers in accordance with § 2 No. 1b) following the successful completion of a study program within the meaning of § 16 (4) of the AufenthaltsgG. The insurance coverage applies only in Germany.

Guidelines on taking out insurance: The policy can be purchased at any time, effective on the first day of any month. Insurance cover commences at the time specified in the insurance policy, but not before submitting the application and commencement of the temporary stay. When purchasing after commencing the temporary stay, waiting periods may apply.

Insurance cover is provided only for the person named on the insurance policy.

The premium is due for the first time at the beginning of the insurance contract and is payable monthly in advance. The premium can be paid by transfer, direct debit scheme or credit card. If the premium is not paid when an insured event occurs, then the insurer is not obligated to pay benefits unless the policyholder is not responsible for the non-payment; this does not apply to the insured persons in relation to the business products. When payment is made using the SEPA direct debit scheme or with a credit card, payment occurs when sufficient funds are in the account specified by the policyholder at the time the premium is collected.

There is no insurance cover if the non-recurring or initial premium has not been paid, unless the insured party is not responsible for non-payment.

The contractually agreed insurance payments are offered by AWP P&C S.A. (Allianz Worldwide Partners) in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

Allianz Worldwide Partners
AWP P&C S.A.
Niederlassung für Deutschland
(Germany Branch)
Bahnhofstraße 16
D - 85609 Aschheim (near Munich)

Chief Executive Officer: Olaf Nink
Registration Court: München HRB 4605
VAT ID no: DE 129274528
Insurance tax no.: 9116 80200191

AWP P&C S.A.
Public limited company under French law
Registered Office: Saint-Ouen (France)
Commercial register: R.C.S. Bobigny 519 490 080
Board of Management: Rémi Grenier (Chairman), Ulrich Delius, Fabio de Ferrari, Anh Tran Hong, Claudius Leibfritz, Sylvie Ouziel, Lidia Luka-Lognoné

Product and Consumer Information

This information serves to provide you with a brief overview of our insurance products. A description is only given of essential contents. The insurance products taken out for you are shown in your insurance policy which you receive from your insurance broker.

Insurance cover including the sums insured and rules on deductibles is definitively described in the Terms and Conditions of Insurance.

Health Insurance

Reimburses the costs of necessary medical treatment in the event of acute illnesses and injuries caused by an accident which occur during the period of insurance in the agreed area of validity:

- Medications, physician and hospital costs.
- Patient repatriation transportation as well as rescue flights if medically advisable or if the duration of the hospital treatment is expected to exceed 14 days.
- Pregnancy if the pregnancy (conception) started after the commencement of insurance and after a waiting period of eight months has passed.
- Repatriation of mortal remains in the event of death or, alternatively, the actual costs of a local funeral up to the amount of the repatriation costs at the maximum.

No insurance cover is provided, among other things, for

- Services in the home country of the insured person.
Exception: Stays in the home country of the insured person are included in the insurance for a period of up to 6 weeks per insurance year in case the insured stay abroad is interrupted.
- Medical treatment which the insured person knew was necessary before the commencement of insurance in the agreed area of validity or which he or she could have expected based on the circumstances of which he or she was aware.
- Fees and charges which exceed the amount considered generally customary and reasonable in the country concerned and optional benefits such as a single room or treatment by the head physician. The amount reimbursed may be reduced to the rates customary in the country concerned, if appropriate.
- Further exclusions in §§ 4 VB K AWP E 14 MS U, 5 VB AB AWP E 14 MS U.

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment can be ensured or repatriation transport arranged.

Emergency Call Insurance

Provides you with immediate assistance worldwide in case of an emergency in the agreed area of validity: In the event of an illness or an injury caused by an accident, the Assistance is there for you 24 hours a day at a central phone number.

Emergency number:
Phone +49 (0) 89 6 24 24 – 4 96
Fax +49 (0) 89 6 24 24 – 2 46

Travel Accident Insurance

(Only tariff Comfort & Classic plus)

If an accident in the agreed area of validity leads to the permanent disability or to the death of the insured person, then the insurer shall pay indemnity of € 10,000 for death, up to € 40,000 for disability, and up to € 140,000 for permanent and complete disability.

No insurance cover is provided, among other things, for accidents caused by mental disorders or impairments of consciousness or accidents suffered by the insured person as a pilot (also using aerial sports equipment). For further exclusions cf. §§ 2 VB U AWP E 14 MS U, 5 VB AB AWP E 14 MS U.

Previous illnesses contributing to the damage caused to the insured person's health may lead to restrictions in insurance benefits, § 5 Nr. 1 VB U AWP E 14 MS U.

For payment of the insurance benefits based on permanent disability, compliance with the special periods for the assertion of claims is required, § 7 VB U AWP E 14 MS U.

Liability Insurance

(Only tariff Comfort & Classic plus)

The insurer provides insurance cover in the agreed area of validity against statutory claims for damages asserted by third parties based on personal injury and damage to property up to € 1 million.

No insurance cover is provided, among other things, for damage caused through the use of motor-driven vehicles or due to hunting and, as a basic principle, for items taken charge of (exception: rented premises). Nor is insurance cover provided for liability damage based on occupational activities, § 3 VB H AWP E 14 MS U.

Please notify the insurer of the insured event in writing immediately and note all your duties and obligations in § 4 VB H AWP E 14 MS U. If any duties or obligations are not complied with, the insurance payment may be reduced or forfeited, cf. § 9 VB AB AWP E 14 MS U in this connection.

Luggage Insurance

(Only luggage tariff)

The Luggage Insurance reimburses the following in the agreed area of validity:

- The current value of the **luggage carried with you** if it is damaged or lost as a result of theft or robbery, force majeure or accidents in which the insured person suffers a severe injury or the means of transport is damaged; up to the agreed sum insured of € 2,000.
- The current value of **checked-in luggage** if it is damaged or lost; up to the agreed sum insured of € 2,000 in each case.
- The documented expenses incurred to recover luggage.
- Or for the necessary replacement purchases to continue the stay in the agreed area of validity at a maximum of € 150 per person if checked-in luggage does not arrive on the same day.

Restricted insurance cover is provided, among other things, for video cameras and still cameras (exception: Additional Luggage Insurance) as well as for jewellery and valuables, spectacles, mobile phones etc., § 3 VB G AWP E 14 MS U.

No insurance cover is provided, among other things, for IT equipment (exception: under the Additional Luggage Insurance), money, passenger tickets or similar or for jewellery and valuables in checked-in luggage or for causing the insured event intentionally. If the insured event is caused by gross negligence, the insurer is entitled to reduce the benefits according to the degree to which the insured person is at fault, cf. § 3 VB G AWP E 14 MS U.

If your luggage is damaged or lost during transport, please notify the carrier immediately and ask for a written confirmation of damage. Please report any damage and other criminal acts to the nearest police station immediately and obtain a copy of the police record or at least a confirmation that the incident has been reported to the police.

If one of these obligations is violated, it is possible for the insurance payment to be reduced or forfeited, cf. § 9 VB AB AWP E 14 MS U.

Lapse of insurance cover if the facts of a damaging event are fraudulently misrepresented, § 5 No. 3, 2 VB G AWP E 14 MS U, § 9 VB AB AWP E 14 MS U.

Deductible: € 25 per insured event.

Additional Luggage Insurance

(Only luggage tariff)

Reimburses the current value of laptops up to an amount of € 1,000 in the agreed area of validity and supplements the sum insured of the Luggage Insurance for video cameras, movie cameras and still cameras with accessories in each case at an amount of € 1,000.

Deductible: € 50 per insured event.

Generally valid for all MAWISTA Student insurance products:

No insurance cover is provided for:

- Damage or loss in areas for which the German Federal Foreign Office has issued a travel warning.
 - Damage or loss caused by war or events similar to war.
 - Damage caused by the insured person intentionally.
- Please see the respective Terms and Conditions of Insurance for the exact benefits and exclusions.

Insurability (§ 1 VB AB AWP E 14 MS U):

Language pupils, students, scholarship holders, candidates for a doctor's degree, guest researchers or practical trainees or members of their families, participants at "work & holiday programs and, under certain conditions, job seekers, for a maximum of 12 months following the successful completion of a study program, up to the age of 55 at inception of insurance cover can be insured. (Special premiums apply to persons over 40 and up to 55 years of age).

Agreed area of validity (§ 2 VB AB AWP E 14 MS U):

Insurance cover is valid for insured persons

- with Germany as home country for the temporary stay outside Germany. There is no insurance coverage for stays in Germany. In case the insured stay abroad is interrupted, the tariff Comfort provides insurance cover also in Germany for a period of up to 6 weeks per insurance year.
- with temporary resident status in Germany or with home country outside Germany, there is insurance coverage for the temporary stay in Germany, the EU, Switzerland, Liechtenstein, Norway, and Iceland. There is no insurance coverage in the insured person's home country.

The Home country is the country in which the insured person had his or her permanent residence within the last 5 years prior to the application of insurance cover for a minimum duration of 3 years. If there is no permanent residence as mentioned above: Home country is defined as country in which the insured person has had his or her longest permanent residence (even prior to the 5-years period).

Legal consequences of breaches of duty (§ 9 No. 1 and 2 VB AB AWP E 14 MS U):

1. If a breach of duty is committed intentionally, the insurer is exempted from its duty to indemnify; in case of a grossly negligent breach, the insurer is entitled to reduce the benefits in proportion to the degree of fault of the insured person.

2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, the insurer is obliged to indemnify if the insured person furnishes proof that the breach of duty is not the cause of either the occurrence or the determination or the scope of the insurer's duty to indemnify.

Complaint Notice:

Our goal is to offer first-class services. It is equally important to us to respond to your concerns. If you are not satisfied with any of our products or our service, please notify us directly.

You can send us your complaints relating to contract or claim issues using any means of communication. You can reach us by telephone at +49.89.6 24 24-460, in writing by e-mail to service@allianz-assistance.de, or by regular mail to AWP P&C S.A., Beschwerdemanagement, Bahnhofstrasse 16, D - 85609 Aschheim (near Munich), Germany. Additional information on our complaint process can be found at www.allianz-reiseversicherung.de/ beschwerde.

In addition, you can contact the responsible supervisory authority, Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin - the German Federal Financial Supervisory Authority), Graurheindorfer Strasse 108, D - 53117 Bonn, Germany (www.bafin.de).

The contract is governed by the laws of the Federal Republic of Germany, unless this conflicts with international law. Legal action based on the insurance contract can be brought by the policyholder or the insured person before the court with jurisdiction over the principal place of business or the branch of the insurer. If the policyholder or the insured person is a natural person, legal action can also be brought before the court in the district of which the policyholder or the insured person has his place of residence when the legal action is brought or, if he does not have a place of residence, his habitual place of abode.

Data protection:

In accordance with the provisions of the German Federal Data Protection Act, we hereby inform you that if a claim is filed your personal data which is required to implement the insurance contract will be stored. To check the application or the damage, inquiries will also be sent to other insurers and inquiries by other insurers will be answered. Moreover, data will be sent to the reinsurer. The addresses of each recipient of data will be provided upon request.

Collection, processing and use of health data and disclosure of data to other parties: Upon conclusion of contract the declarations of consent required to implement or terminate your insurance contract were given. You will find statements and information on data processing following the conditions.

Right to revoke contracts valid for a term of one month or more:

You can revoke your contractual declaration within 14 days in writing (e.g., letter, fax, e-mail) without stating reasons. The period begins after you have received the insurance certificate, the terms of the contract including the Terms and Conditions of Insurance, the additional information pursuant to § 7 (1) and (2) of the Insurance Contracts Act (VVG) in conjunction with §§ 1 through 4 of the VVG Decree on Information Duties - each of these notifications in written form. In case of contracts in electronic commerce (§ 312i (1)(1) of the German Civil Code (BGB), this period shall not commence prior to our performance of our duties pursuant to § 312i (1)(1) of the German Civil Code in conjunction with Article 246c of the Introductory Law to the German Civil Code (EGBGB). The deadline for revocation is deemed met if the revocation is dispatched in good time. It must be sent to: AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (near Munich), Fax + 49.89.6 24 24-244, E-mail: service@allianz-assistance.de

Consequences of revocation:

When revocation is effective, insurance cover ceases and we shall refund to you that portion of the premium allocated to the period after receipt of the revocation if you consented to insurance cover beginning prior to the end of the revocation period. We are entitled in this case to retain that portion of the premium that is allocated to the period until receipt of the revocation. This is a sum calculated proportionally by days. Amounts to be refunded will be remitted without undue delay, no later than 30 days after receipt of the revocation. If insurance cover does not commence prior to the end of the revocation period, then effective revocation means that payments received must be refunded and uses made thereof (e.g., interest) must be disbursed.

Special notes:

Your right of revocation lapses when the contract is completely performed both by you and also by us at your express request before you have exercised your right of revocation.

Your AWP P&C S.A., Germany Branch

Terms and Conditions of AWP P&C S.A., Germany Branch

AWP is the abbreviation of Allianz Worldwide Partners and will hereinafter be referred to as "the insurer".

General Provisions

on the MAWISTA Student Insurance Cover
(abbreviated: VB AB AWP E 14 MS U)

The regulations as stipulated under §§ 1 to 11 apply to all MAWISTA Student insurance products.

The Terms and Conditions (VB) printed below apply to the respective insurance. Insurance cover is provided if you have contractually agreed the insurance concerned.

§ 1 Who is insured?

1. The insured person is the person named in the insurance policy as
 - a) a language pupil, student, scholarship holder, candidate for a doctor's degree, guest researcher or practical trainee or members of his or her family as well as participants at a "work & holiday program".
 - b) a job seeker in accordance with § 2 No. 1b) following the successful completion of a study program within the meaning of § 16 (4) of the AufenthaltG. The insurance coverage applies only in Germany.
2. Persons up to the age of 55 at inception of insurance cover can be insured.

§ 2 What area of validity does the insurance apply to?

1. Insurance cover is valid for insured persons
 - a) with Germany as home country for the temporary stay outside Germany. There is no insurance coverage for stays in Germany. In case the insured stay abroad is interrupted, the tariff Comfort provides insurance cover also in Germany for a period of up to 6 weeks per insurance year.
 - b) with temporary resident status in Germany or with home country outside Germany, there is insurance coverage for the temporary stay in Germany, the EU, Switzerland, Liechtenstein, Norway, and Iceland. There is no insurance coverage in the insured person's home country.
2. The Home country is the country in which the insured person had his or her permanent residence within the last 5 years prior to the application of insurance cover for a minimum duration of 3 years. If there is no permanent residence as mentioned above: Home country is defined as country in which the insured person has had his or her longest permanent residence (even prior to the 5-years period).

§ 3 When does the insurance begin and end?

Insurance cover

1. begins at the time stated in the insurance policy (start of insurance), however not before applying for insurance, not before crossing the border and not before the expiry of any waiting periods. Waiting periods are calculated from the commencement of insurance.
2. ends at the agreed time, at the latest at the end of the insured stay in the agreed area of validity or at the agreed time.
3. can be extended for up to 48 months upon application before the expiry of the original term of contract. For persons with temporary resident status in Germany, a maximum term of 60 months may not be exceeded, taking into account any similar insurance policies with other insurers. However, the premiums and Terms and Conditions of Insurance valid at the time of the application for extension apply.

§ 4 What term of validity does the contract have? When is the premium payable?

1. The insurance contract can be agreed for full months in each case and for a maximum term of 60 months.
2. The insured person can give notice of termination of the insurance contract daily to the end of the month.
3. The premium is due for the first time on commencement of the insurance contract and is payable each month in advance. If the premium has not been paid upon the occurrence of the insured event, the insurer shall not have a duty to indemnify, unless the insured person is not responsible for non-payment. If payment is made by direct debit, the payment has been made if the account stated by the insured person is covered at the time when the premium is collected.
4. If a contract is valid for a term longer than one month, the renewal premium is payable on the 1st day of the new month respectively. If a direct debit authorisation is granted, the premium will be collected from the insured person's account, otherwise the premium must be transferred. If the renewal premium cannot be collected on this date or if it is not paid, the insurer may set a period for payment of at least two weeks in writing. If an insured event occurs after the expiry of the period and the insured person is still in arrears with the payment of the renewal premium, the insurer is exempted from its duty to indemnify. The insurer may terminate the contract instantly if the insured person is still in arrears with payment after the expiry of the period. If payment is made within one month after termination or after the expiry of the period set for payment, the effect

of the termination ceases to apply and the contract enters into force again. However, no insurance cover is provided for insured events occurring after the expiry of the period set for payment.

§ 5 In which cases does insurance cover not apply?

No insurance cover is provided in the following cases:

1. Damage or loss caused by strikes, nuclear energy, confiscation and other invention acts by public authority, as well as damage or loss in areas for which the German Federal Foreign Office has issued a travel warning. If an insured person is at such a location at the time when a travel warning is issued, insurance cover ends 14 days after the issuance of the travel warning; insurance cover continues in spite of the travel warning if the end of travel is delayed for reasons for which the insured person is not responsible.
2. Damage or loss due to war or events similar to war; however, insurance cover does exist if the damage or loss occurs in the first 14 days after the beginning of the events; insurance cover continues if the end of travel is delayed for reasons for which the insured person is not responsible. This does not apply in case of stays in countries in whose territory war or civil war is already ongoing or where such an outbreak was foreseeable. Damage or loss through active participation in war, civil war or events similar to war are not covered by the insurance.
3. Damage or losses intentionally caused by the insured person.

§ 6 What are the duties and obligations of the insured person in the event of a claim?

The insured person is obliged to:

1. Minimise the loss as far as possible and avoid unnecessary costs.
2. Report the loss to the insurer without delay.
3. Describe the damaging event and the extent of damage and truthfully provide the insurer with any and all pertinent information. The insured person must furnish proof in the form of original bills and receipts, release physicians from their confidentiality obligation as necessary – including the physicians of the Assistance – and allow the insurer to reasonably examine the cause and amount of the asserted claim.

§ 7 When does AWP pay compensation?

As soon as the insurer has determined whether and to what extent it has an duty to indemnify, compensation is paid within two weeks.

§ 8 What applies if the insured person has claims for damages against third parties?

1. In accordance with statutory regulations, claims for damages against third parties pass to the insurer up to the level of payment effected, provided that the insured person suffers no disadvantage thereby.
2. The insured person is obliged to confirm the assignment of claims to this extent in writing upon request by the insurer.
3. Any duties to indemnify arising under other insurance contracts and other social insurance institutions will have precedence over those of the insurer. The insurer will be deemed to have made advance payment, if the original bills are first presented to the insurer for payment.

§ 9 When does the insured person forfeit claims to insurance benefits due to a breach of duties and the statute of limitations?

1. If a breach of duty is intentionally committed, the insurer is released from its duty to indemnify; in case of grossly negligent violation, AWP is entitled to reduce its payment in proportion to the degree of fault of the insured person.
2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, the insurer is obliged to indemnify if the insured person furnishes proof that the breach of duty is not the cause of either the occurrence or the determination or the scope of the insurer's duty to indemnify.
3. The claim to an insurance benefit lapses in three years, calculated from the end of the year in which the claim occurred and the insured person obtained knowledge of the circumstances in order to assert the claim, or would have obtained knowledge without gross negligence.

§ 10 What form must be followed for submitted declarations of intent?

1. Notices and declarations of intent from the insured person and the insurer are required to be in writing (e.g. letter, fax or e-mail).
2. Insurance agents are authorised to accept such documents and forward them to the insurer.

§ 11 Which court in Germany is responsible for dealing with the assertion of claims based on the insurance contract and which law applies?

1. At the option of the insured person, the courts of Munich or the place in Germany where the insured person has his or her permanent residence or habitual abode at the time the legal action is brought will have jurisdiction and venue.
2. The laws of the Federal Republic of Germany apply insofar as they do not conflict with international law.

Terms and Conditions of the Health Insurance

– tariff Comfort, Classic plus & Classic –
MAWISTA Student
(abbreviated: VB K AWP E 14 MS U)

§ 1 What is insured?

1. The insurance covers the costs of:
 - a) Medical treatment
 - b) Patient repatriation transportation
 - c) Repatriation of mortal remains in case of death in the event of acute illnesses and accidental injuries occurring in the agreed area of validity within the insured period.
2. Insurance cover is provided in the agreed area of validity for the costs of the medical treatment during pregnancy and childbirth only if the pregnancy (conception) occurred after the commencement of insurance and after the expiry of a waiting period of eight months. Irrespective of the time when pregnancy occurred and the waiting period, the insurer will reimburse the costs of medical treatment in case of the occurrence of acute complications in the pregnancy including miscarriage and premature birth.
3. Flat-rate expense allowance in case of hospitalisation: If the costs are paid by a third party in case of medically necessary treatment as an inpatient in the agreed area of validity, the insurer will pay a maximum flat-rate expense allowance of € 30 per day for a maximum period of 45 days from the commencement of inpatient treatment (for telephone, TV, additional meal allowance for visitors etc.).

§ 2 What costs are reimbursed for medical treatment?

1. The insurer reimburses expenditures for all necessary medical assistance in the agreed area of validity, including costs incurred for:
 - a) Outpatient treatment by a physician.
 - b) Medical treatment and medication prescribed by a physician for the insured person.
 - c) Inpatient treatment in hospital, including operations that cannot be postponed. In case of premature birth, the costs of treatment required for the newborn child in the agreed area of validity will also be covered up to € 100,000 (notwithstanding § 1 VB AB 14 MS).
 - d) Patient transportation deemed medically necessary for inpatient treatment at the nearest and appropriate hospital in the agreed area of validity and back to the insured person's accommodation.
 - e) Pain-killing dental treatment and repairs of dentures and provisional measures up to € 500 per insurance year (tariff Classic) and up to € 1,000,- per insurance year (tariff Comfort).
 - f) Dental prostheses (after an eight-month waiting period from the start of insurance coverage) up to 60% of the total costs incurred, but no more than € 1,000 per insurance year (only Tariff Comfort).
 - g) The medical care and treatment of pregnancies which occurred after the commencement of insurance and after the expiry of a waiting period of eight months.
 - h) Aids required as a result of an accident up to € 250 per insurance year (tariff Classic) and up to € 1,000 per insurance year (tariff Comfort).
 - i) Visual aids due to an accident (after a three-month waiting period from the start of insurance coverage) up to € 100 per insurance year (only Tariff Comfort).
 - j) Medically prescribed treatment (e.g. massages, fango or lymph drainage treatments) up to eight (medical) applications in total per insurance year, even then if multiple (medical) applications are carried out within one treatment.
 - k) Medically necessary rehabilitation measures as subsequent medical treatment prescribed by a physician.
 - l) In this context, the insurer shall pay for methods of examination or treatment widely accepted by conventional medicine to the extent stated in the contract. In addition, the insurer shall pay for methods and medication which have shown themselves to be just as promising in practice and which are applied because no conventional medical methods or medication is available. However, the insurer may reduce the payment to the amount which would have been incurred if conventional medical methods or medicine had been applied.
2. The insurer reimburses the costs in accordance with the conditions for a duration of up to eight weeks (tariff Comfort) or six weeks (tariff Classic) after the agreed term of validity of the insurance contract until the date when the insured person can be transported at the latest, if patient repatriation was not advised for medical reasons during the term of the contract.

§ 3 What costs does the insurer reimburse in case of patient repatriation transportation and repatriation of mortal remains?

The insurer reimburses the following:

1. The costs of the medically advisable and justifiable repatriation of the insured person to a suitable hospital located closest to the place of residence of the insured person in his or her home country.

In addition, the costs of the medically advisable and justifiable repatriation are reimbursed upon request by the insured person where continued hospital treatment is expected to exceed 14 days in the opinion of the physician giving treatment.

Irrespective of this, the costs of the patient's repatriation to his or her home country are paid if these remain within the limits of the expected costs of continued medical treatment.

- The actual costs of up to € 15,000 (tariff Comfort) or up to € 10,000 (tariff Classic) for the repatriation of the deceased insured person for a funeral in his or her home country or, alternatively, the actual costs of a local funeral up to the costs of repatriation at the maximum.

§ 4 What limitations on insurance cover are to be noted?

No insurance cover is provided for the following:

- Medical treatment and other measures ordered by a physician, where the purpose of the stay in the agreed area of validity was to seek such treatment.
- Medical treatment and other measures ordered by a physician that the insured person knew were necessary prior to the stay in the agreed area of validity or at the time of taking out the insurance or which he or she could have expected in the circumstances of which he or she was aware.
- Nutriments and tonics.
- Orthodontic treatment, dental treatment other than pain-killing treatment, repairs to dentures and provisional measures Notwithstanding this, the Tariff Comfort provides coverage for dental prostheses of up to 60% of the total costs incurred but no more than € 1,000 per insurance year after an eight-month waiting period from the start of insurance coverage.
- Medical treatment (e.g. massages, fango or lymph drainage treatments) which exceed eight treatments per insurance year.
- The purchase of prostheses and other medical aids; notwithstanding this, insurance cover is provided up to € 250 per year (tariff Classic) or € 1,000 per year (tariff Comfort) for aids required as a result of an accident. Notwithstanding this, the Tariff Comfort provides coverage for visual aids due to accidents (after a three-month waiting period from the start of insurance coverage) up to € 100 per insurance year.
- Treatment of alcoholism, drug addiction and other addictions as well as the consequences thereof.
- Treatment of pregnancies which occurred before the commencement of insurance and for the treatment of pregnancies within the first eight months after the commencement of insurance (waiting period).
- Treatment or accommodation caused by infirmity, need of nursing care or detention.
- Psychoanalytical and psychotherapeutic treatment and hypnosis
- For fees and charges which exceed the extent considered generally customary and reasonable in the country concerned and for optional benefits such as a single room or treatment by the head physician. The reimbursement may be reduced to the customary rates in the country.
- Patient repatriation transport caused by one of the reasons mentioned under no. 1, 2, 7 and 9.
- Prophylactic examinations and check-ups, check-ups of children and young people, dental check-ups and dental prophylaxis as well as any charges and fees for medical certificates, reports on diagnostic findings and doctor's certificates for inability to work, which were not requested by the insurer.

§ 5 What are the duties and obligations of the insured person in case of damage or loss?

The insured person is obliged to:

- Contact the Assistance immediately in the event of inpatient treatment at a hospital, prior to the commencement of any extensive diagnostic or therapeutic procedures as an inpatient or outpatient, and prior to any submission of acknowledgements of payment. The insurer will reimburse the documented costs for making contact up to € 25.
- Consent to return or repatriation to his or her home country, assuming the insured person is fit to be transported and provided that the requirements under § 3 No. 1 VB K 14 MS have been met, if the Assistance authorises the return journey in view of the nature of the illness and the treatment required.
- Submit to the insurer the original invoices or duplicates with an original reimbursement stamp by another insurance company concerning the benefits granted; these will then become the property of the insurer.

§ 6 What benefits does the insurer provide to insured persons in case of inpatient medical treatment within Germany?

In Germany, general hospital costs (multi-bed room) are reimbursed for inpatient medical treatment and childbirth according to the Federal Nursing Care Tariff Ordinance and the Hospital Remuneration Act; expenses for optional services (private medical treatment) are not covered by the insurance.

§ 7 What deductible does the insured person pay?

There is no deductible.

Terms and Conditions of the Emergency Call Insurance

– tariff Comfort, Classic plus & Classic –
MAWISTA Student
(abbreviated: VB U AWP E 14 MS U)

N.B.:

The Assistance is entrusted with the provision of services under the Emergency Call Insurance.

§ 1 What services does the insurer provide?

- The insurer provides assistance and support to the insured person during his or her stay in the agreed area of validity in the emergencies named below and pays the costs incurred up to the limits specified in each case. The insurer reserves the right to check cover. Services provided by the Assistance and declarations on its part to meet costs as well as any orders placed with service providers do not include any acknowledgement of the insurer's duty to indemnify under the insurance contract vis-à-vis the insured person as a basic principle.
- The insurer has entrusted the Assistance with the provision of services named below for the insured person as a 24-hour service.
- The insured person must contact the Assistance without delay to claim the services in an emergency.
- Insofar as the insured person cannot claim the reimbursement of amounts paid out from the insurer or from another payer, the insured person must repay the amounts to the insurer within one month of invoicing.

§ 2 What help does the Assistance provide in case of illness and accident?

- Outpatient treatment
The Assistance provides information on the possibilities of medical care and names a physician who speaks German or English as far as possible. However, the Assistance does not contact the physician.
- Inpatient treatment
In case of inpatient treatment of the insured person at a hospital, the Assistance provides the following services:

a) Support
If required, the Assistance establishes contact through its contract physician to the respective family physician of the insured person and to the hospital physicians providing treatment. It ensures that information is passed between the physicians involved. Upon request, the Assistance informs relatives of the insured person.

b) Patient visits
In case of the inpatient treatment of the insured person, the Assistance organises the travel for one person close to the insured person to the hospital where the insured person is staying and back to his or her place of residence in his or her home country. The insurer pays the costs of transport in case of a life-threatening illness of the insured person or if inpatient treatment lasts for longer than 14 days.

c) Declaration to meet costs
In case of inpatient hospital treatment, the insurer will give the insured person a declaration that it will meet the costs up to an amount of € 15,000. This declaration does not involve any recognition that the insurer has a duty to indemnify. The insurer assumes settlement with the payer responsible in the name of the insured person.

3. Patient repatriation transportation
As soon as medically advisable and appropriate, or if the duration of the hospital stay is expected to exceed 14 days in the opinion of the physician giving treatment, the Assistance will organise return transportation using medically adequate means of transport (including air ambulances) to the closest suitable hospital to the insured person's place of residence after prior consultation between the contract physician of the Assistance and the local physicians handling the case.

§ 3 Does the Assistance procure the necessary medications for the insured person?

In concert with the family physician of the insured person, the Assistance takes care of procuring medically prescribed medication and sending it to the insured person, if this is possible. The insured person must reimburse the costs of the medication to the Assistance within one month.

§ 4 What services does the Assistance provide in case of the death of the insured person?

If the insured person dies during his or her stay in the agreed area of validity, the Assistance will organise a funeral in the agreed area of validity or the repatriation of the deceased person's mortal remains to the place of the funeral in his or her home country as requested by the deceased person's relatives.

Terms & Conditions of the Accident Insurance

– tariff Comfort & Classic plus –
MAWISTA Student
(abbreviated: VB U AWP E 14 MS U)

§ 1 What is insured? What is an accident?

- The insurer provides insurance benefits from the agreed sum insured if an accident during the insured stay in the agreed area of validity leads to the death or permanent disability of the insured person.
- An accident is deemed to have occurred:
 - If the insured person involuntarily suffers damage to his or her health as a result of an occurrence which has a sudden and external impact on his or her body.
 - If a joint is dislocated or muscles, tendons, ligaments or capsules are pulled or torn due to excessive exertion.

§ 2 Under which circumstances does insurance cover not apply?

The following is not included in the insurance cover:

- Accidents caused by mental disorders or impairments of consciousness, strokes, epileptic fits or cramps seizing the whole body as well as pathological disorders resulting from psychic reactions. This also applies if the condition is due to the influence of alcohol or drugs.
- Accidents suffered by the insured person whilst intentionally committing a criminal offence.
- Accidents suffered by the insured person as the pilot (also using aerial sports equipment) or a crew member of an aircraft.
- Impairments to health caused by curative measures and other interventions performed on the body of the insured person with his or her agreement, radiation, infections and poisoning, unless these were due to accidental causes.
- Bleeding from inner organs and cerebral haemorrhage, unless primarily due to an accident suffered during the insured stay in the agreed area of validity.
- Pathological disorders as a result of psychological reactions irrespective of the cause.

§ 3 What benefits does the insurer pay in the event of the death of the insured person?

Should the accident lead to the death of the insured person within one year, the insurer will pay € 10,000 to the heirs.

§ 4 What benefits does the insurer pay in the event of the permanent disability of the insured person?

Should the accident result in the permanent impairment of the insured person's physical or mental abilities (disability), the insured person is entitled to claim benefits from the sum insured for disability (taking into account the progression pursuant to No. 2 (e)) to a maximum amount of € 140,000.

1. Disability must have occurred within one year after the accident and must be determined by a physician and the claim asserted within a further three months.

2. The disability benefits payable depend on the degree of disability. Notwithstanding any evidence substantiating a higher or lower degree of disability, the following fixed scales of disability are applicable:

a) Loss or incapacity of:	
an arm	70 %
a hand	55 %
a thumb	20 %
a finger	10 %
a leg	70 %
a foot	40 %
a toe	5 %
an eye	50 %
hearing in one ear	30 %
sense of smell or taste	10 %

b) In case of partial loss or functional impairment of one of these parts of the body or sensory organs, the appropriate proportion will be determined on the basis of the respective percentage as specified under a) above.

c) Should the accident affect parts of the body or sensory organs, the loss or functional incapacity of which is not specified under a) or b) above, the degree of disability will be measured by the extent to which the insured person's normal physical or mental capacity is impaired from a purely medical perspective.

d) Should the accident result in the impairment of several physical or mental functions, the degrees of disability specified under 2 a) to c) will be added together. Such addition will, however, not total more than 100% disability.

e) The disability payment under No. 2 a) shall be expanded as follows:

In case of a degree of disability in excess of 25%, the indemnity payment shall increase in accordance with the following table:

from %	to %	from %	to %	from %	to %	from %	to %	from %	to %
26	28	41	73	56	130	71	205	86	280
27	31	42	76	57	135	72	210	87	285
28	34	43	79	58	140	73	215	88	290
29	37	44	82	59	145	74	220	89	295
30	40	45	85	60	150	75	225	90	300
31	43	46	88	61	155	76	230	91	305
32	46	47	91	62	160	77	235	92	310
33	49	48	94	63	165	78	240	93	315
34	52	49	97	64	170	79	245	94	320
35	55	50	100	65	175	80	250	95	325
36	58	51	105	66	180	81	255	96	330
37	61	52	110	67	185	82	260	97	335
38	64	53	115	68	190	83	265	98	340
39	67	54	120	69	195	84	270	99	345
40	70	55	125	70	200	85	275	100	350

- Should the accident affect a physical or mental function already subject to lasting impairment before the accident, an appropriate deduction will be made to the extent of such previous disability. Such disability will be measured in accordance with No. 2 above.
- If the insured person should die as a result of the accident within one year after its occurrence, there will be no claim to disability benefits.
- If the insured person should die for reasons unrelated to the accident within one year of the accident or should he or she die more than one year after the accident and a claim for disability benefits had already arisen, benefits will be paid to the extent of the degree of disability that would have been reasonably expected based on the last medical examination conducted.

§ 5 What limitations on benefits are to be noted?

Should illness or ailments have contributed to an impairment of health or the consequences thereof caused by the accident, the benefits payable will be reduced in proportion to the contributing factor of such illness or ailments, provided such factor is at least 25%.

§ 6 What other benefits does the insurer provide after an accident?

1. Rescue costs

The costs of search, rescue and recovery measures are covered up to € 5,000 if the insured person has to be rescued or recovered after an accident or if the insured person is missing and it is feared that something has happened to him or her.

2. Health spa allowance

After an accident-related hospital stay of at least 21 days, the insurer pays for medically necessary health spa or rehabilitation measures, which are connected to the accident event and documented by a certificate from a specialist. The health spa or rehabilitation measure must be started within six months of completion of hospital treatment and last for no less than 21 days and no more than 28 days.

The insurance covers the costs of medical treatment, medicine and remedies (such as baths, massages, and physiotherapy) as well as expenditures for spa tax, accommodations, and meals up to a maximum of € 1,500.

The insurer reimburses any remaining costs after prior payment by a statutory or private payor or service provider up to a maximum of € 1,500 per insured person. Costs are only reimbursed once for each accident.

§ 7 What action is to be taken after an accident has occurred (obligations)?

The insured person is obliged to do the following:

- Undergo a medical examination by physicians appointed by the insurer. The necessary costs of such examination and any loss of income incurred thereby will be borne by the insurer.
- Release the physician giving treatment or carrying out examinations as well as other insurers and authorities from their professional confidentiality obligation.

§ 8 When does the insurer pay permanent disability benefits?

- As soon as the insurer has received the documents that are to be submitted by the insured person for the purpose of documenting the circumstances and consequences of the accident and documenting the completion of the curative treatment necessary for determining the degree of disability, the insurer is obliged to declare within three months whether and to what extent it recognises a claim.
- If the insurer recognises a claim, benefits will be paid within a period of two weeks.
- Within one year after the accident, disability benefits may be claimed before completion of curative treatment only up to the level of the sum payable in the event of death.
- The insured person and the insurer are entitled to have the degree of disability determined each year by a physician for a period not exceeding three years after the occurrence of the accident. To exercise this right, the insurer must state this when submitting the declaration in accordance with No. 1; the insured person must exercise his or her right within one month after receipt of such declaration. Should the final assessment of disability result in higher disability benefits than the insurer had already paid, this extra amount will be subject to payment at 5% annual interest.

Terms and Conditions of the Liability Insurance

– tariff Comfort & Classic plus –
MAWISTA Student
(abbreviated: VB H AWP E 14 MS U)

§ 1 What risk does the insurer assume?

The insurer provides insurance cover against everyday liability risks if a third party asserts claims for damages against the insured person during his or her stay in the area of validity due to a damaging event that occurred during travel on the grounds of statutory liability provisions as defined under private law. Damaging events are defined as death, injury or impairment to health (personal injury) or damage to or destruction of property (damage to property).
Sums insured: € 1 million for personal injury and property damage.

§ 2 How does the insurer protect the insured person against liability claims? To what extent does it pay indemnity?

- The insurer examines liability claims with regard to their validity, wards off unjustified claims and reimburses the compensation owed by the insured person. The insurer reimburses the compensation if it recognises its duty to indemnify or approves admission of liability on the part of the insured person. The insurer also pays compensation if it effects or approves a settlement or where decreed by a court ruling.
- If the injured party or his or her legal successor asserts a liability claim in court, the insurer will conduct the legal dispute at its own expense on behalf of the insured person.
- If the insurer requests or approves the appointment of a defence counsel in criminal proceedings against the insured person arising from an insured damaging event, the insurer will pay the costs of the defence counsel.
- If the insurer fails to settle a liability claim by admission, satisfaction or settlement on account of the resistance of the insured person, the insurer shall not be required to pay any additional expenses incurred for the main issue, interest and the costs.
- The sums insured as stipulated in § 1 are the maximum limit of benefits payable by the insurer per insured event; they also constitute the aggregate maximum indemnity paid for all insured events in an insurance year.

§ 3 What risks are not insured?

Insurance cover does not include the following:

- Liability claims
 - insofar as these exceed the scope of the insured person's statutory liability as a result of contractual or other commitments;
 - among and between insured persons and insured persons and their relatives (including life partners);
 - due to transmission of illness by the insured person;
 - due to damage caused by occupational activities.
- Liability claims against the insured person
 - in connection with hunting activities;
 - due to damage caused to third-party property rented by or on loan to the insured person or obtained through unlawful interference or in the insured person's custody. However, liability arising from damage to rooms and buildings during the stay in the agreed area of validity, in particular damage to rented holiday apartments and hotel rooms or the accommodation but not damage to furniture; insurance cover is not provided for liability claims based on wear and tear or excessive use;
 - as the owner, possessor, keeper or driver of a motor vehicle, aircraft or motor-driven watercraft due to damage caused by the use of such a vehicle.

§ 4 What are the duties and obligations of the insured person after the occurrence of damage or loss?

An insured event is deemed to be a damaging event that could entail liability claims against the insured person.

- Each and every insured event must be reported in writing to the insurer immediately.
- The insured person must also immediately inform the insurer of any initiation of a preliminary investigation or issuance of an order of summary punishment or payment order, even if the insurer already knows about the insured event.
- If a claim for compensation has been asserted against the insured person, he or she must notify the insurer thereof within one week after the claim is filed.
- The insured person must also notify the insurer when a claim has been asserted that involves judicial or state assistance.
- The insured person is obliged to take all possible steps to minimise the loss while complying with the insurer's instructions and to take every action necessary or useful to clarify the case of loss. The insured person must provide a detailed and truthful loss report, supply information on all circumstances connected with the damaging event and submit the corresponding documents.
- If the liability claim is taken to court, the insured person shall allow the insurer to conduct the proceedings, grant the legal counsel appointed and nominated by the insurer full power of attorney to act on his or her behalf and submit all declarations deemed necessary by the legal counsel or the insurer. Without awaiting instructions from the insurer, the insured person must raise objections within the specified period or seek the necessary legal remedies against orders for payment of damages decreed by the courts or by the state.

- If the insured person obtains the right to demand the cancellation or reduction of a payable annuity as a consequence of altered circumstances, the insured person is obliged to allow the insurer to exercise such right on his or her behalf. The provisions of Nos. 3 to 5 apply accordingly.
- The insurer is considered to have full authority to submit all declarations on behalf of the insured person that it deems suitable to settle or ward off a claim.

§ 5 What deductible does the insured person pay?

There is no deductible.

Terms and Conditions of the Luggage Insurance

– Luggage tariff –
MAWISTA Student
(abbreviated: VB G AWP E 14 MS U)

§ 1 What is insured?

Any and all personal items and effects needed by the insured person in the agreed area of validity, as well as gifts, are deemed insured luggage.

§ 2 When does insurance cover apply?

1. Luggage carried with you

The insurer will provide indemnity if luggage carried by the insured person is lost or damaged during his or her stay in the agreed area of validity as a result of the following causes:

- Theft, burglary, robbery, larceny by extortion, intentional damage to property by third parties.
- Accidents in which the insured person suffers a severe injury or the means of transport is damaged.
- Fire, explosion, storm, hail, weight of snow, lightning, high water, flooding, avalanche, volcanic eruption, earthquake and landslide.

2. Checked-in luggage

The insurer will indemnify as follows:

- If checked-in luggage is lost or damaged while in the custody of a carrier, an accommodation or lodging provider or left-luggage office.
- If checked-in luggage does not reach the destination on the same day as the insured person.

Documented expenses incurred to recover luggage or for necessary replacement purchases in order to continue the insured person's stay in the agreed area of validity are reimbursed at a maximum of € 150 per insured person and insured event.

§ 3 Which items does the insurance not cover?

What restrictions apply with regard to insurance cover?

- No insurance cover is provided for the following:
 - IT equipment and software including the respective accessories.
 - Money, securities, passenger tickets and documents of any kind with the exception of official identification documents and visas.
 - Motor-driven land vehicles, aircraft and watercraft, including accessories, hunting and sports weapons, including accessories.
 - Video, movie and still cameras, including accessories, as well as jewellery and valuables, as checked-in luggage.
 - Sports equipment provided that it is used as intended.
 - Financial consequential damages.
- No insurance cover is provided in the following cases:
 - Losses due to forgetting any item, or leaving it lying, hanging or standing somewhere or by losing the item.
 - If the insured person caused the occurrence of the insured event intentionally or by gross negligence.
- Limitations to insurance cover:
 - Video, movie and still cameras, including accessories, as well as jewellery and valuables, are insured up to a total of 50% of the sum insured as luggage carried with you.
 - Jewellery and valuables are insured only if they are kept securely deposited in a stationary locked container (e.g. a safe) or retained securely kept in personal custody.
 - Spectacles, contact lenses, hearing aids, braces, prostheses and mobile phones including accessories in each case are insured up to a maximum amount of € 250.
 - Gifts are insured up to a total of 10% of the sum insured, however a maximum amount of € 300.
 - Insurance cover for damage to or loss of travel luggage during tenting and camping is provided only where sustained on official camping sites.
 - If the insured person causes the insured event by gross negligence, the insurer is entitled to reduce the benefits according to the degree to which the insured person is at fault.
- Luggage left in parked motor vehicles
If luggage is stolen during the insured person's stay in the agreed area of validity from a parked motor vehicle and from containers or roof-top or trunk-top carriers attached thereto that are provided with a lock, insurance cover is provided only if the motor vehicle or the containers or roof-top or trunk-top carriers are locked and the damage occurred between 6 am and 10 pm. Where travel is interrupted for individual periods lasting no longer than two hours each, insurance cover shall also apply during the night.

§ 4 How much indemnity does the insurer pay?

1. In case of an insurance claim, the insurer will pay reimbursement up to the sum insured of € 2,000 per insurance year for the following:
 - a) The current value of lost or destroyed goods. The current value is the amount which is generally required to buy new items of the same kind and quality less an amount appropriate for the condition of the insured item (age, wear and tear, use etc.).
 - b) The necessary repair costs and any remaining depreciation, however the current value at the maximum, of damaged items.
 - c) The material value of films, video, audio and data media.
 - d) The official fees for the replacement of official identification documents and visas.
2. Underinsurance is not taken into account.

§ 5 What are the duties and obligations of the insured person in the event of damage or loss?

1. The insured person is obliged to report losses or damage caused by criminal acts immediately to the nearest police station responsible or accessible by submitting a list of all the items lost and have this report confirmed. The insurer is to be provided with a certificate thereof.
2. Lost or damaged checked-in luggage must be reported immediately to the carrier, accommodation/lodging provider or left-luggage office. Damage which is not externally visible must be reported in writing immediately upon discovery and in compliance with any complaint deadline, but no later than within seven days after receipt of the piece of luggage. The insurer must be provided with appropriate certificates.
3. The insured person will lose his or her entitlement to insurance benefits if he or she makes false statements in connection with the claim, in particular in the loss report, contrary to his or her better knowledge, even if the insurer suffers no disadvantage as a result.

§ 6 What deductible does the insured person pay?

In case of damage to luggage, except for damage to checked-in luggage, the insured person pays a deductible of € 25 per insured event.

Terms and Conditions of the Additional Luggage Insurance

– Luggage Tariff –
MAWISTA Student
(abbreviated: VB GZ AWP E 14 MS U)

Notwithstanding § 3 No. 1 a), 4 VB GAWPE 14 MS U insurance cover is provided for laptops up to an amount of € 1,000 per insurance year.

Supplementary to § 3, No. 3 a) VB GAWPE 14 MS U, the sum insured for video cameras, movie and still cameras including accessories in each case is increased by € 1,000.

§ 6 VB G AWP E 14 MS U applies provided that the insured person pays a deductible of € 50 per insured event.

MAWISTA Student – Insurance Benefits at a Glance / Tariff Table

	MAWISTA Student Comfort ®	MAWISTA Student Classic ® plus	MAWISTA Student Classic ®
General Provisions			
§ 2, No. 1a) Insurance cover in the insured person's home country if the stay abroad is interrupted.	up to 6 weeks per insurance year	not insured	not insured
Health Insurance			
§ 2, No. 1 Amount of costs reimbursed for ...			
a) Outpatient treatment	unrestricted	unrestricted	unrestricted
b) Medical treatment and medication	unrestricted	unrestricted	unrestricted
c) Inpatient treatment	unrestricted	unrestricted	unrestricted
c) Medical treatment of a newborn baby if born prematurely	max. € 100,000	max. € 100,000	max. € 100,000
d) Medically necessary patient transportation to a hospital	unrestricted	unrestricted	unrestricted
e) Pain-killing dental treatment per insurance year	max. € 1,000	max. € 500	max. € 500
f) Dentures per insurance year	60 % of the total costs, max. € 1,000	not insured	not insured
g) Treatment of pregnancy after the expiry of a waiting period of 8 months	unrestricted	unrestricted	unrestricted
h) Aids required as a result of an accident per insurance year	max. € 1,000	max. € 250,	max. € 250
i) Visual aids required as a result of an accident per insurance year	max. € 100	not insured	not insured
j) Treatment (e.g. massages, fango and lymph drainage treatment) per insurance year	max. 8 treatments	max. 8 treatments	max. 8 treatments
k) Rehabilitation measures	unrestricted	unrestricted	unrestricted
§ 2, No. 2 Provision of the insurance benefit subsequently after the expiry of the insurance contract if the insured person is unfit to travel	max. 8 weeks	max. 6 weeks	max. 6 weeks
§ 3, No. 1 Patient repatriation transportation to the home country	The costs of the medically advisable and justifiable patient repatriation transportation to the nearest hospital in the insured person's home country at an unlimited amount, also if hospital treatment lasts longer than 14 days on request by the insured person.		
§ 3, No. 2 Reimbursement of costs for repatriation of mortal remains to home country	max. € 25,000	max. € 25,000	max. € 25,000
§ 3, No. 2 Reimbursement of costs for local funeral	up to the costs of the repatriation of mortal remains at the maximum	up to the costs of the repatriation of mortal remains at the maximum	up to the costs of the repatriation of mortal remains at the maximum
§ 7 Deductible	no deductible	no deductible	no deductible
Emergency Call Insurance			
§ 1 - § 4	Offers immediate assistance worldwide in case of an emergency in the agreed area of validity		
§ 2, No. 2 c) Declaration of amount of costs assumed for inpatient treatment	max. € 15,000	max. € 15,000	max. € 15,000
Accident Insurance			
§ 3 Sum insured in case of death	€ 10,000	€ 10,000	not insured
§ 4 Sum insured in case of disability	max. € 140,000	max. € 140,000	not insured
§ 6, No. 1 Rescue costs	max. € 5,000	max. € 5,000	not insured
§ 6, No. 2 Health spa allowance	max. € 1,500	max. € 1,500	not insured
Liability Insurance			
§ 1 Sums insured for personal injury and property damage	max. € 1,000,000	max. € 1,000,000	not insured
Monthly Premiums			
up to 40 years Duration of insurance in months	€ 58.90 1st to 12th	€ 63.70 13th to 48th	€ 37.20 1st to 12th € 60.80 13th to 48th
41 to 55 years Duration of insurance in months	€ 119.90 1st to 12th	€ 124 13th to 48th	€ 74.90 1st to 12th € 119 13th to 48th
	€ 33.10 1st to 12th	€ 69.90 1st to 12th	€ 56.70 13th to 48th € 114 13th to 48th

Luggage Insurance		
§ 4 Sum insured and max. cost reimbursement per insurance year	max. € 2,000	
§ 6 Deductible	€ 25 per insured event except for damage to checked-in luggage	
Additional Luggage Insurance		
Sum insured and max. cost reimbursement per insurance year	Additionally - for laptops: max. € 1,000 - for video, movie and still cameras: max. € 1,000	
Deductible	€ 50 per insured event except for damage to checked-in luggage	
Monthly Premiums		
(irrespective of age) Duration of insurance in months	€ 16.90 1st to 12th	€ 18.90 13th to 60th

Declarations and information on data processing

I. Consent to the collection and use of health data and declaration of release from secrecy.

The declarations of consent and of release from secrecy printed under I. were prepared as coordinated between the Gesamtverband der deutschen Versicherungswirtschaft e.V. (GDV) and data protection authorities.

The Insurance Contract Act, the Federal Data Protection Act and other data protection provisions do not include an adequate legal basis for the collection, processing and use of health data by the insurer. For this reason we need your consent as required by data protection laws. In the event of a claim, we may require your release from secrecy in order to obtain your health data from parties subject to secrecy (e.g. physicians).

Furthermore, we require your release from secrecy in order to disclose your health data or other data protected under § 203 of the German Criminal Code, e.g. the fact that there is a contract with you, your customer number or other identification data, to other parties, e.g. assistance, logistics or IT service providers.

The following declarations of consent are indispensable for the implementation or termination of your insurance contract (processing of your claim). Should you not submit these, it will not usually be possible to enter into any contract.

The declarations relate to the way we handle your health data and other data subject to secrecy (under 1.), in connection with requesting these from third parties (under 2.) and when disclosing them to parties external to the insurer (under 3.).

The declarations also apply to persons legally represented by you who are included in the insurance, e.g. to your children, if they do not recognise the significance of this consent and thus cannot submit their own declarations.

1. Consent to the collection, saving and use of your health data

I consent to AWP P&C S.A. collecting, saving and using the health data notified by me in the future, provided that this is required to implement or terminate the insurance contract.

2. Request of health data from third parties to verify the duty to indemnify

To check our duty to indemnify it may be necessary for us to check information on your state of health which you provided to substantiate claims or which is shown in the documents submitted (e.g. bills, prescriptions, expert opinions) or notifications, e.g. by a physician or other member of the health profession.

This verification is carried out only to the extent necessary. To do so, we require your consent including a release from secrecy for us and for these parties if, in the course of these requests, health data or other information subject to secrecy are disclosed.

We will inform you in each individual case of the persons or establishments that are required to provide information and for what purpose. You can then decide in each case whether you consent to the collection and use of your health data by the insurer, release the persons or establishments named and their employees from secrecy and consent to the transfer of your health data to the insurer, or whether you will provide the required documents yourself.

3. Disclosure of your health data and other data subject to secrecy to parties outside AWP P&C S.A.

We contractually obligate the parties named below to observe provisions on data protection and data security.

3.1 Disclosure of data for medical assessment

To check our duty to indemnify, it may be necessary to call in medical experts. We require your consent and release from secrecy for this purpose if your health data and other data subject to secrecy are transferred in this connection. You will be informed of each transfer of data.

I hereby consent and agree that AWP P&C S.A. may transmit my health data to medical experts if this is necessary for reviewing the obligation to pay benefits in my insurance claim and that the health data are used there for the proper purpose and the results are sent back to AWP. I release the persons working for AWP P&C S.A. and the experts from their nondisclosure duty with respect to the health data and other data protected under StGB (German Criminal Code) § 203.

3.2 Transfer of tasks to other parties (business enterprises or persons)

We do not perform in part certain tasks in the course of which your health data might be collected, processed and used. We have therefore transferred these tasks to other companies. If your data subject to secrecy are disclosed in the course of this, we require your release from secrecy for us and, where necessary, for other parties.

We carry out a constantly updated list of the parties and categories of parties that collect, process or use data subject to secrecy on our behalf as agreed. This list shows the tasks which have been transferred to the individual parties. The currently valid list is enclosed directly with the declarations.¹⁾ An up-to-date list can also be viewed on the Internet under www.allianz-reiseversicherung.de/datenverarbeitung or requested from us (AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (near Munich), Phone +49.89.62424-460, service@allianz-assistance.de). We need your consent for the disclosure of your health data and for use of such data by the parties listed at these points.

I consent to AWP P&C S.A. transferring my health data to the parties named in the list mentioned above and to the collection, processing and use of my health data by those parties for the purposes stated to the same extent as AWP P&C S.A. would be allowed to do. Insofar as necessary, I release the employees of AWP P&C S.A. as well as those of the parties entrusted with this task from secrecy for the disclosure of health data and other data protected under § 203 of the German Criminal Code.

3.3 Disclosure of data to reinsurers

To ensure that your claims are satisfied, AWP P&C S.A. can conclude contracts with reinsurers that partially or completely assume the risk insured by us. In some cases the reinsurers use other reinsurers for this purpose to whom they also transfer your data. To allow the reinsurer to check whether AWP P&C S.A. has correctly assessed a claim, AWP P&C S.A. might be required to present your claim documents to the reinsurer.

To settle insurance claims, data on your existing contracts might also be disclosed to reinsurers.

As far as possible, anonymised and pseudoanonymised data are used for the purposes named above, but personal health data might also be used.

Reinsurers use your personal data only for the purposes named above. We will inform you of the transfer of your health data to reinsurers.

I consent to AWP P&C S.A. transferring my health data to reinsurers, provided that this is necessary for the assertion of legal claims for reimbursement in my insurance case; that the health data is used appropriately and that the results are relayed back to AWP. Insofar as is necessary, I release from their confidentiality obligations any persons acting on behalf of AWP P&C S.A. and consultants, with respect to the health data and further pursuant to data protected under Section 203 of the StGB (German Criminal Code).

Statements by the insured person(s) or the legal representative of the person(s) to be insured:

I hereby make the declarations on data processing submitted by the applicant or the person interested in insurance on my own behalf or on behalf of the person(s) to be insured

¹⁾ Allianz Group companies (marked with *) and service providers that use personal data on behalf of the insurer which are subject to secrecy and/or collect, process or use health data:

- Mondial Kundenservice GmbH * (claims processing)
- AWP Romania SA * (claims processing)
- Allianz Handwerker Services GmbH * (technical services for companies of the Allianz Group)
- Allianz Managed Operations & Services SE * (shared services for companies of the Allianz Group)
- AWP Service Deutschland GmbH * (assistance services)
- rehacare GmbH *, medical and professional rehabilitation company (rehab services)
- PCI Holdings AG (technical services)
- MAWISTA GmbH (sales and customer-related services, telephone service)
- tricontes GmbH (sales and customer-related services, telephone service)
- IMB Consult GmbH (support in the preparation of medical reports)
- ViaMed GmbH (medical consulting, support in the preparation of medical reports)
- Experts (medical and nursing assessment and preparation of expert reports)
- Nursing services and providers of medical aids (arrangement of nursing services and medical aid providers)
- Patient repatriation transports (medically advisable or necessary repatriation from abroad)

II. Disclosure of data to other insurers

Pursuant to the Insurance Contract Act the insured person must notify the insurer of all important circumstances for claim settlement in case of damage. This can also include previous illnesses and claims or notifications about other similar insurance. In certain cases, such as double insurance, legal subrogation and where there are cost sharing agreements, personal data must be exchanged between insurers. Also to prevent any misuse of insurance it may be necessary to request information from other insurers or to provide suitable information upon request. In the process, the data of the person affected are disclosed, such as his or her name and address, type of insurance cover and the risk or information on the claim (type of damage, amount of claim, date of damage).