

# Insurance Cover for stays abroad

Insurance Product Information Document  
Company: AWP P&C S.A., Germany Branch

Product: MAWISTA Student  
Classic

This information sheet provides you with a brief overview of the essential contents of our insurance product. The insurance cover is exhaustively described in the General Policy Conditions. To be fully informed, please read all documents.

## What is this type of insurance?

MAWISTA Student Classic is a comprehensive Insurance and includes the following benefits: Health Insurance and Emergency Call Insurance.



## What is insured?

### Health Insurance and Emergency Call Insurance

#### Which events are insured?

- ✓ Illness or accident
- ✓ Pregnancy and childbirth (after the expiry of a waiting period of eight months)

#### What will be reimbursed?

- ✓ Costs for outpatient treatment by a physician
- ✓ Costs for medical treatment and medication prescribed by a physician
- ✓ Costs for inpatient treatment in a hospital
- ✓ Costs for Pain-killing dental treatment
- ✓ Costs of the medically advisable and appropriate return transportation to the nearest suitable hospital to the place of residence and, in the event of death, the repatriation of mortal remains

As part of the Emergency Call Insurance: Assistance for personal emergencies (illness, accident, death) and organisation of repatriation with medically adequate means, as soon as this is medically advisable and reasonable.



## What is not insured?

### Health Insurance and Emergency Call Insurance

- x Medical treatment and other measures ordered by a physician that the insured person knew were necessary prior to inception of insurance cover 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.
- x Treatment of pregnancies which occurred before the commencement of insurance
- x Treatment of pregnancies within the first eight months after the commencement of insurance (waiting period)
- x Psychoanalytical and psychotherapeutic treatment and hypnosis
- x Prophylactic examinations and check-ups
- x Dentures
- x Visual aids required as a result of an accident



## Are there any restrictions on cover?

### Health Insurance and Emergency Call Insurance

- ! Pain-killing dental treatment: up to € 500
- ! Medically prescribed treatment (e.g. massages, fango or lymph drainage treatments): up to eight (medical) applications
- ! Aids required as a result of an accident: up to € 250
- ! Repatriation costs: up to € 25,000



## Where am I covered?

- ✓ Insurance cover is valid for insured persons with Germany as home country for the temporary stay outside Germany.
- ✓ Insurance cover is valid for insured persons with home country outside Germany for the temporary stays within Germany and the rest of the EU, as well as in Switzerland, Liechtenstein, Norway and Iceland.



## What are my obligations?

- You are obliged to report the damage or loss to us promptly.

### Health Insurance and Emergency Call Insurance

- In case of severe injuries or serious illnesses, particularly prior to hospitalisation, you have to contact us immediately.



## When and how do I pay?

The premium is due for the first time on commencement of the insurance contract and is payable each month in advance. The payment of the premium can be made by using one of the available payment methods (e.g. SEPA direct debit or credit card). If a contract is valid for a term of longer than one month, the renewal premium is payable on the 1st day of the new month respectively.



## When does the cover start and end?

Insurance cover 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. Insurance cover ends at the agreed time, at the latest at the end of the insured stay in the agreed area of validity. The insurance contract can be agreed for full months in each case and for a maximum term of 48 months.



## How do I cancel the contract?

You may cancel your policy at any time. It will then expire at the end of that month.

# Documents to Insurance Policy

The insurance purchased is documented in the insurance policy!

## 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 –**  
Sums insured: up to € 140,000 per person in the event of disability, € 10,000 in the event of death
- **Liability Insurance – Tariff Comfort, Classic plus –**  
Sums insured: € 1,000,000 per person in case of personal injury and damage to property, € 250,000 for damage to rented property

## 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](http://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.

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## Please note the following important information

**Area of validity:** see §2 VB AB 18 MS

**Maximum insured travel duration:** The insurances are valid for the agreed term, maximum 48 months.

**Insurable persons:** see §1 No. 1 VB AB 18 MS

**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 applying for insurance, not before crossing the border and not before the expiry of any waiting periods.

**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 payment of the premium can be made by using one of the available payment methods (e.g. SEPA direct debit or credit card). If the insurer has been authorized to debit the premium from the selected payment method, the payment shall be deemed to have been made, if there is sufficient cover on the stated payment method at the time of debiting. The amount of the premiums is usually based on the selected insurance cover and the term of the contract.

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

The contractually agreed insurance payments are offered by AWP P&C S.A. (Allianz Partners) in compliance with the Terms and Conditions of Insurance named below. This translation is for information purposes only. In the event of any conflict or inconsistency between the German and the English versions, the German original shall prevail. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the insurance policy are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

Allianz 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.: 802/V90802001910

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), Dan Assoulène, Fabio de Ferrari, Ulf Lange, Claudius Leibfritz, Lidia Luka-Lognoné, Mike Nelson, Sylvie Ouziel

# Data Protection

In accordance with Art. 13 of the General Data Protection Regulation (GDPR), we are informing you about the processing of your personal data by AWP P&C S.A., Niederlassung für Deutschland (Germany Branch), and about your rights under the data protection law.

## 1. Who is responsible for processing your personal data?

Responsibility for processing your personal data rests with

AWP P&C S.A.  
Niederlassung für Deutschland  
(Germany Branch)  
Bahnhofstraße 16  
D-85609 Aschheim (bei München).

The Data Protection Officer can be contacted by standard mail at the aforementioned address, using the suffix "Data Protection Officer", or by email at [datenschutz-azpde@allianz.com](mailto:datenschutz-azpde@allianz.com).

## 2. For what purpose is your data processed, and on what legal basis does this take place?

### a) What applies to all categories of personal data?

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG), the provisions of the German Insurance Contract Act (VVG) relevant to data protection law, as well as all other applicable laws.

When you submit an application for insurance cover, we will require the information provided by you in this regard, in order to conclude the contract and to estimate the risk assumed by us. If the insurance contract comes into existence, we will process this data for the implementation of the contractual relationship, such as for invoicing purposes. We require information about the damage/loss in order to be able to assess if an insured event has occurred and determine the extent of this damage/loss.

It is not possible to conclude and implement the insurance contract without processing your personal data.

Art. 6 section 1 b) GDPR constitutes the legal basis for the processing of personal data for pre-contractual and contractual purposes.

We will also process your data for the purposes of the legitimate interests pursued by us or by third parties (Art. 6 section 1 f) GDPR). This can particularly be the case:

- for ensuring IT security and IT operation,
- for marketing our own insurance products, and for conducting marketing and opinion polls,
- for the prevention and investigation of criminal activities; in particular we use data analyses for the detection of facts that could indicate insurance fraud.

We also process your personal data in order to fulfil other statutory obligations, such as regulatory stipulations, as well as retention obligations imposed by commercial and tax law regulations. The legal basis of the data processing in this case, is provided by the relevant statutory regulations in conjunction with Art. 6 para. 1 c) GDPR.

If we intend to process your data for any purpose other than those described above, we will notify you in advance within the framework of the statutory regulations.

### b) What applies to special categories of personal data, especially health-related data?

There are special safeguards on the processing of special categories of personal data, of which health-related data is one. As a rule, processing is possible only if you have consented, or if one of the legally defined situations exist (Art. 9 section 2 GDPR).

#### aa) Processing of your special categories of personal data

In many cases, in order to examine the benefit entitlement, we require personal data belonging to a special category. This includes health-related data, for example. If, in connection with a specific insurance claim, you provide us with such data together with a request to examine the case and process the claim, you are explicitly permitting us to process your health-related data as necessary in order to process the insurance claim. We will remind you again separately of this fact by way of the claims form.

The consent may be withdrawn at any time, taking effect for the future. However, please be informed that it may no longer be possible to examine our duty to indemnify as a result of the insured event. If the insurance claim has already been processed, it may be the case that the data cannot be deleted for statutory retention periods, for example.

#### bb) Requesting health-related data from third parties in order to examine the duty to indemnify

In order to examine our duty to indemnify, it may be necessary for us to check information concerning your state of health, as provided by you in substantiating claims, or which is evident from documents submitted (e.g. invoices, prescriptions, reports) or statements, e.g. from a doctor or other member of a healthcare profession.

For this purpose, we will require your consent, including a confidentiality waiver covering us and all agencies subject to a duty of confidentiality, and which are required to provide information to enable the duty to indemnify to be examined.

We will notify you in each specific case about what persons or institutions require information for what purpose. You may then decide in each case whether you consent to us collecting and using your medical information, and whether to release the named persons or institutions and their employees from their duty of non-disclosure, and if you agree to the communication of your medical data to us, or if you want to personally provide the necessary documentation.

### 3. To what recipients will we communicate your data?

Recipients of your personal data may include: selected external service providers (e.g. assistance service providers, benefit processors, transport service providers, technical service providers, etc.), other insurers or re-insurers.

In addition, we may also communicate your personal data to other recipients, such as public authorities for the fulfilment of statutory duties of notification (e.g. finance authorities or criminal investigation agencies).

### 4. For how long will we store your data?

We will store your data for the period during which claims may be made against our company (statutory retention period from 3 to 30 years). We will also store your data if we are under a legal obligation to do so, e.g. according to the provisions of the German Commercial Code, the German Fiscal Code or the German Money Laundering Act. The relevant retention periods amount to 10 full years in these cases.

### 5. What are your rights?

You have the right to be informed about all of the information stored by us, and to demand that incorrect data be corrected. Under certain conditions, you also have the right to deletion of data, the right to object to processing, the right to restriction of processing and the right to data portability.

#### Right of objection

You may object to the processing of your data for direct marketing purposes. If we process your data in order to protect legitimate interests, you may object to this processing for reasons pertaining to your particular situation.

If you have any objections concerning the handling of your data, you may contact the aforementioned Data Protection Officer in this regard. You are also entitled to raise objections with a data protection supervisory authority.

# Insurance Information

## 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](mailto:service@allianz-assistance.de), or by regular mail to AWP P&C S.A., Beschwerdemanagement, Bahnhofstrasse 16, D - 85609 Aschheim (bei München), Germany. Additional information on our complaint process can be found at [www.allianz-reiseversicherung.de/beschwerde](http://www.allianz-reiseversicherung.de/beschwerde). We will not participate in dispute settlement proceedings before a consumer arbitration board.

In the event of complaints relating to all types of insurance, please 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](http://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.

## 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](mailto: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 Partners and will hereinafter be referred to as "the insurer".

## General Provisions on the MAWISTA Student Insurance Cover (abbreviated: VB AB 18 MS)

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 eligible for insurance cover?

- The following are eligible for insurance cover:
  - Residents of Germany who are travelling abroad as language pupils, students, scholarship holders, candidates for a doctor's degree, guest researchers, practical trainees, or who are participating in „work- & holiday“-programs as well as accompanying members of his or her family.
  - Persons residing in Germany who are in possession of a residence permit for educational purposes, and the accompanying members of their family.
  - Persons in possession of another type of temporary residence permit for Germany.  
The requirement is that the person has not yet reached their 55th birthday on the date on which the insurance policy begins.
- Insurance cover applies to the person specifically named in the insurance policy documentation for their temporary period of residence in accordance with the agreed area of validity.

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

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, for the temporary stay in Germany, in addition to periods that count as holiday or for training purposes in the EU as well as in Switzerland, Liechtenstein, Norway and Iceland. There is no insurance cover outside the above-stated countries.

### § 3 When does the insurance begin and end?

Insurance cover

- 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.
- ends at the agreed time, at the latest at the end of the insured stay in the agreed area of validity.
- can be extended for up to 48 months (= maximum tariff-based term of insurance) upon application before the expiry of the original term of contract insofar as the temporary period of residency continues and the insurance policyholder is willing and able to pay the premiums applicable at the time of the extension of cover. If the maximum tariff-based term of insurance of 48 months has been completed, a new contract can be applied for if the requirements stipulated in No. 4 below are met.
- For persons with temporary resident status in Germany, a maximum term of 60 months (= statutory limit of 60 months) may not be exceeded, taking into account any similar insurance policies with other insurers.

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

- The insurance contract can be agreed for full months in each case and for a maximum term of 48 months.
- The insured person can give notice of termination of the insurance contract daily to the end of the month.
- The premium is due for the first time on commencement of the insurance contract and is payable each month in advance. The payment of the premium can be made by using one of the available payment methods (e.g. SEPA direct debit or credit card).  
If the first 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 the insurer has been authorized to debit the premium from the selected payment method, the payment shall be deemed to have been made, if there is sufficient cover on the stated payment method at the time of debiting.
- If a contract is valid for a term of longer than one month, the renewal premium is payable on the 1st day of the new month respectively.  
If the insurer has been authorized to debit the premium from the selected payment method, the payment shall be deemed to have been made, if there is sufficient cover on the stated payment method at the time of debiting.

If the renewal premium is not paid, the insurer may set a period for payment of at least two weeks in text form. 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:

- 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.
- 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.
- 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:

- Minimise the loss as far as possible and avoid unnecessary costs.
- Report the loss to the insurer without delay.
- 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?

- 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.
- The insured person is obliged to confirm the assignment of claims to this extent in writing upon request by the insurer.
- 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?

- 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.
- 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.
- 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?

- Notices and declarations of intent from the insured person and the insurer are required to be in text form (e.g. letter, fax or e-mail).
- 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?

- 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.
- 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 18 MS)

### § 1 What is insured?

- The insurance covers the costs of:
  - Medical treatment
  - Patient repatriation transportation
  - 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.
- 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.
- 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?

- The insurer reimburses expenditures for all necessary medical treatment in the agreed area of validity, including costs incurred for:
  - Outpatient treatment by a physician.
  - Medical treatment and medication prescribed by a physician for the insured person.
  - 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 18 MS).  
The following applies for inpatient medical treatment and childbirth in Germany: General hospital costs (multi-bed room) are reimbursed and 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.
  - 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.
  - 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).
  - 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).
  - 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.
  - 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).
  - 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).
  - 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.
  - Medically necessary rehabilitation measures as subsequent medical treatment prescribed by a physician.
  - 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.
- 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:

- 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 € 25,000 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 18 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 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 N 18 MS)

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?

#### 1. 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.

#### 2. 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 18 MS)

### § 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.

- 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.
- 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%
- 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.
- 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.
- 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.
- 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 18 MS)

#### § 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).

#### § 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.

#### 2. 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.
- as the owner or keeper of animals;
- for hazards directly related to the deliberate and illegal commission of a punishable offence.

#### § 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 text form (e.g. letter, fax, e-mail) 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.

# MAWISTA Student – Insurance Benefits at a Glance / Tariff Table

	MAWISTA Student Comfort ®	MAWISTA Student Classic ® plus	MAWISTA Student Classic ®			
<b>General Provisions</b>						
§ 2 No. 1 Insurance cover for Germans in Germany if the stay abroad is interrupted.	up to 6 weeks per insurance year	not insured	not insured			
<b>Health Insurance</b>						
§ 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			
§ 6 Deductible	no deductible	no deductible	no deductible			
<b>Emergency Call Insurance</b>						
§ 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			
<b>Accident Insurance</b>						
§ 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			
<b>Liability Insurance</b>						
§ 1 Sums insured	<ul style="list-style-type: none"> <li>max. € 1,000,000 for personal injury and property damage</li> <li>max. € 250,000 for damage to rented property</li> </ul>	<ul style="list-style-type: none"> <li>max. € 1,000,000 for personal injury and property damage</li> <li>max. € 250,000 for damage to rented property</li> </ul>	not insured			
<b>Monthly Premiums</b>						
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	€ 33.10 1st to 12th	€ 56.70 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	€ 69.90 1st to 12th	€ 114 13th to 48th