

Date: 05.10.2017
 Student's full name: XXXXXX XXXXXX
 Coverage Dates: 01.11.2017 - 31.10.2018
 Insurance Policy #: 75XXXXXX



To Whom It May Concern:

The above-mentioned student has purchased medical insurance with Allianz Worldwide Partners – AWP P&C S.A., Germany Branch. Coverage is provided to the student while he is studying at a university in the U.S. This coverage includes all of the minimum requirements set forth by the U.S. State Department for all J-1 visa holders as described below:

U.S. State Dept. Insurance Requirements	List corresponding coverage from policy
1. Medical benefits of at least \$100,000 per accident or illness	1. covered to 100 % (no limitation)
2. Repatriation of remains in the amount of \$25,000	2. limited to € 25,000
3. Expenses associated with the medical evacuation of the ex-change visitor to his or her home country in the amount of \$50,000	3. covered to 100 % (no limitation)
4. A deductible not to exceed \$500 per accident or illness	4. There is no definite deductible.
5. May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards	5. There is insurance cover for pre-existing conditions as long as the insured person is in a good stable condition when the policy is taken out and is expected to remain in a good health for the duration of the cover.
6. May include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness	6. There is no co-insurance and the insured person never has to pay 25 % of the covered benefits per accident or illness
7. Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates	7. There is no exclusion.
8. Underwritten by an insurance corporation having an A. M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc rating of B+ or above	8. A.M. Best Co. has assigned a financial strength rating of A+ (Superior) and an issuer credit rating (ICR) of "aa-" to AWP P&C S.A.

Mit freundlichen Grüßen / *Yours sincerely*
 für den Versicherer / *on behalf of the insurer:*
 AWP P&C S.A.

Olaf Nink
 Hauptbevollmächtigter