

# Private Health Insurance

## Insurance Product Information Document

DKV Luxembourg S.A. - Product: BUSINESS TRAVEL

With this information sheet you receive a compact overview regarding the insurance according to the above-mentioned tariff and the benefits included. This information sheet is not complete and the examples given below are only an extract of the total benefit catalogue. The entire content is listed in the following documents:

- Your insurance application and our offer
- The insurance policy and any further stipulated agreement
- The General terms and conditions of insurance GCI

Please read carefully all of the documents in order to be fully informed on your individual insurance cover.

### What type of insurance is it?

Travel health insurance for journeys abroad



#### What is insured?

##### Outpatient treatments

- ✓ Medical treatments
- ✓ Drugs and dressings
- ✓ Remedies such as physiotherapy, massages
- ✓ Medical aids that become necessary for the first time during a stay abroad and as a consequence of an accident (excluding vision or hearing aids)

##### Dental treatments

- ✓ Pain-relieving treatment
- ✓ Simple dental filling
- ✓ Repair of existing tooth replacement in order to re-establish ability to chew
- ✓ Provisional prostheses

##### Inpatient treatments

- ✓ Medical treatment (incl. surgery)
- ✓ Accommodation costs (incl. additional costs for individual room)

##### Ambulance services

- ✓ Medical necessary transport using approved rescue services to the nearest hospital or doctor
- ✓ Search and rescue costs

##### Repatriation and return transport

- ✓ Organization and assumption of the costs for a medically reasonable and justifiable return transport of the insured person
- ✓ Organization and assumption of costs for a transfer in the event of the death of the insured person

The maximum amounts specified in the General Terms and Conditions of insurance apply to the benefits specified.



#### What is not insured?

- ✗ Treatments abroad if the treatments were the only or at least one of the reasons for your journey
- ✗ Treatments of existing illnesses where the necessity of the treatment abroad was known before the journey started (based on medical diagnosis)
- ✗ Contraceptives
- ✗ Preventive medicine, vaccination and serum
- ✗ Costs for diseases based on intention or addiction
- ✗ Costs in connection with suicide or attempted suicide
- ✗ Treatments for mental, psychogenic and psychosomatic illnesses
- ✗ Costs related to an insured person's pregnancy known prior to the beginning of the journey
- ✗ Dental prostheses and dental crowns
- ✗ Cosmetic treatments
- ✗ Insured events that occurred prior to the beginning of insurance cover
- ✗ Expenses that occur after insurance coverage has ended



#### Are there any restrictions on cover?

- ! Insurance cover is defined by the type and extent of cover described in the General Terms and Conditions of Insurance.
- ! The amount of reimbursement is limited on expenses incurred.
- ! Further limitations such as:
  - No insurance cover applies to the territories for which the Ministry of Foreign Affairs of Grand-Duchy of Luxembourg ("Ministère des affaires étrangères") or a relevant Ministry or competent authority in the bordering countries of Luxembourg has issued a travel warning for this territory.



## Where am I covered?

- ✓ Your insurance cover is valid for the journey abroad indicated on your insurance application.
- ✓ Considered as foreign countries are all territories outside the Grand Duchy of Luxembourg and the country in which you have your permanent residence.



## What are my obligations?

- In order to check our obligation to pay benefits, we may need information from you or the insured person. You or the insured person are obliged to provide us with the requested information.
- The insured person is obliged at our request to have himself/herself examined by a medical practitioner commissioned by us.
- You are obliged to pay all due premiums including taxes within due time.



## When and how do I pay?

- Premium payment has to be effected immediately.
- Premium payment can be effected via credit card or Payconiq.



## When does the cover start and end?

- The beginning and the end of the insurance cover are indicated in the General Terms and Conditions.



## How do I cancel the contract?

- The insurance contract ends automatically with the termination date indicated on the policy. There is no automatic renewal of the insurance contract.