

DR. WALTER
travel insurance unlimited



Certificate of Insurance

PROTRIP-WORLD-PLUS: Your Dr. Walter
Erasmus Mundus and Erasmus+ Insurance







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How to act in the event of a claim

I. How to act in case of medical emergency / assistance services

Medical emergencies in the USA and Canada:

GMMI, Global Medical Management, 1300 Concord Terrace, Suite 300,
33323 Sunrise (Florida/USA), Phone:

+1-954-308-3923

Emergencies in other countries:

Please contact Europ Assistance Versicherungs-AG,
Munich, Germany, Phone:

+49 (0) 89 55 987-641

Please keep your insurance confirmation or policy number ready or refer to the PROTRIP-WORLD-PLUS Insurance.

Typical cases of emergency

- accidents
- severe illness
- requests for in-patient treatment
- requests for medical repatriation
- loss of means of payment
- help with legal matters



2. How to act in case of illness

While traveling abroad you are covered by a travel health insurance. Please bear in mind that cover is granted for the acute treatment of an illness occurring for the first time.

Important note: In case of extensive and long-term medical treatment, please always contact us in order to determine cost coverage! This especially applies to radiology such as MRIs and physiotherapy after an accident.

To submit claims in the USA please refer to:

GMMI for Dr. Walter GmbH, 1300 Concord Terrace, Suite 300, Sunrise, FL 33323

Phone (toll-free):

+1-855-488-5523 or

+1-954-308-3923 (local)

Email: customerservice@gmmi.com

To submit claims in other countries please refer to:

Dr. Walter GmbH, Abteilung Leistung, Eisenerzstrasse 34,
53819 Neunkirchen-Seelscheid, Germany

Email: leistung@dr-walter.com

T **+49(0)2247 9194-31**

F **+49(0)2247 9194-20**

Please present your insurance confirmation and the benefits overview of this insurance to the doctor so that the service provider can be informed about the scope of insurance coverage.

Many doctors and hospitals accept our insurance and handle claims directly with us. If a doctor or hospital insists you to pay the bill on the spot, please send the original invoice along with the completed claim form to the corresponding address indicated above.

3. Accident and Liability Insurance

Please report claims regarding accident and liability insurance immediately. In such cases, please hand in a detailed description of how the event occurred as well as receipts showing costs incurred.

Claims regarding accident and liability insurance are to be reported to:

Dr. Walter GmbH, Abteilung Leistung, Eisenerzstrasse 34,
53819 Neunkirchen-Seelscheid, Germany

Email: leistung@dr-walter.com

T +49 (0) 22 47 91 94 -31

F +49 (0) 22 47 91 94 -20

4. Contact and insurer

For general information on insurance coverage please contact Dr. Walter GmbH. Travel health insurance is provided by Allianz Worldwide Care SA. Allianz Worldwide Care SA offers excellent financial strength and stability holding an AA Rating by Standard & Poor's. Travel accident insurance and travel liability insurance are provided by Generali Versicherung AG. Assistance insurance is provided by Europ Assistance Versicherungs-AG.



Frequently Asked Questions

1. Which doctor may I consult in case of illness?

In principle, our insurance offers free choice of medical practitioners. However, in case of major out-patient treatment or any kind of in-patient treatment, please contact our claims office or emergency service as soon as possible. This will enable us to quickly settle the costs for your medical treatment with the doctor or clinic and you won't be asked to make an advance payment.

2. Which documents do I need to submit to be reimbursed for medical costs?

We kindly ask you to submit original invoices (practitioners' invoices, prescriptions, etc.). Invoices must carry the following information: name of patient, description of illness, itemised list of medical treatments, and overall treatment costs. In addition, please submit a copy of supporting documents (medical reports, police reports, etc.). Please send the complete documentation along with the enclosed claims form to the address mentioned in this brochure.

3. What do I need to do in case of in-patient treatment?

For any kind of in-patient treatment, please contact our emergency service. This will enable us to attend to your needs as quickly as possible. You will also avoid an advance payment.

4. What do I need to do in case of emergency?

In any kind of emergency, please contact our emergency service staff who will provide cost guarantees or arrange for quick repatriation.

5. For which countries am I covered?

The insurance coverage applies for stays abroad. For intermediate stays abroad, like holidays etc., the insurance coverage also applies in the home country (i.e. the country of permanent residence) for a maximum stay of six weeks within one year. For academic stays at universities in the home country (i.e. the country of permanent residence) within the Erasmus Mundus Programme, coverage shall only apply in liability and accident insurance.

6. Which rules apply in case of pre-existing conditions?

The acute and unforeseeable deterioration in health related to prior or chronic illnesses shall be covered. If you suffer from a pre-existing or chronic illness it is advisable to ask your general practitioner in your home country to certify in writing that you are fit to travel before going abroad.

7. Am I covered for sports activities during my stay abroad?

Any kind of sports activity is covered in principle. However, your accident insurance does not cover claims resulting from participation in private or official high speed racing.

8. Does this insurance cover third party liability when driving motor vehicles in a foreign country?

No, the use of motor vehicles is not covered through this liability insurance.

9. Can I extend my insurance period if I decide to prolong my stay abroad?

Yes, there is no problem to do so. For this purpose please contact your contact person at the coordinating University in good time before your insurance expires.



Tariff provisions and acceptance guidelines for PROTRIP-WORLD-PLUS

1. Target group

Participants in the Erasmus Mundus and Erasmus+ Programme as set forth by your coordinating university.

2. Persons to be insured

Persons of European and Non-European nationality for their stays and travels within the Erasmus+ and Erasmus Mundus Programme as organised by your coordinating university.

Age of entry: up to 39 years.

3. Contract period

Insurance coverage is provided for the period indicated in the insurance certificate for a maximum of 36 months, at least one month. Within the maximum insurance period, extensions can be requested before the initial contract period expires with the extension period beginning directly thereafter. The contract period will be automatically extended for a maximum period of three months if the insured person is not medically transportable when the insurance expires. If the insured person is not medically transportable by the end of the insured stay, the insurer will pay the costs of medical treatment until the day the insured person is medically transportable. During this period, no insurance premiums will be charged.

4. Insurance conditions

The specific services and exclusions of benefits are based on the Overseas Insurance Conditions PROTRIP-WORLD-PLUS. The Tariff provisions and acceptance guidelines always prevail where there is an inconsistency between the Tariff provisions and acceptance guidelines and the Overseas Insurance Conditions.

5. Assistance service

The assistance service provides its Assistance Services on behalf of Dr. Walter. The assistance service for this product is Europ Assistance, Munich. Europ Assistance is commissioned and paid by Dr. Walter.

6. Payment of premiums/Proof of insurance

The collection of premiums for this contract is carried out by the insurance broker Dr. Walter. Dr. Walter issues the insurance certificates for each insured person.

7. Processing of claims

The processing of claims is carried out by Dr. Walter. With regard to your coordinating university and the insured persons, Dr. Walter acts a contact and broker for the insurance company.

8. Scope of coverage

The exact scope of coverage of your insurance can be found on the insurance certificate.

8.1 Overseas Health Insurance

Provides cost coverage of medical treatment and transportation resulting from acute illnesses or accidents abroad.

Benefits:

- In-patient and out-patient treatment **unlimited coverage**
- Medically prescribed medicine, bandages and remedies **unlimited coverage**
- Medically prescribed aids which are necessary as a consequence of an accident **unlimited coverage**
- Necessary Treatment in the event of pregnancy **unlimited coverage**
- Palliative dental treatment including simple fillings and simple repair of existing dentures **up to 500 € per insured event**
- Accident-related provisional dentures **up to 1,000 € per insured event**
- Out-patient initial treatment of mental illnesses **up to a total of 1,500 €**
- In-patient emergency medical treatment for mental and psychological disorders occurring for the first time **up to a total of 20,000 €**
- Medically effective and reasonable evacuation of the insured person to his/her place of residence **unlimited coverage**
- Repatriation of the insured in case of death **unlimited coverage**
- General excess per case: **0 €**
Excess only for stays in the USA: for treatment in the Emergency Room which are not medically necessary or urgent: **250 €**

8.2 Emergency Assistance Abroad

Active support by the Europ Assistance service in case of emergencies suffered by the insured person while travelling abroad.

Benefits:

- Assistance in case of loss of means of payment ✓
 - Assistance in case of loss of travel documents ✓
 - Assistance in case of criminal prosecution ✓
 - Return trip in case of an emergency ✓
 - Arrival of a person in a position of trust in case of an emergency **per insured event up to a maximum amount of 4,000 €**
-



8.3 Overseas Personal Liability Insurance

Covers claims of property damage and bodily injury made against the insured person.*

Benefits:

- Personal liability insurance including “professional” liability insurance for au pairs with a lump sum for personal injury and/or property damage **up to 1,000,000 €**
- Property damage to host family’s immovable property **up to 1,000,000 €**
- Damage to rented property **up to 100,000 €**

8.4 Overseas Accident Insurance

Cover is provided for accidents suffered by the insured person while being insured.

Benefits:

- Accidental death benefit **10,000 €**
- Disability benefit **30,000 €**
- Disability classification **350%**
- Benefit in case of 100% accidental disability **105,000 €**
- Rescue costs **25,000 €**
- Plastic surgery as a result of an accident **25,000 €**

For detailed coverage information please read the PROTRIP-WORLD-PLUS Insurance Conditions.

Contractual Partners / Contact / Imprint

Contractual Partners

With respect to this insurance product, Dr. Walter GmbH works together with selected, renowned insurance companies.

Travel health insurance is provided by:

Allianz Worldwide Care SA

Tour Neptune
20 place de Seine
92086 Paris la Défense cedex
France

Travel accident insurance and travel liability insurance are provided by:

Generali Versicherung AG

Adenauerring 7
81731 München
Germany

Assistance insurance is provided by:

Europ Assistance Versicherungs-AG

Adenauerring 9
81737 München
Germany

Contact

Your provider on PROTRIP-WORLD-PLUS Insurance combination is Dr. Walter GmbH, Insurance Brokers. Contract handling, payment processing and claims settlement will be dealt with by Dr. Walter GmbH.

Dr. Walter GmbH

Insurance Brokers
Eisenerzstrasse 34
53819 Neunkirchen-Seelscheid
Germany

Phone +49 (0) 2247 9194-0

Fax +49 (0) 2247 9194-40

info@dr-walter.com

www.dr-walter.com

Place of jurisdiction: Siegburg, Registergericht Siegburg (Registration Court) HRB 4701
Ust-Id.Nr. DE 212252105, Managing director: Dipl.-Kfm. Reinhard Bellinghausen

Postbank Köln, Account: 212 076 500 (bank code: 370 100 50)

IBAN: DE 03 3701 0050 0212 0765 00, BIC: PBNKDEFF

Imprint

Status information pursuant to § 11 Insurance Mediation Directive (Versicherungsvermittlerverordnung)

Dr. Walter GmbH has received the permission to act as an insurance broker from the competent Chamber of Industry and Commerce (IHK Bonn/Rhein-Sieg) pursuant to § 34d par. 1 Industrial Code (Gewerbeordnung).

Competent authority: IHK Bonn/Rhein-Sieg, Bonner Talweg 17, 53113 Bonn, T +49 (0) 228 2284-0, F +49 (0) 228 2284-170, info@bonn.ihk.de, www.ihk-bonn.de.

Dr. Walter GmbH is registered in the Register of Insurance Brokers (Versicherungsvermittlerregister) under number D-QAMW-L7NVQ-57. This entry can be reviewed online at www.vermittlerregister.info or in the Register of Insurance Brokers (Versicherungsvermittlerregister) at Deutscher Industrie- und Handelskammertag (DIHK) e.V., Breite Strasse 29, 10178 Berlin, T +49 (0) 30 20 308-0, F +49 (0) 30 20 308-1000

Dr. Walter GmbH has no direct or indirect interest of more than 10% in voting rights or capital of any insurance company. No insurance company or parent company of an insurance company has a direct or indirect interest of more than 10% in voting rights or capital of Dr. Walter GmbH.

Unless otherwise agreed, our insurance policies are governed by German Law.

PROTRIP-WORLD-PLUS is a group contract solution consisting of legally independent insurance contracts. PROTRIP-WORLD-PLUS provides insurance cover during trips abroad for members of the LAC Living Abroad Community e.V. (LAC) and for participants of affiliate partner companies and organizations. The product PROTRIP-WORLD-PLUS is exclusively offered and managed by Dr. Walter GmbH (Dr. Walter) or its distribution partners.

In the event of a disagreement, please contact Dr. Walter GmbH.

Our contact data: Dr. Walter GmbH, Eisenerzstrasse 34, 53819 Neunkirchen-Seelscheid, Germany, T +49 (0) 2247 9194-0, F +49 (0) 2247 9194-40, Email: info@dr-walter.com
We will try to find a mutually acceptable solution as quickly as possible.

If we don't succeed in this endeavor, you can also contact an extra-judicial arbitrator:

For complaints that do not affect health insurance, please contact:

Versicherungs-Ombudsman (ombudsman for insurance matters),
Postfach 080632, 10006 Berlin, Germany.

This ombudsman is both responsible for extra-judicial arbitration in the event of a dispute arising from insurance contracts with consumers and between insurance brokers and policyholders. His decisions are not binding for the insurer. The right to take legal action shall remain unaffected hereby.

In addition, you can file a complaint with:

Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) Graurheindorfer Strasse 108, 53117 Bonn, Germany.

For complaints that affect international health insurance, please send a letter or email to:

Allianz Worldwide Care SA – Relations Clients, Case Courrier BS, 20 place de Seine, 92086 Paris La Défense Cedex, France. Email: clients@allianz.fr

Allianz Worldwide Care SA is a signatory to the mediation charter of the French Federation of Insurance Companies (FFSA). Therefore, in the event of a persistent and definitive disagreement, and after exhaustion of all domestic remedies listed below, the policyholder association, the member firms or the insured persons have the option to contact the Mediator of the FFSA – without prejudice to other potential remedies – by mail to the following address: BP 290 – 75425 Paris cedex 09.

Juridical indication:

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Responsible for the content:

Dr. Walter GmbH
Insurance Brokers
Eisenerzstrasse 34
53819 Neunkirchen-Seelscheid
Germany

We will readily answer any questions that you may have. Please call our service line:

+49 (0) 22 47 91 94 -0



How to act in case of emergency?

Emergencies in the USA and Canada

Please contact the 24 hour
emergency service of GMMI,
Florida, USA, Phone

+1-954-308-3923

Emergencies in other countries

Please contact Europ Assistance
Versicherungs-AG,
Munich, Germany
Phone

+49 (0) 89 55 987 -641

Please keep your policy number ready and refer to the
PROTRIP-WORLD-PLUS Insurance Combination.

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