

## AIDWORKER-AS (AW-AS) Description of benefits – Assistance Insurance

Tariff	AIDWORKER-AS (AW-AS)
Insurance	Assistance Insurance for private and business stays abroad
Insurer	Würzburger Versicherungs AG
Area of validity	Global
Insurable group of people	Insurance policy for volunteers, aid workers, specialists and other helpers staying abroad as part of development cooperation
Age limit	No
Insurable stays abroad	Private and business stays abroad
Term of the insurance	Unlimited
Emergency telephone number	24-hour multilingual emergency number
Claims handling	Dr. Walter claims department
Early termination	Possible
Extension	Possible
Cover in conflict areas	Yes. The policy also applies in countries for which a travel warning has been issued by the Federal Foreign Office. No cover is, however, provided for areas currently affected by war, for which the following "war clause" applies: "No insurance cover is provided when at least two of the following global powers – USA, UK, France, CIS as well as the People's Republic of China or the UN – are involved in the conflict; where the UN is involved, insurance cover is possible in case of mediation to end unrest, but excluded if one of the parties involved in the unrest is declared the "aggressor"."

Benefits	AIDWORKER-AS (AW-AS)
Insurance cover	With this Assistance Insurance Policy, the insurer protects and supports you in case of: loss of travel funds and documents, criminal prosecution, emergency return trip and family members joining the insured in case of an emergency. For this purpose, the following benefits are provided:
I. Loss of means of payment	<ol style="list-style-type: none"> <li>Where the insured finds himself/herself in a financial emergency during a trip abroad as a result of theft, robbery or other loss of his/her travel funds, the insurer will establish contact to the insured's main bank. If contacting the main bank is not successful within 24 hours after the working day following the notice of claim, the insured can take out a loan with the insurer up to € 1,600 per insured event.</li> <li>Loan payment will only be made on submission of a written unconditional letter of commitment of the insured to the insurer to pay back the loan at the latest 30 days after receiving it.</li> <li>Any loss in case of a suspected criminal act must be reported immediately to the responsible police department; the insured needs to have his/her notification confirmed by the police. In any case, inquiries need to be made with and confirmed by the lost property office.</li> </ol>
II. Compensation for loss of documents	<ol style="list-style-type: none"> <li>Where the insured finds himself/herself in an emergency situation during a trip abroad as a result of theft, robbery or other loss of his/her travel documents, the insurer will provide him/her with information about the responsible authorities and documents required to issue the necessary replacement documents for finishing the trip.</li> <li>The insurer will reimburse the costs for obtaining the replacement documents required abroad to finish the trip. Any costs incurred by issuing replacement documents after the end of the trip are not covered.</li> <li>Any loss in case of a suspected criminal act must be reported immediately to the responsible police department; the insured needs to have his/her notification confirmed by the police. In any case, inquiries need to be made with and confirmed by the lost property office.</li> </ol>



<b>III. Help in the event of criminal prosecution</b>	<ol style="list-style-type: none"> <li>1. Where the insured is arrested or threatened to be arrested, the insurer will provide help in finding a lawyer and an interpreter.</li> <li>2. The insured can take out a loan with the insurer of up to € 12,000 for the payment of court, lawyer and interpreter fees or for the payment of a bail.</li> <li>3. Loan payment will only be made on submission of a written unconditional letter of commitment of the insured to the insurer to pay back the loan at the latest 30 days after receiving it.</li> </ol>
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<b>IV. Emergency return trip</b>	<ol style="list-style-type: none"> <li>1. In the event of death, severe injury or unexpected serious illness of a relative, the insurer will organize the return trip from abroad and reimburse the additional expenses for travelling by train or plane (economy class). Where the insured wants to return to the foreign country after the event, the insurer will organize the trip back to the target country and reimburse the additional expenses for travelling by train or plane (economy class), if at least two months remain until the initial end of insurance cover in the target country. Relatives of the insured according to the policy are spouses, children, parents, partners (cohabitation), life partners (in accordance with Law on Civil Partnership (LPartG)), stepparents, stepchildren, grandparents, grandchildren, siblings, parents-in-law, children-in-law, brothers-in-law and sisters-in-law.</li> <li>2. In the event of damage to property of the insured as a result of fire, acts of god or criminal acts of a third party, the insurer will organize the return trip from abroad and reimburse the additional expenses for travelling by train or plane (economy class). Precondition for the payment of the claim: the damage is substantial with regard to the financial situation and personal assets of the damaged party or the presence of the insured is required for damage assessment. Where the insured wants to return to the foreign country after the event, the insurer will organize the trip back to the target country and reimburse the additional expenses for travelling by train or plane (economy class), if at least two months remain until the initial end of insurance cover in the target country.</li> <li>3. Travel services that were not made use of will not be reimbursed. For every insurance year, the insurer will provide payment for a maximum of two insured events of this kind.</li> </ol>
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<b>V. Arrival of a person in a position of trust in case of an emergency</b>	Where the insured undergoes inpatient treatment for more than five days during a trip abroad due to severe injuries as a result of an accident or due to unexpected serious illness, the insurer will, at the request of the insured, organize the arrival and departure of a person in a position of trust to the hospital and from there back to his/her home; the insurer will further pay his/her travel expenses by train or plane (economy class) as well as the costs for simple accommodation. Benefits are paid per insured event up to a maximum amount of € 4,000.
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<b>Deductible</b>	No
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<b>Exclusion of benefits</b>	<b>AIDWORKER-AS (AW-AS)</b>
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<b>No insurance cover is provided for benefits under IV. and V.,</b>	
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1.	insofar as the illness is a psychological reaction to war, unrest, an act of terror, a plane crash or the fear of war, unrest or acts of terror;
2.	in case of chronic mental illnesses, also if they occur in phases, and in case of addiction.

<b>Premium and conditions</b>	<b>AIDWORKER-AS (AW-AS)</b>
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<b>Premium</b>	<b>€ 0.06 per person and day (Tariff AW-AS)</b>
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<b>Underlying conditions</b>	General Insurance Conditions for the Insurance of Assistance Benefits (AIDWORKER-AS_2013) der Würzburger Versicherungs AG
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Please note, however, that this information is not exhaustive. The full benefits and exclusions of benefits are part of the General Insurance Conditions that can be found, for example, at [www.aidworker.de](http://www.aidworker.de)

**Please do not hesitate to contact us if you have any further questions:**

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