

AIDWORKER-H (AW-H2 / AW-H3 / AW-H6 / AW-H7) – Description of benefits

Liability insurance for development workers and specialists

Tariff	AIDWORKER-H
Insurance	Professional and personal liability insurance
Insurer	Dialog Versicherung AG
Area of validity	Global. For insured persons from the Federal Republic of Germany, the insurance cover, with the exception of professional liability insurance for doctors, also applies to a temporary domestic stay of up to 24 months. For insured persons with a permanent residence outside Germany, the insurance cover does not apply in countries whose nationality the insured has or where he/she has a permanent residence.
Insurable group of people	Insurance for development workers, specialists and other helpers staying abroad as part of development cooperation
Maximum age	No
Insurable stays abroad	Private and business trips
Term of the insurance	Unlimited
Emergency telephone	DR-WALTER claims department during normal business hours
Claims handling	DR-WALTER claims department
Early termination	Possible
Extension	Possible
Cover in conflict areas	Insurance cover also applies in countries for which the Federal Foreign Office has issued a travel warning. The insurance policy does not cover areas that are in a state of war, whereby the following 'war clause' is applied: "There is no insurance cover if at least two of the following five large powers or the UN are involved in such events: USA, United Kingdom, France, CIS as well as the People's Republic of China; in the case of the involvement of the UN, insurance cover is not yet excluded provided that it is a case of arbitration of unrest, but only in case the UN is involved and one of the parties involved in the unrest is declared to be the 'aggressor'."

Benefits	AIDWORKER-H
Scope of insurance	Personal and professional activities of the insured as well as personal activities of the co-insured relatives
Insurance cover	Insurance cover within the scope of insurance is provided if claims for compensation are brought against the policyholder by a third party on the basis of statutory liability provisions under private law because of a loss event (insured event) taking place during the validity of insurance cover and resulting in bodily injury, property damage or a consequential financial loss. Loss event is the event directly causing the third party's loss.
Sums insured	€ 5,000,000 for bodily injury, property damage and financial loss (or respectively the sums insured for bodily injury and property damage agreed on with regard to the main or basic risk, see table). The maximum compensation for all insured events of one insurance year is twice the stipulated sums.
Deductible	No
Volunteering	Yes, if unpaid. Also applies to co-insured family members.
Indemnification of damages caused by co-insured children under the age of criminal responsibility	€ 10,000*
If the life partner is co-insured	Co-insured are rights of recourse by social insurance agencies in case of extra-marital, domestic cohabitation.
Similar legal liability of family members in need of care	Yes
Similar legal liability of other family members	Yes
Similar legal liability of au pairs and exchange students	Yes
Legal liability of people living in the same household and the nursing staff	Yes



Working as a childminder (paid and voluntary)	Yes
Home and property	Among other things for an owner-occupied home with a maximum of two self-contained apartments
Photovoltaic and solar thermal installation	Yes, as long as the installation is located on the enclosed home and property
Contractor's protective liability	Up to € 100,000 building sum per building project
Damage to rented property	€ 1,000,000*
Dog owner liability insurance for trained guide dogs	Yes, if the insured has a disabled person's pass (class BI)
Occasionally looking after other people's dogs	Yes, if done as a favor
Occasional use of other people's boats	Yes, if its engine has no more than 55 KW/75 HP
Use of motor vehicles up to a speed of 6 km/h (e. g. motor vehicles for the handicapped, children's vehicles)	Yes
Use of trailers	Yes, if there is no obligation to insure the trailers and if they are not connected to a motor vehicle
Use of self-propelled working machines up to a speed of 20 km/h (e. g. riding mowers, snow ploughs)	Yes
Use of motor vehicles and trailers without obligation to insure on private roads and grounds	Yes
Losses occurring abroad (within Europe)	Unlimited duration of stay
Losses occurring abroad (outside Europe)	Unlimited duration of stay
Security deposit in case of losses occurring abroad	€ 25,000*
Federal Water Act (WHG) residual risk and WHG equity-to-fixed-assets ratio for small containers (individual containers up to 60 l)	Yes, up to a maximum of 1,000 l holding capacity. The insurance cover expires if the quantity limitation is exceeded.
Loss of key risk (other party's private and business keys)	€ 30,000*
Property damage caused by a favor	€ 10,000*
Bad debt losses	Yes
Damage due to data exchange and internet use	€ 1,000,000*
Maximum compensation in case of infringement of right to a name or personal rights	€ 200,000
Special regulations for professional liability insurance	Excluded are claims for compensation from accidents by persons who work directly or indirectly for the policyholder, as far as such accidents are considered to be occupational accidents according to German Social Security Acts or foreign laws. Claims from §640 par. 1 National Social Insurance Code (RVO) are covered as long as they are made against the legal representative of the policyholder and persons he/she hired to lead or monitor the insured company or part of it.
Special regulations for insurance cases in the USA, Canada and countries with US legislation	In the event of insurance cases in the USA, Canada and countries where US legislation is applied, the insurer's costs will be charged as benefits to the sum insured. Costs are: lawyer's fees, expert's fees, witness fees and court fees; expenses to avoid or minimize the damage in case of a claim or after a claim is made as well as costs to calculate the damage and travel expenses not accruing to the insurer himself. This also applies if the costs resulted from an instruction by the insurer. The policyholder's deductible for the aforementioned costs is 10%.
Liability claims among co-insured persons	Any claims among co-insured persons are covered.
Subsidiary coverage	If other private liability insurances apply for the persons mentioned, insurance cover only applies if and insofar as the other insurer does not have to pay.

* Sublimit within the basic sum insured



Benefit exclusions AIDWORKER-H

There is no insurance cover within the liability insurance, among other things:

for claims, even if they are statutory claims, of fulfillment of contract, claims for subsequent performance, claims from self-remedy of defects, withdrawal, reduction, claims for compensation instead of benefits;

for damages caused to be able to carry out the subsequent performance;

for cancellation of use of the subject matter of the contract or for the absence of success owed by the contractual performance;

for compensation of futile expenses relying upon the orderly fulfillment of the contract;

for compensation of financial losses due to delay of performance;

for other compensations taking the place of the fulfillment.

Premium AIDWORKER-H

Tariff	Premium
AW-H2 – People who perform activities involving normal duties (missionaries, teachers, volunteers without caregiving, honorary workers) and special responsibilities (technicians, nursing professionals, craftsmen, etc.).	€ 0.15 per person per day
AW-H3 – People who carry out activities with a very high level of responsibility (construction and project managers, doctors, pilots, etc.)	€ 0.30 per person per day
AW-H6 – Insured persons' children during their education/training in Germany	€ 0.15 per person per day
AW-H7 – free co-insurance of children and relatives of the main insured person	€ 0.00 per person per day

Conditions

AIDWORKER-H

Basic conditions

General Liability Insurance Conditions (AHB 0372 01.2009) in connection with the Special Liability Insurance Conditions AW-H of Dialog Versicherung AG consisting of:

- Special Conditions and Risk Description of Personal Liability Insurance
- Special Conditions and Risk Descriptions of Business/Professional Liability Insurance
- Additional Conditions of Business Liability Insurance for the Users of Internet Technologies
- Supplemental Special Conditions of Personal Liability Insurance

Please note that this information is not conclusive. For the exact benefits and benefit exclusions, please refer to the general conditions of insurance which can be found at www.aidworker.de. This English translation may be used for information purposes only; the German wording prevails in case of litigation.

Please feel free to contact us with any further questions. You can contact us at:

DR-WALTER GmbH
Eisenerzstrasse 34
53819 Neunkirchen-Seelscheid
Germany

T +49 2247 9194-21
F +49 2247 9194-306

international@dr-walter.com
www.dr-walter.com