

## AIDWORKER-KT (AW-KT) – Description of benefits – Sick pay

Tariff	AIDWORKER-KT
<b>Insurance</b>	International daily sickness allowance (sick pay)
<b>Insurer</b>	HanseMerkur Reiseversicherung AG
<b>Area of validity</b>	Global
<b>Insurable group of people</b>	Insurance for development workers, specialists and other helpers staying abroad as full-time employees or on a fee-based contract for at least 12 months as part of development cooperation
<b>Maximum age</b>	66 years. Insurance cover ends when the insured turns 67 (also applies to already existing contracts)
<b>Insurable stays abroad</b>	Business trips
<b>Term of the insurance</b>	12 months - 5 years
<b>Emergency telephone</b>	Dr. Walter claims department during regular business hours
<b>Claims handling</b>	Dr. Walter claims department
<b>Early termination</b>	Possible
<b>Extension</b>	Possible up to a maximum duration of 5 years
<b>Cover in conflict areas</b>	Yes
<b>Benefit in the event of pandemics</b>	Yes
Benefits	AIDWORKER-KT
<b>Scope of insurance</b>	HanseMerkur, represented by Dr. Walter GmbH, provides insurance cover against loss of earnings as a result of acute illnesses or accidents abroad. In case of an insured event resulting in the inability to work, it guarantees a daily sickness allowance. Existing illnesses are covered if the unexpectedly become acute.
<b>Insured event</b>	An insured event takes place when a doctor diagnoses inability to work during a necessary medical treatment. The insured event starts with the treatment; it ends when there is no longer an inability to work according to medical findings.
<b>Definition of inability to work</b>	<p>Inability to work, as defined by the present insurance conditions, means that the insured temporarily cannot carry out his/her profession in any way according to medical findings and that he/she does not carry out such professional activities or any other employment.</p> <p>An illness that appears during treatment and is then treated or an accident-result, during which inability to work is medically diagnosed, only constitutes a new insured event if it is in no way caused by the aforementioned first illness or accident result. If the inability to work is caused by several illnesses or consequences of an accident at the same time, the daily sickness allowance is only paid once.</p> <p>Should several insured events with several resulting or overlapping cases of inability to work result in the termination of the employee's right to sick pay, the waiting period in such cases will be added up for the continued period of inability to work. The insured daily sickness allowance will then be paid as of the time when the insured no longer receives sick pay, but at the earliest after the agreed waiting period.</p>
<b>Duration of benefits</b>	The obligation to perform of HanseMerkur, represented by Dr. Walter GmbH, starts on the first day of the inability to work plus 42 days without payment (waiting period). The obligation to perform ends when the insured is fit for work again or with the end of insurance cover for this insured event, but not later than with the expiration of the agreed benefit period for this tariff with a duration of 546 days (78 weeks) including the waiting period.
<b>Qualification for benefit</b>	Payment of daily sickness allowance requires that the insured is treated by an accredited and licensed doctor abroad or at a hospital while the inability to work lasts.
<b>Benefit amount</b>	<p>The amount of payable sickness allowance is 90% of the average net income of the last 12 months with the same employer. Extraordinary payments such as Christmas bonus, holiday pay, royalties or other bonus payments are not considered in the calculation. If the insured has not yet worked 12 months in his/her current job, the net income is calculated on the basis of his/her existing months of employment. The sickness allowance is limited to a maximum of € 200 per calendar day.</p> <p>If the insured is also entitled to a daily sickness allowance from another contract or funding agency, his/her entitlement from this contract is reduced according to Number 3 (VB-KV 2009 (MIA-KT)) – irrespective of potential entitlements to hospital daily benefits – in such fashion that sickness allowance is only paid up to the amount stipulated under Number 3 (VB-KV 2009 (MIA-KT)).</p>



<b>Benefit exclusions</b>		<b>AIDWORKER-KT</b>
<b>Unless agreed otherwise, no benefits are paid:</b>		
1.		in case of inability to work during statutory prohibitions of employment for employed women and women in childbed (maternity leave);
2.		in case of an HIV infection/AIDS and its results;
3.		in case of cancer or benign tumors that needed treatment within the last five years prior to or at the start of the insurance cover;
4.		in case of existing illnesses or consequences of an accident the insured suffers from and as a result of which he/she has received medical or therapeutic advice or treatment in the last 12 months prior to the start of insurance cover. This restriction only applies if the insured event takes place within the first 24 months after the start of insurance cover and is connected on a cause-effect basis with the aforementioned existing illnesses or consequences of an accident;
5.		in case of illnesses, including their resulting effects, and in case of consequences of an accident caused by war or accepted as damages from military service and not explicitly included in the insurance cover;
6.		in case of illnesses or accidents, including their consequences, caused by intent and in case of withdrawal measures, including withdrawal treatments;
7.		during a stay at a health spa or resort – even in case of a stay at a hospital.  This restriction does not apply if the insured has his/her permanent residence at such a location or if the insured becomes incapable to work because of an acute illness independent of the original purpose of the stay, or an accident that happened on site during a temporary stay, as long as a return home is not possible according to medical findings.

<b>Premium and conditions</b>		<b>AIDWORKER-KT</b>
<b>Premium</b>		<b>€ 0.99 per person per day</b>
<b>Basic conditions</b>		General insurance conditions of HanseMerkur Reiseversicherung AG for international daily sickness allowance for business travelers and expatriates (VB-KV 2009 (MIA-KT))

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](http://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**

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