

AIDWORKER-PLUS (AW-PLUS) Description of benefits

Tariff	AIDWORKER-PLUS (AW-PLUS)
Valid from	01.01.2017
Insurance	Central
Area of validity	Global
Insurable group of people	Overseas health insurance for professionals and other assistants abroad who are not covered by the German Aid Workers Act (EhFG)
Insurable stays abroad	Private and business trips
Home country coverage	Insurance cover lasts for up to 4 months. This term is extended if departure is not possible for medical reasons as well as if the aid worker has to temporarily cut short his stay in the country of assignment on the advice of the policyholder for political reasons (conflict situations)
Term of the insurance	Unlimited
Emergency telephone	Multilingual 24-hour emergency number
Claims handling	Dr. Walter claims department
Early termination	Possible
Extension	Possible
Right to further insurance	If there has been continuous insurance cover for at least three months and the insured person withdraws from the group contract, then provided that he has both a place of residence and a bank account in Germany he has the right to be included in the basic tariff in accordance with Section 193 (5) of the Insurance Contract Act (VVG)
Cover in conflict areas	Yes
Benefit in the event of pandemics	Yes

Benefits	AIDWORKER-PLUS (AW-PLUS)
Outpatient medical treatment	100% of the costs, transport for initial treatment in the event of an accident/emergency
Medication and dressings	100%
Medical aids	100% for medically necessary aids according to the catalogue of aids as well as benefits for the following as prescribed: vision aids up to 200€ within two insurance years, wheelchairs up to 675€, orthopaedic shoes up to 100% after deducting an excess of 75€ once per insurance year
Inpatient treatment	100% of the costs for accommodation and care in hospital. (In Germany general nursing care category without treatment by senior consultants and optional benefits)
Rooming in	Expenses for accommodation and board in the hospital shall also be met for an accompanying person for the duration of the inpatient treatment of a child who has not yet attained the age of 14
Dental treatment	100%
Dental prostheses	50% up to a maximum of 2,500€ for accidents per insurance year, for all other insured events 50% up to a maximum of 1,300€ per insurance year after deducting the insurance benefit for dental treatment (III. paragraph 3.1) for the same insurance year
Return transport	100%, if medically necessary. (Also due to psychological conditions)
Repatriation of jointly insured children	100% of the necessary costs up to a maximum of 5,000€ for the repatriation of jointly insured children under the age of 16 years as long as all adult fellow travellers who are also insured according to this tariff are or have been transported home or have died
Preventative medicine	Yes, according to the statutory programmes established in Germany
Vaccinations	100% reimbursement for vaccinations against diphtheria, hepatitis B, influenza, haemophilus influenzae B, pneumococcal infection, whooping cough, communicable polio, measles, mumps, rubella, tuberculosis, tetanus, rabies, tick-borne encephalitis as well as other vaccinations which are necessary or required for a planned journey up to 100%
Rehabilitation treatment	Yes. Medically necessary rehabilitation treatment (follow-up treatment)
Pregnancy/childbirth	100% of the costs for examinations and medically necessary treatment due to pregnancy, miscarriage and childbirth; up to 80% for a flight to the country of residence and return flight to the country of departure in economy class up to a maximum of 2,000€ if the birth should not take place in the country of assignment
Suicide/attempted suicide	Yes
Pre-existing conditions	Yes (no health examination necessary, no risk loading)



Excess	No
Treatment of psychological conditions	Costs for medication or medically necessary inpatient treatment in the event of acute psychological illnesses are 100% recoverable for treatment lasting up to 30 days. Psychotherapy up to a maximum of 20 sessions per year
Free choice of doctor	Yes
Funeral expenses	100% of the costs up to a maximum of 10,000€
Repatriation costs	100% of the costs up to a maximum of 25,000€
Waiting period	8 months for dental prostheses and orthodontics, no waiting period for pregnancy, childbirth, psychotherapy

Benefit exclusions	AIDWORKER-PLUS (AW-PLUS)
---------------------------	---------------------------------

No duty to provide benefit exists for:

a)	Any illnesses and their consequences, consequences of accidents and events of death which are caused by active participation in acts of war and disturbances or by professional participation in competitions arranged by associations and clubs and preparation for such competitions or which are recognised as national service injuries and are not expressly included in the insurance cover;
b)	deliberately self-inflicted illnesses and accidents including their consequences as well as for withdrawal measures including withdrawal treatments;
c)	treatment by doctors, dentists and in hospitals whose invoices the insurer has excluded from reimbursement for significant reasons if the insured event occurs after the policyholder has been notified of the benefit exclusion. If an insured event is pending at the time of the notification, there shall be no duty to provide benefit for any expenses incurred after the expiry of three months following such notification;
d)	spa and sanatorium treatment and rehabilitation treatment provided by statutory rehabilitation providers if the tariff does not provide otherwise;
e)	treatments at a spa or health resort. The restriction does not apply if treatment becomes necessary during a temporary stay due to an illness which is not related to the purpose of the stay or due to an accident which occurred there. The duty to provide benefit exists as long as departure is impossible according to medical opinion. The restriction also does not apply if the treatment takes place at the spa or health resort or in its immediate proximity due to the policyholder's place of residence;
f)	treatment and the provision of other services by the insured person's spouse or life partner, parents or children. Proven material costs shall be reimbursed according to the tariff;
g)	accommodation necessitated by the need for long term or short term care.

Premium and Conditions	AIDWORKER-PLUS (AW-PLUS)
-------------------------------	---------------------------------

Premium	5.50€ per person per day
Basic conditions	The general conditions of insurance for the Overseas Health Costs Risk Group Insurance Dr-Walter 2013 (AVB-AKK-RGR-DRW 2013) in conjunction with the AIDWORKER-PLUS (AW-PLUS – 010117) tariff sheet shall apply.

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

Versicherungsmakler (Insurance Brokers)
Eisenerzstrasse 34
53819 Neunkirchen-Seelscheid
Germany

T +49 (0) 2247 9194 -21
F +49 (0) 2247 9194 -20

gruppenvertrag@dr-walter.com
www.dr-walter.com