



## Information sheet on insurance for harvest workers and seasonal workers

This information sheet provides you with a brief overview of the main contents of your insurance and represents an excerpt from the insurance benefits. Only the contents and the wording of the insurance conditions and the insurance policy are legally binding. For exclusions and limitations of benefits, please refer to the relevant sections of the tariff and general terms and conditions of insurance.

### When traveling abroad:

Travel health insurance	
Medical expenses for outpatient and inpatient treatment if medically necessary and unavoidable	100 %
Analgesic dental treatment Simple dental fillings (amalgam fillings) and repairs of dentures Note: Orthodontics exclusion	100 % of the costs up to 2,3-times the GOZ.or. GOÄ rate
Medically necessary and medically prescribed return transport of sick patients	✓
Transfer costs in the event of death in the home country or funeral costs in the place of death	bis 10.000 €
Daily premium for travel health insurance per participant	0,45 €

### Recommended additional protection:

Our insurance package includes the following insurances:

1. Liability insurance
2. Accident insurance

This protects you against claims for damages from third parties and gives you financial support in the event of an accident.

Daily premium insurance package per participant

0,05 €

**Benefits of the insurance package:**

Travel liability insurance	
Physical injury and property damages	1.000.000 €

Travel accident insurance	
Disability without progression with a basic sum of	30.000 €
Accidental death with a sum insured	2.600 €

**Insurable group of people:**

Temporary workers not subject to compulsory insurance who are foreign nationals up to the age of 70 and who are only temporarily staying in the Federal republic of Germany as seasonal workers. In addition to harvest workers, seasonal workers such as stable workers, assistants in the catering & construction industry, farm workers, nursing staff etc. can also be insured.

**Important information:**

Persons up to the age of 70 are eligible for insurance.

EU citizens can work as seasonal workers in Germany at any time. They are treated the same as domestic persons and do not require a work permit.

Seasonal workers from third countries can only be employed if a corresponding placement agreement exists between Germany and the third country. Maximum insurance period is 91 days.

**Special arrangements:**

- For seasonal workers from Georgia, placement takes place exclusively through the Central Foreign and Specialist Placement Office of the Federal Employment Agency.
- Until 31.12.2023 there is also a special regulation for citizens from western Balkan countries (Albania, Bosnia and Herzegovina, Kosovo, Macedonia, Montenegro, Serbia). Seasonal workers can obtain a residence permit in Germany for any kind of employment except for temporary work. In addition, it is prerequisite that a binding job offer can be presented and that all conditions under visa law are met.

**Contact and registration**

Comprehensive information and the terms and conditions of insurance can be found on our website at <https://www.bernhard-travel-insurance.com/harvest-workers-insurance/>

There you can also calculate and conclude the insurance directly online.  
Please also scan the QR code for this purpose

Please report damage immediately using our online claim reporting system at:  
<https://www.bernhard-reise.com/sa-sos/>



If you have any questions, the staff of BERNHARD Reiseversicherungsmakler GmbH will be happy to help you.

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