

Information sheet on individual travel insurance

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.

Basic insurance coverage:

When traveling abroad:

Foreign health insurance	
Medical expenses for outpatient and inpatient treatment if medically necessary and unavoidable	100 %
Analgesic dental treatment Simple fillings and repairs of dentures up to 100%. Note: Orthodontics exclusion	max. 500 € (not for existing dental damage)
Repatriation costs for further treatment in the home country	if medically reasonable and justifiable
Transfer costs in the event of death	up to 25.000 €
Daily premium for health insurance per participant	
1. Until 34 years	0,99 €
2. 35 – 64 years	1,25 €
3. From 65 years	2,10 €
Daily premium for travel to the USA / Canada	
4. Until 34 years	2,50 €
5. 35 – 64 years	2,70 €
6. From 65 years	4,20 €

For travel within Germany:

Insurance package (optional for travels abroad)

Our insurance package includes the following insurances:

1. Liability insurance
2. Accident insurance and
3. Legal expenses 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

1. Until 34 years	0,26 €
2. 35 – 64 years	0,28 €
3. From 65 years	0,35 €

Benefits of the insurance package:

Travel liability insurance	
Physical injury and property damages	5.000.000 €
Financial losses	1.000.000 €
Damage to rented immovable property	500.000 €
Damage to rented movables (motor vehicles of all types are excluded) Deductible 50 € per insured event	1.000 €
Key loss Deductible 150 € per insured event	2.000 €
Travel accident insurance	
Disability benefit	55.000 €
At 100% disability (progression 225%)	123.750 €
Death benefit	
1. Under 18 years:	10.000 €
2. Over 18 years:	25.000 €
Daily hospital allowance with convalescence benefit	10 €
Salvage costs	5.000 €
Travel legal protection insurance	
Judicial and extrajudicial assertion of claims for damages	✓
Defense in criminal proceedings or administrative offenses for labor and social law proceedings	✓
Sum insured	1.000.000 €

Extend your insurance coverage:

Additional insurances for travel at home and abroad:

Additional liability coverage for internship damage (supplementary to the insurance package)	
Participation in job-specific internships	
In the context of a study or Erasmus-Plus program: Physical injury and property damages	up to the agreed coverage amount of the liability insurance for physical injury and property damage
Outside of a study or Erasmus-Plus program: Physical injury and property damage lump sum: Deductible per insured event	10.000 € 100 €
Daily premium for additional liability coverage for internship damage	0,12 €

Travel Cancellation Insurance	
Undertaking of the cancellation costs	✓
Return travel costs exceeding the travel price (in case of trip cancellation)	✓
Premiums per travel price and age:	From the tour price
With deductible (20% min. 25 €)	
1. Up to 64 years and 3.000 € travel price	2,2%
2. Up to 64 years and 10.000 € travel price	2,4%
3. Up to 64 years and 15.000 € travel price	3,5%
4. From 65 years up to 3.000 € travel price	3,1%
5. From 65 years and 10.000 € travel price	4,7%
6. From 65 years and 15.000 € travel price	5,2%
Without deductible	
7. Up to 64 years and 3.000 € travel price	2,9%
8. Up to 64 years and 10.000 € travel price	3,1%
9. Up to 64 years and 15.000 € travel price	4,1%
10. From 65 years up to 3.000 € travel price	3,8%
11. From 65 years and 10.000 € travel price	5,5%
12. From 65 years and 15.000 € travel price	5,8%

Corona quarantine additional insurance (supplementary to travel cancellation insurance)
Insured events:
In the case of the insured person, in the case of persons living in a domestic community with the insured person and in the case of insured persons who have booked and insured a trip together with another person,
3. there is a suspicion of infection with the coronavirus (COVID-19). This applies if, for this reason, domestic isolation (quarantine) becomes necessary as a result of an official measure (e.g. order) based on a legal basis (e.g. decree).

4. An infection with the coronavirus (Covid-19) has been diagnosed. This applies if, for this reason, home isolation (quarantine) becomes necessary as a result of an official measure (e.g. order) or an order by an authorized third party (e.g. doctor) based on a legal basis (e.g. prescription).

Deductible	20%, min. 25 €
Premium per trip:	From the tour price
1. Up to 64 years and 3.000 € travel price	1,1%
2. Up to 64 years and 10.000 € travel price	1,2%
3. Up to 64 years and 15.000 € travel price	1,7%
4. From 65 years up to 3.000 € travel price	1,4%
5. From 65 years and 10.000 € travel price	2,0%
6. From 65 years and 15.000 € travel price	2,4%

Baggage insurance

Damage and loss due to transportation, force majeure, theft, fire, water	✓
Ski breakage risk (except for rented, borrowed or leased skis).	✓
Camping Risk	✓
Sum insured per participant	3.000 €
Sum insured own musical instruments	1.000 €
Daily premium for baggage insurance	0,28 €



Important information:

The registration for the travel cancellation insurances must be made at least 14 days before the start of the trip. A cancellation of these insurances is no longer possible retroactively.



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/travel-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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