

**Summary of benefits  
Berlin Direkt / DR-WALTER CONCEPT EASY and CONCEPT PLUS**

**1. Medical Insurance Abroad**

Coverage is granted for sudden and unforeseen illnesses or accidents which occur during the stay abroad.  
The most important benefits are:

In-patient and out-patient treatment including operations	unlimited
Drugs, medicines and bandages	unlimited
Dental treatment for the relief of pain including simple fillings as well as repairs to restore the function of dentures and replacement teeth per insured event up to	500€
Medically necessary dental treatment as a result of an accident per insured event up to	1,000€
Out-patient first-response medical care of psychological illnesses up to a total of	1,500€
In-patient emergency medical treatment for mental and psychological disorders occurring for the first time, up to a total of	20,000€
Transportation costs to the next hospital with recognised emergency medical services	unlimited
Medically effective and reasonable evacuation of the insured person to his or her place of residence	unlimited
Repatriation of the insured person in case of death	unlimited
<b>General excess per case</b>	<b>0€</b>
<b>Excess only for stays in the USA: for treatment in the Emergency Room; the excess is waived in case of medical necessity or subsequent in-patient treatment</b>	<b>250€</b>

**2. Medical emergency assistance and full assistance coverage**

**Assistance services in case of emergency**

Information about medical care	service
Dispatch of medicines	costs of dispatch
Cost payment guarantee/settlement	15,000€
Lost/theft/robbery of travel funds and travel documents, loan up to	1,500€
Organisation and advancement of costs of lawyers and interpreters up to	3,000€
Organisation and advancement of bail up to	12,500€
Hospital visit of a person close to the insured person if hospitalisation looks likely to last more than 2 days within Europe and 5 days outside Europe.	Transportation costs; hotel costs up to 70€ per day, up to a maximum of 7 days
Interruption of insured stay due to severe illness or accident of family members in case of in-patient treatment of more than 5 days.	Transportation costs

**3. Accident Insurance**

Disablement	Up to 100,000€
Death	10,000€
Rescue and recovery costs	5,000€

**4. Personal Liability Insurance**

Bodily injury/material damage, up to	1,000,000€
Furniture and fittings in the household of the host family	10,000€
<b>Excess in case of damage to property</b>	<b>50€</b>



## 5. Luggage Insurance

Theft, robbery, loss and damage of luggage up to	2,000€
Valuables up to	1,000€
IT equipment and software incl. accessories up to	500€
Sports equipment up to	500€
Presents and souvenirs up to	200€
Replacement purchases in case of luggage delay	250€
<b>Excess per insured case</b> (not in case of luggage delay)	<b>50€</b>

The insurance policies CONCEPT EASY and CONCEPT PLUS are travel insurance solutions for participants in cultural exchange programs.

The insurance coverage is underwritten by BD24 Berlin Direkt Versicherung AG, Berlin, Germany.

The maximum period covered by the policy CONCEPT EASY is 42 days. The maximum period covered by the policy CONCEPT PLUS is 365 days. Medical coverage does not apply in the country where the insured person has his or her permanent residence.

This document gives an overview of the most important benefits. The exact regulations and exclusions can be found in the insurance conditions AVB\_Concept\_2021 DR-WALTER GmbH.

This document is for information purposes only; the German wording prevails in case of litigation.

### Please refer to your contact person for questions on the insurance coverage:



**Claudia Reichstein**

claudia.reichstein@dr-walter.com

T +49 2247 9194-734

DR-WALTER GmbH

Eisenerzstrasse 34

53819 Neunkirchen-Seelscheid

Germany