

Classic

Germany 

Annual worldwide coverage for emergency medical assistance and expenses covering necessary medical costs in event of emergency whilst travelling - suitable for Classic Cards

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> 1. Cover while travelling personal or for business 2. Cover applies worldwide (except for medical expenses - Abroad Only)
Use of card	Payment for trip to have been made on valid card (except Medical expenses)
Duration of cover	Annual cover
Key exclusions or eligibility criteria	<ol style="list-style-type: none"> 1. Medical Expenses only covered abroad 2. Pre-existing medical conditions excluded

Travel				Main Exclusions. Not exhaustive. General exclusions on top
Emergency Medical Assistance and Expenses		Limits	Excess	
Emergency Medical Expenses (inpatient/outpatient)	Reimbursement of the necessary and prescribed medical treatment abroad resulting from injury or acute illness.	Unlimited per beneficiary per event per year	NIL	Any medical treatment costs which are the reason for the trip; any costs in relation to a pre-existing, diagnosed and/or treated illness or accident that was diagnosed prior to the subscription of the bank account or booking trip; accidents caused by drugs or alcohol; suicide, vaccination costs, implants; childbirth; curative treatments; medical/ surgical and pharmaceutical expenses incurred in the country of residence, abortion; cosmetic surgeries; any injuries resulting from the practice of High Risk activity; Any medical expenses in country of residence
Emergency Dental Expenses	(Doctor's visit, hospitalisation and surgical costs, prescribed medicines costs, prescribed medical transportation, emergency dental expenses to relieve pain)	Unlimited per beneficiary per event per year	NIL	
Medical repatriation / evacuation	Medical repatriation and services to home country and transport to nearest hospital due to injury or acute illness	Included	NIL	
Body repatriation	Repatriation of remains from location of death to burial place home of residence or in country of death and funeral costs	Included (800 € funeral costs)	NIL	
Return of travel companion	Making arrangements and paying for the return travel of the remaining travelling companions	Included	NIL	
Return of dependents	Making arrangements and paying for the return travel of the remaining dependents or for a round trip for a family member in case no other insured adult member is present during trip to return to home country with them	Included	NIL	
Early return of the Insured	Making arrangements and paying for return travel to home before the end of trip planned due a covered unforeseen event such as severe injury or illness or death of a family member, damage to property	Included	NIL	
Medical coordination and booking	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals	Included	NIL	
Reimbursement of telephone costs	Reimbursement of telephone expenses corresponding only to calls to or from Allianz Assistance in the sole case of a service being organized by us for covered events.	70 € per event	NIL	
Travel Assistance Provide emergency travel assistance before & during trip 24/7	Call centre info service: e.g. Finding a Doctor or Medical Facility Legal assistance and advance expenses: e.g. in case you have a car accident while travelling abroad, finding a lawyer and legal lawyer expense advance	Information only Service Advance 900 € per beneficiary per covered event and per year	NIL	



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Pricing per package and per card. Pricing in EUR, excluding IPT.

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