


## Premium 1

Germany 

Annual worldwide coverage for emergency medical assistance incorporating cover for trip curtailment, cancellation and also missed departure - suitable for Premium cards

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> <li>1. Cover while travelling personal or for business</li> <li>2. Cover applies worldwide (except for medical expenses - Abroad Only)</li> </ol>
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"> <li>1. Medical Expenses only covered abroad</li> <li>2. Pre-existing medical conditions excluded</li> </ol>

Travel		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Trip Cancellation</b>	Reimbursement of cancellation or modification costs that apply in case of Trip cancellation before departure due to covered listed unforeseen circumstances (e.g: death or injury or illness of the beneficiary; death or injury or illness of person at risk; professional constraints; residence inhabitable; vaccination issue)	Up to 5,000 € per beneficiary per year Max 8,000 € per event when several beneficiaries are concerned	20% min 100 €	Up to 7,500 € per beneficiary per year Max 12,000 € per event when several beneficiaries are concerned	20% min 100 €	Up to 10,000 € per beneficiary per year Max 15,000 € per event when several beneficiaries are concerned	20% min 100 €	Pre-Existing medical conditions: unstable illnesses or injuries that were diagnosed before booking the Trip; A mental or nervous health disorder, such as Alzheimer's disease, anxiety, dementia, depression, neurosis, psychosis, or their related physical symptoms Childbirth, Fertility treatments or elective abortion
<b>Trip Curtailment</b>	Reimbursement of expenses related to the uncompleted part of a trip in case this trip is interrupted due to covered listed unforeseen circumstances (e.g.: death or injury or illness of person at risk; residence inhabitable)	Up to 5,000 € per beneficiary per year Max 8,000 € per event when several beneficiaries are concerned	20% min 100 €	Up to 7,500 € per beneficiary per year Max 12,000 € per event when several beneficiaries are concerned	20% min 100 €	Up to 10,000 € per beneficiary per year Max 15,000 € per event when several beneficiaries are concerned	20% min 100 €	Any situation known before the departure E.g.: hospitalization of person at risk and exclusions relative to "Trip Cancellation"
<b>Missed Departure</b>	Reimbursement of additional transportation costs or rebooking fees if the initial flight is missed due to a covered event the fees (e.g. vehicle breakdown, traffic accident, public transportation failure)	Up to 500 € per claim per beneficiary Max 1,250 € per event when several beneficiaries are concerned	NIL	Up to 1,000 € per claim per beneficiary Max 2,500 € per event when several beneficiaries are concerned	NIL	Up to 2,000 € per claim per beneficiary Max 3,500 € per event when several beneficiaries are concerned	NIL	

Travel Accident		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
	Payment of sum in case of an Accident occurred during the Trip on a 24-hour basis leading to total and permanent invalidity or death	75,000 € per claim per beneficiary 150,000 € per event when several beneficiaries are concerned	NIL	75,000 € per claim per beneficiary 150,000 € per event when several beneficiaries are concerned	NIL	75,000 € per claim per beneficiary 150,000 € per event when several beneficiaries are concerned	NIL	Any damage to health if not caused by an accident; All kind of illness; Suicide or any intentional self-harm accident; Accidents caused by mental disturbance or impaired consciousness, strokes, cramps or heart attacks or due to the influence of drugs or alcohol + Public transportation accident
<b>Travel accident cover on public transport</b>	Payment of sum in case of Public Transportation Accident during the Trip leading to total and permanent invalidity or death	130,000 € per claim per beneficiary 260,000 € per event when several beneficiaries are concerned	NIL	150,000 € per claim per beneficiary 300,000 € per event when several beneficiaries are concerned	NIL	300,000 € per claim per beneficiary 500,000 € per event when several beneficiaries are concerned	NIL	Any public transportation accidents caused by mental disturbance or impaired consciousness, strokes, cramps attacks or due to the influence of drugs or alcohol Any public transportation accidents whilst intentionally committing a crime or any accident incurred as an operator or crew member of any mean of public transport; Claims when flying or travelling in any military vehicles Damages suffered as a consequence of a negligence or any Public transportation accident occurred as a consequence of a war, riot, act of terrorism or any unmistakably dangerous actions;

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Emergency Medical Expenses (inpatient/ outpatient)</b>	Reimbursement of the necessary and prescribed medical treatment abroad resulting from injury or acute illness. (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	Unlimited per beneficiary per event per year	NIL	Unlimited per beneficiary per event per year	NIL	See general exclusions; Any medical expenses in country of residence
<b>Emergency Dental Expenses</b>		Unlimited per beneficiary per event per year	NIL	Unlimited per beneficiary per event per year	NIL	Unlimited per beneficiary per event per year	NIL	
<b>Medical repatriation / evacuation</b>	Medical repatriation and services to home country and transport to nearest hospital due to injury or acute illness	Included	NIL	Included	NIL	Included	NIL	See general exclusions
<b>Body repatriation</b>	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	Included (800 € funeral costs)	NIL	Included (800 € funeral costs)	NIL	See general exclusions
<b>Return of travel companion</b>	Making arrangements and paying for the return travel of the remaining travelling companions	Included	NIL	Included	NIL	Included	NIL	See general exclusions
<b>Return of dependents</b>	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	Included	NIL	Included	NIL	See general exclusions

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Transport to bedside</b>	Making arrangements and paying for a return ticket and hotel for a family member in case of hospitalization of the beneficiary	1/ If Hospital >10 days 2/ 100 €/night (7 nights)	NIL	1/ If Hospital >10 days 2/ 125 €/night (10 nights)	NIL	1/ If Hospital > 7 days 2/ 200 €/night (10 nights)	NIL	See general exclusions
<b>Early return of the Insured</b>	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	Included	NIL	Included	NIL	See general exclusions
<b>Medical coordination and booking</b>	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals	Included	NIL	Included	NIL	Included	NIL	See general exclusions
<b>Reimbursement of telephone costs</b>	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.	Up to 100 € per event irrespective of the number of beneficiaries	NIL	Up to 150 € per event irrespective of the number of beneficiaries	NIL	Up to 300 € per event irrespective of the number of beneficiaries	NIL	See general exclusions
<b>Travel Assistance Provide emergency travel assistance before and during trip 24/7</b>	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 2,000 € per beneficiary per covered event and per year	NIL	Information only Service Advance 3,000 € per beneficiary per covered event and per year	NIL	Information only Service Advance 5,000 € per beneficiary per covered event and per year	NIL	Any expenses reimbursement

## Premium 1

Germany 

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

Premier

Germany 28.41 €

Platinum

Germany 36.47 €

Infinite

Germany 50.36 €