

Insurance for Inbound Students in Germany

In accordance with the Rotary exchange rules all students have to have a **Health and Liability Insurance**. The German Rotary District Governors have decided that all Inbound students coming to Germany have to be insured with the German Insurance Company Hanse-Merkur Versicherungs aG.

The insurance has to be bought online before the arrival in Germany; the Guarantee Form only can be returned after the student has bought insurance. It is a contract between the parents/legal guardians of the exchange student and the HanseMerkur Versicherungs AG. Please read the insurance conditions of HanseMerkur carefully; include the travel days from the home country to Germany (departure day) and trip home (arrival day). The insurance covers the trip to/from Germany (border crossing).

Details and enrolment, see: <http://www.rotary-jugenddienst.de/jugenddienst/versicherungen/index.php>

Versicherungsschutz für Austauschprogramme von ROTARY- International (Inbound - Outbound)	Insurance Cover for Rotary International Exchange Programs (Inbound – Outbound)
<p>A Krankenversicherung</p> <ul style="list-style-type: none"> • ambulante Heilbehandlung inkl. Medikamente • stationäre Heilbehandlung (allgemeine Pflegeklasse) • medizinisch notwendiger Transport ins Krankenhaus • schmerzstillende Zahnbehandlung (bis 500 € zu 100% von 501 € bis 1.250 € zu 75% je Aufenthalt) • medizinisch notwendiger Rücktransport ins Heimatland • Rückführung im Todesfall (bis 10.000 €) 	<p>A Health Insurance</p> <ul style="list-style-type: none"> • out-patient treatment by a doctor incl. medication • in-patient treatment at a hospital (general nursing class) • transportation costs to hospital for medical reasons • analgesic dental treatment – up to 500 Euro = 100 %, 501 to 1,250 Euro = 75% per stay • costs of repatriation for medical reasons • repatriation costs in event of the death of the insured person, up to € 10,000
<p>B Unfallversicherung</p> <ul style="list-style-type: none"> • Invaliditätssumme: 40.000 € • Todesfallsumme: 10.000 € 	<p>B Accident Insurance</p> <ul style="list-style-type: none"> • Disablement: 40,000 € • Death: 10,000 €
<p>C Haftpflichtversicherung</p> <ul style="list-style-type: none"> • Personenschäden: 1.000.000 € • Sachschäden: 200.000 € • Mietsachschäden 25.000 € • Abschiebekosten 1.000 € 	<p>C Liability insurance</p> <ul style="list-style-type: none"> • personal injury 1 million € • property damage 200,000 € • damage to rented property 25,000 € • deportation costs 1,000 €
<p>D Assistance - Leistungen</p> <ul style="list-style-type: none"> • Familienmitglied zum Krankenbett des Versicherten: Kostenübernahme bis 2.500 € • Rückreise ins Heimatland im Falle des Todes von Eltern oder Geschwistern : Kostenübernahme bis 1.000 € 	<p>D Assistance Benefit</p> <ul style="list-style-type: none"> • Family member to sickbed of the insured up to 2,500 € • Return trip to home in case of death of parent or sibling up to 1,000 €
<p>Prämie</p> <p>Krankenversicherung 12 Mon. = 330 € + verpflichtend</p> <p>Haftpflicht-, Unfall-, Notfallversicherung. = 30 € p.a.</p>	<p>Premium</p> <p>Health Insurance 12 months = 330 € + obligatory</p> <p>Liability-, Accident-, Emerg. Insurance = 30 € p.a.</p>