

# Private Health Insurance

## Insurance Product Information Document

### DKV Luxembourg S.A. - Product: VISIT

With this information sheet you receive a compact overview regarding the insurance according to the above-mentioned tariff and the benefits included. This information sheet is not complete and the examples given below are only an extract of the total benefit catalogue. The entire content is listed in the following documents:

- Your insurance application and our offer
- The insurance policy and any further stipulated agreement
- The General terms and conditions of insurance GCI
- The tariff conditions of the insured tariff

Please read carefully all of the documents in order to be fully informed on your insurance cover.

## What type of insurance is it?

Travel Insurance for journeys to the Grand Duchy of Luxembourg



### What is insured?

#### Outpatient treatment

- ✓ Medical treatment
- ✓ Drugs and dressings
- ✓ Kinesithérapie (Physiothérapie)
- ✓ Treatment by a masseur or masseur-kinesiotherapist
- ✓ Medical aids that become necessary for the first time during a stay in Luxembourg as a consequence of an accident

#### Dental treatment

- ✓ Pain-relieving treatment
- ✓ Basic fillings

#### Inpatient treatment

- ✓ Medical costs
- ✓ Hospital services (fee per day, additional diagnostic and therapeutic services chargeable by the hospital)
- ✓ Transport to the nearest available officially licensed hospital by an officially licensed provider of rescue services

#### Other service

- ✓ Repatriation: In case of a medically required and prescribed return to the insured person's country of permanent residence, we refund the additional costs of the insured person's (but not an accompanying person's) transportation back to his/her home country – i.e., the costs that are additionally incurred for a return to the insured person's permanent residence by the occurrence of the insured event – if the additional costs caused thereby as well as the medical necessity of the return can be proven. For repatriation to the country of the insured person's permanent residence, the reimbursable additional costs are limited to a maximum amount of EUR 5,000.
- ✓ Death: Should the insured person die during his/her stay in Luxembourg, we refund the direct costs of repatriation of the deceased to the country, where he/she had his/her permanent residence, to an amount of max. EUR 5,000. In the event of burial in Luxembourg, the costs of the funeral shall be refunded up to EUR 5,000.



### What is not insured?

- ✗ Treatments in Luxembourg if the treatments were the only or at least one of the reasons for your journey;
- ✗ Diseases which were existing and known on submission of the application (including abnormalities and chronic diseases) and their consequences and for the consequences of diseases and accidents which had already come into being prior to the conclusion of the insurance
- ✗ Diseases and accidents based on intention or addiction
- ✗ Diseases and their consequences as well as consequences of accidents and cases of death that are the result of any active participation in events of war or civil commotion
- ✗ dental prostheses and dental crowns
- ✗ Psychic, psychogenic and psychosomatic diseases
- ✗ Expenses incurred for a pregnancy known to the insured person before undertaking the journey
- ✗ Insurance events that occurred prior to the commencement of insurance cover
- ✗ Expenses occurring after the termination date of insurance cover



### Are there any restrictions on cover?

- ! Insurance cover is defined by the type, extent and validity of cover described in the General Terms and Conditions of Insurance and in the Special tariff conditions of the corresponding tariff.
- ! The amount of reimbursement is limited on expenses incurred.
- ! Further limitations such as:
  - For journeys outside the Grand Duchy of Luxembourg



## Where am I covered?

- ✓ Your insurance cover is valid for treatments within the Grand Duchy of Luxembourg
- ✓ If a stay in the Grand Duchy of Luxembourg is interrupted to travel to a country within the European Economic Area (EEA) that is not the country of the traveler's permanent residence nor Switzerland, insurance coverage shall also be provided in this country for a maximum of six weeks during the term of the contract



## What are my obligations?

- The policyholder and the person insured are obliged to furnish on demand any information and documentation necessary in order to determine an insurance claim
- The insured person is obliged at our request to have himself/herself examined by a medical practitioner commissioned by us. The policy holder is obliged to pay all due premiums including taxes within due time



## When and how do I pay?

- Premium payment has to be effected immediately.
- Premium payment can be effected via credit card or via bank transfer (form for bank transfer will be handed over by DKV Luxembourg)



## When does the cover start and end?

- Insurance cover for the insured person commences in accordance with the beginning of the stay in Luxembourg stated in the policy document by the policy holder (commencement of insurance); however, not before the insurance contract has been concluded and not before premium payment has been effected.
- Insurance cover ends with the termination of the insurance. This also applies for pending insured claims.
- Insurance cover end with the return of the insured person to her country of residence, by the latest with the end of the insurance cover as stipulated in the insurance contract. This also applies for pending insurance claims.



## How do I cancel the contract?

- The insurance contract ends automatically with the termination date indicated on the policy. There is no automatic renewal of the insurance contract.