

## ACE/ Dr. Walter – Language School Worldwide

### Benefits Overview

The ACE/ Dr. Walter – Language School Worldwide Insurance Combination is an insurance plan for language students abroad.

For general information on insurance coverage please contact the provider, Dr. Walter GmbH, Germany. The insurance coverage is underwritten by ACE European Group, Limited, Germany. ACE offers excellent financial strength and stability holding an A+ Rating by Standard & Poors and A.M. Best. ACE provides a world-wide network in more than 50 countries with approximately 16,000 employees. This insurance cover applies world-wide with the exception of the home country. For those enrolled on this plan for a period of at least 3 months, there is also home country coverage for up to 4 weeks within a 12-month insurance period.

The insurance combines foreign health insurance, assistance services, foreign private liability insurance, foreign accident insurance and domestic contents and baggage insurance. The foreign health insurance is a legally independent insurance contract.

This document gives a summary of the most important benefits and exclusions. The exact regulations can be found in the corresponding part of the Travel and Education Insurance Conditions.

### 1.) Overseas Health Insurance: Policy No. 54 GE AFF 183

Insurance cover is granted in the event of sudden and unforeseen illness or injuries during the stay abroad. Important benefits are:

Costs for medical necessary treatment in case of illness and accident abroad, effective costs	unlimited
Palliative dental treatment including simple fillings and, in case of damage to false teeth, measures to restore mastication function for the protection and conservation of the remaining teeth – also max. within 12 months	1,000 EUR
Dental prostheses as a result of an accident – also max. within 12 months	2,000 EUR
Medically reasonable transportation and repatriation costs up to	100,000 EUR
Costs of mental and psychiatric treatment – outpatient – also max. within 12 months	1,000 EUR
Costs of mental and psychiatric treatment – inpatient – also max. within 12 months	2,500 EUR
Costs of other medically necessary treatment	unlimited
Deductible per claim	0 EUR

No cover is provided for costs such as:

- Sickness and disorders which existed and were known or were diagnosed at the commencement of the insurance as well as their consequences. However, cover is granted for treatments to eliminate life-threatening conditions.
- Claims resulting from the consumption or abuse of alcohol, drugs or solvents
- Aids, unless they become necessary as a result of an accident (e. g. glasses, pads)
- Dentures, pivot teeth, bridges, crowns and orthodontic treatment
- Screening, preventive examinations and vaccinations
- Abortions which are not medically necessary

**\*Important:** In case of extensive medical measures, such as in-patient treatment, out-patient computed tomography, magnetic resonance etc., please refer immediately to the insurer or the emergency service in order to obtain authorization.

## 2.) Emergency Assistance Abroad: Policy No. 54 GE AFF 183

Finding of doctors, medical labs, hospitals and drug services etc.	unlimited
Advancement of medical treatment in hospital up to	12,500 EUR
Organization & cost coverage of repatriation of remains and burial up to	10,000 EUR
Organization & cost coverage of search / rescue and salvage costs up to	5,000 EUR
Advancement in case of loss/theft/ robbery of travel means of payment up to	1,500 EUR
Organization & advancement of arising expenses for court and lawyer fees, interpreter and bails up to	2,500 EUR
Travel costs arising for a visit to the insured person by two close relatives in the event of a severe illness or accident for a maximum of two such insured events per year up to	7,000 EUR
Travel costs arising for a homeward and return journey of the insured person in the event of death, severe illness or accident of a close relative or in the event of severe damage on property at home for a maximum of two such insured events per year up to	2,000 EUR

## 3.) Overseas Personal Liability Insurance: Policy No. 54 GE AFF 184

Maximum amount for bodily injury per claim up to Maximum amount payable within 12 months	1,000,000 EUR
Maximum amount for property damage per claim up to Maximum amount payable within 12 months	2,000,000 EUR
Maximum amount payable for damage to rental property within 12 months	10,000 EUR
Deductible per claim	150 EUR

### Important:

Insurance cover includes claims of bodily injury and property damage caused to the host family of the insured person!

## 4.) Overseas Accident Insurance: Policy No. 54 GE AFF 184

The insurer provides benefits based upon the following sums if an injury to the insured person resulting from a covered accident leads to the death or the permanent disability of the insured.

Disability, max. amount	40,000 EUR
Accidental death	10,000 EUR

## 5.) Domestic Contents and Baggage Insurance: Policy No. 54 GE AFF 184

Baggage within 12 months up to Coverage of valuables up to	2.500 EUR 50%
Domestic contents, maximum within 12 months up to	2.500 EUR
Maximum replacement for loss from unattended vehicles and/ or tents	300 EUR
Maximum replacement per insured per insured item ( baggage)	250 EUR
Maximum replacement per insured item (domestic content)	250 EUR
Deductible per claim	50 EUR

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

**For general information on insurance coverage please contact the provider:**

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