

AU-PAIR INSURANCE

*> insurance for Au-pairs and Demi-pairs in
Germany resp. Austria*



KLEMMER/

WELCOME TO KLEMMER

We're glad to see that you are interested in our AU-PAIR insurance!

You are planning to accommodate an Au-Pair as a host family? You are visiting Germany/Austria as an Au-Pair? No matter in which position you are, it will definitely be an adventure for any person involved. Therefore we created an insurance coverage that is perfectly adapted to the needs of the host family as well as the Au-Pair. This makes it possible for everyone to enjoy the Au-Pair stay without any worries.

We not only offer you officially approved insurance coverage but also optimised benefits in the event of damage claims or accidents.

Benefit from our many years of experience as an expert in

all matters regarding travel insurance!

Our team ensures that you are provided with our personal consulting services and assistance. We are distinguished by our rapid service – from your product selection right through to the conclusion of insurance and consultation while contract duration.

Ideal support in the event of damage or illness is particularly important to us.

We Will Stand By You

...and we live up to the corporate philosophy of the MARTENS & PRAHL-Group. Together with more than 80 partners, we belong to the largest brokerages in Germany.

On behalf of the KLEMMER team



Daniela Gögler
Managing Partner



Karen Schumann
Managing Partner

BRIEF HIGHLIGHTS

In general

We have summarised the most important facts so that you can be informed quickly and clearly about our product portfolio.

Daily premiums

Pay no unnecessary dues caused by monthly premiums. We offer innovative premium daily rates. You pay only the exact number of days that the stay lasts.

Settlement to the exact date

Should the AU-PAIR insurance policy expire prematurely, overpaid premiums will be refunded.

Premium refund

In the tariffs *BASIC PLUS*, *PREMIUM* and *PREMIUM PLUS*: up to two months contribution, if the contract term amounts to at least 12 months, and if during the whole term of this contract no claims were made.

All from one source

From the application form to policy management to benefit/claim support – our experienced team handles everything for you.

Holiday travel

Insurance coverage – worldwide (incl. your home country) up to 6 weeks for holiday travel even in a host family.

Approved for visa and residence permit

The insurance coverage meets and exceeds the requirements of the authorities for the issuing of a visa – also for the issuing of Schengen visas.

Tariff options

Health, accident and liability insurance with tiered benefits:
BASIC PLUS, *PREMIUM* and *PREMIUM PLUS*

Accident and liability insurance (without health insurance):
LIABILITY/ACCIDENT

HEALTH INSURANCE

Direct billing with physicians and hospitals

The tariffs *BASIC PLUS*, *PREMIUM* and *PREMIUM PLUS* don't require an advanced payment neither of the host family nor of the Au-Pair.

Pre-existing illnesses

Treatments of pre-existing illnesses are insured by our tariffs *PREMIUM* (6 months waiting period) and *PREMIUM PLUS* (no waiting period).

Birth control consultation and examination

The products *PREMIUM* and *PREMIUM PLUS* also cover costs of consultation and examination.

Psychiatric illnesses

Acute initial treatment of mental and psychological disorders and psychiatric illnesses are covered.

Medical benefits for rehabilitation

Outpatient rehabilitation measures in rehabilitation facilities.

Homoeopathic treatments

For the tariffs *PREMIUM* and *PREMIUM PLUS*: pain related homoeopathic treatments by a physician in private practice are included in the insurance.

Medically reasonable return transport

Considerable additional insurance coverage. Focus is placed on the insured person's recovery options; costs are not only reimbursed in case of 'medical indication'.



PRODUCT "AU-PAIR"

ACCIDENT INSURANCE

In the event of a permanent impairment of your physical or mental ability (disability) after an accident, the insured receives compensation as well as the heirs in the event of death.

Better invalidity benefits for accident insurance

For all tariffs: better invalidity benefits on a progressive scale.

Rescue expenses

For all tariffs: rescue expenses (e. g. for the use of a helicopter) after an accident.

Cosmetic surgery

Only for the *PREMIUM PLUS* and *LIABILITY/ACCIDENT* tariffs: cosmetic surgery after an accident.

Children accident insurance

Only included in the tariffs *PREMIUM PLUS* and *LIABILITY/ACCIDENT*: Accident insurance for the host family's children; the benefit for invalidity accounts for up to € 35,000

LIABILITY INSURANCE

Damage to the host family's or lessor's premises

Only included in the tariffs *PREMIUM*, *PREMIUM PLUS* and *LIABILITY/ACCIDENT*: damage to own or rented living quarters or buildings of the host family caused by the insured is covered.

Deportation costs

Reimbursement in the event of officially induced deportation of the insured.

Loss of keys

Only for the *PREMIUM PLUS* and *LIABILITY/ACCIDENT* tariffs: reimbursement of costs for the loss of keys to the house or flat by the insured.

In any case, please observe the description of the benefits in the consumer information.

PREMIUM REFUND

Up to two months refund of your premiums

HEALTH INSURANCE

Exceeds the requirements for granting a Schengen visa

Policy service and claims processing for clear cases within 3 days

In- and outpatient treatments including operations as well as medically prescribed drugs and dressings

Doctor ordered ambulance service

Return transport to the home country when medically prudent and justifiable

Return transport to the home country as an alternative to in-patient treatment of the Au-Pair caused by serious illness

Care during pregnancy and subsequent birth

Acute first time treatment (maximum 4 days inpatient or 4 days outpatient sessions) of mental disorders and psychiatric illnesses as well as hypnosis and psychotherapy

Medical rehabilitation services (follow-up treatment)

Medically required walkers and wheel chair rental

Premium-free run-off liability for proven cases of non-transportability

GOÄ rates according to billing mode
(GOÄ = German scale of medical fees for doctors)

GOZ rates up to (GOZ = German scale of medical fees for doctors)

Dental treatment for pain relief

Repatriation or funeral expenses

Manual Therapy, massages, lymphatic drainage and the like up to € 250 for the complete contract period

Direct billing in Germany/Austria with physicians and hospitals

Contraception consultation and examination

Pain-related homeopathic treatment by a physician in private practice

Additional compensation for the host family in case of minimum 14 days in-patient stay of the Au-Pair due to an accident

Repair of previously existing dentures

Repair of previously existing dentures after an accident

Treatment of pre-existing illnesses (before contract inception)

Pain-related apicoectomy and root canal treatment, root filling included

Visit of an affiliated person in case of a hospital stay of the policyholder due to a life-threatening illness or an in-patient stay with a duration of more than 14 days

Deductible

ACCIDENT INSURANCE

Base amount of disability benefit

Full disability benefits at progressive % scale

Death benefits

Rescue/recovery expenses

Cosmetic surgery after an accident

Insurance for children's accidents (incl. full disability benefits)

LIABILITY INSURANCE

Flat rate coverage for personal injury and property damage

Damages caused through the Au-Pair occupation

Personal injuries of the host family and their children culpably caused by the Au-Pair

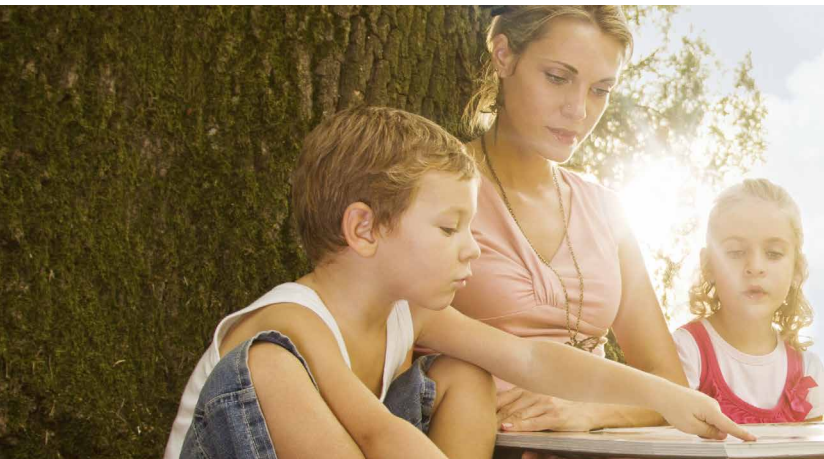
Deportation costs

Secondary liability for ordered deportation non-contributory with no time limit

Damage to own or rented living quarters or buildings of the host family or the lessors (deductible € 250)

Loss of house and apartment keys

Deductible



	BASIC PLUS	PREMIUM	PREMIUM PLUS	LIABILITY/ ACCIDENT
	€ 50,000	€ 50,000	€ 60,000	€ 60,000
	225 % progression € 112,500	225 % progression € 112,500	350 % progression € 210,000	350 % progression € 210,000
	€ 5,000	€ 5,000	€ 5,000	€ 5,000
	€ 5,000	€ 5,000	€ 5,000	€ 5,000
			€ 5,000	€ 5,000
			€ 35,000	€ 35,000

	BASIC PLUS	PREMIUM	PREMIUM PLUS	LIABILITY/ ACCIDENT
	€ 1.0 mil.	€ 2.0 mil.	€ 2.6 mil.	€ 2.6 mil.
	•	•	•	•
	•	•	•	•
	€ 1,600	€ 4,100	€ 6,000	€ 6,000
		•	•	•
		€ 25,000	€ 2.6 mil.	€ 2.6 mil.
			€ 500	€ 500
	€ 0.-	€ 0.-	€ 0.-	€ 0.-

You can find detailed descriptions of the benefits and comprehensive information in the consumer information.

Which benefits are excluded in the health insurance?

- Illnesses, disorders, accidents, pregnancy and their consequences, which already existed before commencement of the insurance coverage
- Illnesses (including suicide and attempted suicide) and accidents which are based on intent or illegal acts including their consequences as well as for detoxification and withdrawal treatments and costs resulting from the abuse of alcohol, medicaments, narcotics and drugs/intoxicants
- Abortions and their consequences
- Contraception consulting, contraceptives (e. g. birth control pill)
- Examinations for the obtainment of a residence permit etc. as well as the treatment of illnesses which are detected in this connection
- HIV infection (AIDS) and its consequences as well as HIV tests
- Examinations and treatments by alternative practitioners
- Examinations and treatments due to defective vision
- Prophylactic vaccinations, immunisations and the like
- Preventative medical examinations and check-ups, such as cancer screening or cancer diagnostics for instance
- Aids (e. g. pads, glasses, etc.) as well as health-related necessities such radiation lamps, fever thermometers, etc.
- Treatment of acne, hair loss, birthmarks and warts, cosmetic treatments as well as packs (e. g. natural moor and mud packs)
- Nourishing and cosmetic preparations, regenerative products, mineral water, disinfectants and cosmetic aids, dietary and baby food and the like

- Infectious diseases, which if applicable, are first detected during an examination, which is immediately conducted upon entering the country
- Treatments, for which it was already clear at the beginning of the journey, that they would have to take place if the journey was carried out as scheduled
- Diseases or illnesses and results of accidents, whose treatment was the sole reason or one of the reasons for going on the journey
- Treatments at health resorts and sanatoriums
- Placement related to nursing care dependency or custodianship
- Preventative medical examinations and check-ups by a dentist
- Root end surgery
- Benefits for implantologic, orthodontic, function analytical (braces and occlusal splints), prosthetic treatments (dental prosthesis except for the *PREMIUM* tariff), systematic treatment of periodontitis, dental plaque and calculus removal, scaling as well as the restructuring of already damaged teeth, which are not associated with the implementation of the acute pain therapy (e. g. replacement of old fillings, treatment due to symptom-free secondary findings)
- Reports on diagnostic findings, certificates, medical opinions, physician attestations, postal charges, etc.
- Costs associated with the determination of the hormonal status and the implementation of hormone therapy

You can find detailed descriptions of the benefits and comprehensive information in the consumer information.

What is insured?

Health insurance

The travel health insurance incurs the costs for unforeseeable, acute treatments due to illness or results of accidents, which become necessary while travelling in the host country.

Accident insurance

Should the insured suffer from an accident during the term of contract, which leads to permanent impairment of physical or mental capability (e.g. paralysis or amputations), he/she shall receive invalidity benefits. The amount of the invalidity benefits complies with the insured sum and the degree of impairment. Should the accident lead to the death of the insured within one year, a claim to to benefits arises for the heirs amounting to the sum insured in the event of death.

Liability insurance

Personal liability insurance offers insurance coverage against the risks of everyday life, for which the insured is responsible and would have to pay damages to third parties for.

As the appointed agent responsible for settlement, KLEMMER International not only settles claims but also checks if and in which amount a liability for damages exists. Unfounded claims for damages against the insured are warded off. Therefore in this respect, the insured also benefits from legal expenses insurance in the event of unjust liability claims.

Deportation costs insurance

The travel liability insurance also contains a deportation cost insurance. In case of deportation ordered by governmental authorities claimed costs towards the host family are covered up to the insured sum determined by the tariff.

Direct contact to our customer support

phone: +49 8041 7606-200

fax: +49 8041 7606-250

e-mail: travel@klemmer-international.com

Why is it imperative to buy travel health insurance?

During their stay in Germany/Austria, citizens of a member state of the European Union (EU), the European Economic Area (EEA) as well as Switzerland can make use of benefits in the case of illness upon presenting the European Health Insurance Card (EHIC). Those who solely rely on this coverage must bear the high costs themselves, which incur in the event of a required medical transport back to their home country for instance.

We therefore strongly recommend that you always buy travel health insurance.

Who can be insured?

Anybody up to the completion of the 40th year of age going on a temporary Au-Pair/Demi-Pair trip to Germany/Austria is allowed to use this insurance. Additional requirements are that this person has to live with a host family and hasn't had a permanent residence in Germany/Austria during the last 2 years.

Which locations are covered by this insurance?

In Germany or Austria for a temporary, legal stay during the effective period of the policy.

Additional insurance coverage worldwide for vacation purposes for up to 6 weeks per insurance year even in the home country.

How can you take out the insurance?

Online

You receive your insurance policy quickly and without any problems after merely a few minutes via e-mail as PDF. It serves as verification of the insurance at administrative offices and government authorities.

Fax / Post

Fill out the attached insurance application and send it to us via post or fax. You will receive your insurance policy within only a few weekdays by post. It serves as verification of the insurance at administrative offices and government authorities.

What do you need to observe upon contract conclusion?

To gain the complete insurance protection you should pay attention that the contract period equals the duration of your trip. In case of early return or a shift of the host family we refund the overpaid premium to one-day accuracy.

When does the coverage begin?

The insurance coverage begins upon leaving (border crossing) your home country and direct travel to the host country. Should other countries be travelled through on the journey to Germany/Austria, there is also insurance coverage in these countries, which are travelled through.

However at the earliest, insurance coverage begins as of receipt of the application by KLEMMER International, as of payment receipt of the insurance premium (attention: particularity for direct debiting scheme) and the expiration of possible waiting periods.

How high are the insurance premiums?

TARIFF	YOUR PREMIUM*
BASIC PLUS	€ 1.10 per day
PREMIUM	€ 1.25 per day
PREMIUM PLUS	€ 1.40 per day
LIABILITY/ACCIDENT	€ 0.27 per day

** including current rate of insurance tax*

How can you pay?

You have several options of paying the insurance premiums:

Bank transfer

You can transfer the appropriate sum in an advance one-time payment for the entire duration of the contract, or pay monthly in pre-agreed monthly instalments.

Issuing of a direct debiting authorisation

We debit your account every month at the pre-arranged rate.

Credit card (only for contract conclusion online)

We charge your credit card with the single premium in advance for the entire contract period.

How long can an Au-Pair be insured at the maximum?

The contract has to be subscribed for the whole duration of the planned stay. Initially for one year, in the following it is possible to issue a subsequent contract for another year.

When does the coverage end?

The insurance coverage expires to the date written down in the contract. In case of premature return journey, a switch of the host family or a denial of the Au-Pair-Visa it is possible to cancel the contract immediately. A short call is entirely sufficient. Of course it is also possible to contact us via Email, Fax or letter.

Your Au-Pair wants to prolong its stay?

We also offer suitable insurances, if your Au-Pair stays as a guest, starts (language) studies or a formation in Germany/Austria.

Gather information about the tariffs and conditions of our **STUDENTS/GUESTS insurance**.



Your Au-pair is sick and requires a treatment by a physician/dentist?

It is absolutely necessary to present the '*certificate for medical treatment for the physician/dentist*' (Behandlungsschein) **before** treatment. You received the certificate for medical treatment together with your insurance documents (as PDF file for contract conclusion online).

Thereout the physician/dentist concludes how and what he/she may bill, when he/she has to confer in advance and which treatments are not covered by the insurance.

In the case that you or the physician/dentist are not sure whether the costs for the required treatment are included in the insurance coverage, we recommend that you or the physician/dentist call and consult with the claims department.

If your au pair comes from an EU country and possesses a European health card (EHIC), please present this at the doctor's surgery/hospital!

Your Au-Pair needs to be treated in-patient in a hospital?

Please call KLEMMER International immediately if your Au-pair needs to be accomodated in a hospital due to an emergency. If your au pair comes from an EU country and possesses a European health card (EHIC), please present this at the doctor's surgery/hospital!

KLEMMER International will then clarify the coverage of costs with the hospital – and settlement is conducted directly with the hospital – **without an advance payment by you.**

In case it is not an emergency and hospitalisation is advised by a physician, please clarify the coverage of costs with the claims department in advance.

In this case, please also present the *certificate for mediacal treatment* and the insurance policy number so that the hospital can send the application for the coverage of costs to KLEMMER International.

Your Au-Pair is involved into an accident?

In case of an accident your Au-Pair should search immediately for medical attendance. We ask you to report the accident as fast as possible. If the accident entails death, an announcement to KLEMMER International is required within 48 hours.

IN THE EVENT OF A CLAIM

Your Au-Pair caused damage to a third party?

If your Au-Pair is facing a liability claim we ask you to always point out, that the Au-Pair will never acknowledge any claims or settle payments without reconciliation with the insurance company. A potential culpability of the Au-Pair is always being assessed by KLEMMER International. They settle any claims directly with the aggrieved party. Please report liability claims as fast as possible to ensure an optimal procedure.

You can find a form for the notification of a claim at www.klemmer-international.com/au-pair-versicherung/#faq

How is reimbursement conducted in the case of entitlement to benefits?

The following information/documentation is needed from you or the physician/dentist for the settlement of medical services:

- Original medical bill (by post)
- Original prescription with last name, first name of the person treated (by post)
- Insurance policy number
- Full bank details (for the transfer of the medical bills and/or prescription costs)

The tariffs BASIC PLUS, PREMIUM and PREMIUM PLUS include direct bill settlement with the doctors/hospitals. There is no need for you to pay in advance. Please notice that the costs for prescriptions can only be deducted after the receipt of the doctor's bill. Doctors should mention their diagnosis on the bill.

Direct contact to the claims department

phone: +49 8041 7606-500

fax: +49 8041 7606-550

e-mail: leistung@klemmer-international.com

CONTRACTUAL BASIS

What is the contractual basis?

The complete terms of the contract result from the conditions of insurance for the travel insurance policy of KLEMMER International Versicherungsmakler GmbH (RVB 05-2018) and the Special Conditions for the AU-PAIR insurance policy (BB AU-PAIR 05-2018), the application, the chosen tariff, the insurance policy and also where applicable, any ancillary written agreements.

Your contact for all kinds of questions:

KLEMMER International Versicherungsmakler GmbH

Am Sägbach 3
83674 Gaißach
Germany

phone +49 8041 7606-200

fax +49 8041 7606-250

travel@klemmer-international.com

www.klemmer-international.com

Information about the insurers

Chubb European Group SE

Direktion für Deutschland (German branch)

Lurgiallee 12

D-60439 Frankfurt am Main

Frankfurt District Court, HRB 58029

phone +49 69 75613-0

fax +49 69 75613-252

www.chubb.com/de

W.R. Berkley Europe AG

Branch for Germany

Kaiser-Wilhelm-Ring 27-29, D-50672 Köln

Cologne District Court, HRB 85917

www.wrberkley.de

EHIC

Where is the European Health Insurance Card (EHIC) valid?

Only in member states of the EU or in states having a social insurance agreement.



Why the EHIC?

Claim for specific services of the state health care system. Private co-payment possible.

Attention: does not include payments for a return transport!

Does the embassy care about me in case of a severe illness?

Yes, in special emergencies, but their services have to be refunded. The Federal Foreign Office recommends private coverage.

Is an existing travel health insurance as part of e.g. my credit card contract enough?

- Services vary a lot
- Often only medical necessary return transport insured but not medical useful one
- Insurance cover possibly dependent on payment of travel with credit card
- Services only up to a specific amount of costs or a maximum travel time

WE take you under our wing!



We.

In a nutshell

As an independent insurance broker, we represent your interests as our customer in all policy- and claims-related matters.

One contact partner for

- Insurance analysis
- Cost and service optimization
- Support in dealing with claims
- Management of all your insurance policies

Our services at a glance

- Independent consultation
- Analysis of requirements
- Review of current insurance policies
- Requesting of quotations from several insurers
- Comparison of insurance policies
- Cost and service optimization
- Tailor-made offers
- Support in dealing with claims
- Policy management – even for insurance policies brokered by other companies
- Special insurance concepts

An important aspect for you as our client

Your cooperation with our company will not involve any further expense for you. The insurers pick up the costs for our services..

WE TAKE YOU UNDER OUR WING

How we work

You'd like advice regarding your insurance cover? Then call us – we look forward to meeting you and discussing your situation. After an introductory talk, we draw up an analysis of your current insurance cover and of your actual insurance needs, taking your individual wishes and circumstances into special consideration. Then we approach the providers of your insurance policies, requesting their offers for optimizing the conditions. As a measure to cover the entire spectrum of the insurance market, we maintain cooperation schemes with more than 60 insurers operating nationally and internationally. After examining the scope of the offers and their price/performance ratio, we then draft individual proposals for you and discuss them with you in detail. The decision is yours!

Our service as an independent insurance broker doesn't end with the signing of the policy – we manage your insurance policies for you and promise you our active support in dealing with claims – swiftly and without any red tape!

It goes without saying that we'll continue to manage your existing insurance policies, updating them as required and ensuring that the dates and deadlines for their optimization are met.



INSURANCES FOR TRADESPEOPLE AND FOR PRIVATE HOUSEHOLDS

An extract of our portfolio

In corparation with you, we envolve an individual, adjustable insurance concept to safeguard your property, your future and your rights.

Accident

- Private accident insurance
- Group accident insurance

Sickness

- Full private/statutory health insurance
- Supplementary health insurance
- Dread diseases/serious diseases

Pension plans

- Direct insurance
- Pension commitments
- Provident funds
- Pension schemes/funds
- Private pension schemes

Invalidity

- Supplementary disability insurance
- Disability insurance for the self-employed

Household effects

Glass

Buildings

Contents

- Combined business contents insurance

Technical

- Construction and erection
- Machinery
- Photovoltaic and solar power plants

Business interruption

Electronics

- Insurance for software and data media, printsetting and repro technology, medical devices, information and communication technology etc.

Transport

- Plant traffic
- Goods transport
- Carrier's liability
- Car contents
- Luggage

Liability

- Private and pet-holder liability
- Public construction liability
- House- and property-owner's liability
- Industrial or occupational liability
- Environmental liability
- D&O

Vehicles

- Liability
- Comprehensive vehicle insurance
- Partial vehicle insurance
- Taxi insurance policies (general policy with special conditions)
- Motor assistance cover

Legal protection

- Occupation, Work, Rent, Traffic, Tax, Contract

TRAVEL INSURANCE POLICIES

We offer the perfect insurance cover for global travels (OUTGOING) as well as for journeys to Germany/Austria (INCOMING). As individual persons or in groups. Our range extends from exclusive travel-insurance concepts with a special focus on sickness, accident, and liability insurance all the way to travel termination, luggage, cancellation and legal expenses insurance.

Au-pair

- Au-pair
- Demi-pair

STUDENTS

- Foreign language students
- Scholars
- Work & Travel/Working holiday
- Work & Study
- Students taking part in high school/college programmes
- Backpackers
- Interns/Trainees
- Enroled students

HOLIDAYMAKERS & GUESTS

- Guests
- Visitors
- Tourists
- Long-term holidaymakers
- Residents

CARE & HELP

- Foreign caregivers
- Domestic helpers
- Childcarers/nannies

WORK & PROFESSION

- Guest scientists/guest professors
- Postgraduates/Doctoral candidates
- Undergraduates/Diploma students
- Expatriates
- Interns/Trainees
- Employees of internationally operating companies/organizations
- Business travellers
- Foreign seasonal workers

HARVEST HANDS

- Harvest hands
- Self-employed agricultural subcontractors



Preliminary information as laid down in §11 German Insurance Brokerage Ordinance (VersVermV)

Company: KLEMMER International Versicherungsmakler GmbH
Headquarters: Am Sägbach 3, 83674 Gaißach, Germany
Managing Directors: Daniela Gögler, Karen Schumann
Contact: phone +49 8041 7606-0, fax +49 8041 7606-800,
info@klemmer-international.com, www.klemmer-international.com
Register: Munich District Court, HRB 185261

License as laid down in §34 d Abs 1 GewO

Job title: Insurance Broker, German Federal Republic

Registernumber: D-XT8S-Q2TP3-20

Supervisory authority: IHK für München und Oberbayern
Max-Joseph-Str. 2, 80333 München,
phone +49 89 5116-0, fax +49 89 5116-306,
ihkmail@muenchen.ihk.de, www.muenchen.ihk.de

The insurance broker advises the customer, and his activity towards the policyholder will be always be honest, fair and professional as well as in the customer's best possible interest.

Remuneration of the insurance broker

If it was not agreed upon differently, the insurance broker receives a commission for his counsel and mediation, which is of a conventional amount depending on the height of the premium. The insurance providers already take the commission into account when calculating the premium. The insurance broker does not receive any other grants.

Professional regulations

- § 34 d Gewerbeordnung
- §§ 59-68 VVG
- VersVermV The text of laws (in German) can be downloaded from www.gesetze-im-internet.de

Register of Insurance Brokers can be checked here:

Deutscher Industrie- und Handelskammertag (DIHK) e.V.
Breite Straße 29, 10178 Berlin, phone +49 180 5005850*
www.vermittlerregister.info

*20 ct/call from German landline, not more than 60ct/call from German mobile networks

Stakes and shares in a company

Our company as neither any direct nor any indirect stakes in the voting rights or the capital stock of any insurance company; neither do any insurance companies or parent companies of insurance companies have any direct nor indirect stakes in the voting rights or the capital stock of KLEMMER International Versicherungsmakler GmbH.

Arbitration board for out of court settlements

Versicherungsombudsmann e.V.

Postfach 08 06 32, 10006 Berlin

beschwerde@versicherungsombudsmann.de

www.versicherungsombudsmann.de

Ombudsmann private Kranken- und Pflegeversicherung

Postfach 06 02 22, 10052 Berlin

www.pkv-ombudsmann.de

Information on participation in dispute settlement proceedings in accordance with Section 36 of the Consumer Dispute Resolution Act (VSBG)

We take part in dispute resolution proceedings before the following conciliation boards:

Versicherungsombudsmann e.V.

Postfach 08 06 32, 10006 Berlin

beschwerde@versicherungsombudsmann.de

www.versicherungsombudsmann.de

Ombudsmann private Kranken- und Pflegeversicherung

Postfach 06 02 22, 10052 Berlin

www.pkv-ombudsmann.de

Principles of consultation as per § 42 b VVG

As an independent broker of special insurance services in the travel-insurance branch, we constantly monitor and review the travel-insurance products offered by the insurance companies. Using expert technical criteria we then select and offer insurance products provided by the insurers named in our insurance tenders, recommending these to our customers correspondingly.

Ihr Spezialist für Reiseversicherungen

› Your specialist for travel insurance

KLEMMER International Versicherungsmakler GmbH

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blog.klemmer-international.com



www.facebook.com/KlemmerInternational

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