

CARE & HELP

INSURANCE

Important insurances for foreign visiting caregivers, domestic helpers and childcarers, who are working exempt from social security



WELCOME TO KLEMMER

We're glad to see that you are interested in our CARE & HELP insurance!

In times of growing globalisation, „working abroad“ is more and more important. Acting international companies are not the only ones deploying their employees globally. Self-employed workers within the care, medical and service professions are undertaking temporarily working tenures abroad.

In the case of caregivers, domestic helpers and childcarers, for example, demand is rising strongly.

Will you also want gain employment outside the scope of national insurance in Germany or Austria, and maybe take your family with you? You will require suitable insurance coverage – in the long term too – which we can offer you!

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 70 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

Insurable persons

- Caregivers
- Domestic helpers
- Childcarers

who are working exempt from social security in Germany or Austria,

as well as accompanying partners and children (from 3 years) of the abovementioned people.

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 CARE & HELP insurance policy expire prematurely, overpaid premiums will be refunded.

Premium refund

For the *PREMIUM* tariff: one month's 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.

HEALTH INSURANCE

Direct billing with physicians and hospitals

For the *BASIC* and *PREMIUM* tariff: no duty to pay in advance for the insured.

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 *PREMIUM* tariff: pain related homoeopathic treatments by a physician in private practice are included in the insurance.

Medically reasonable return transport

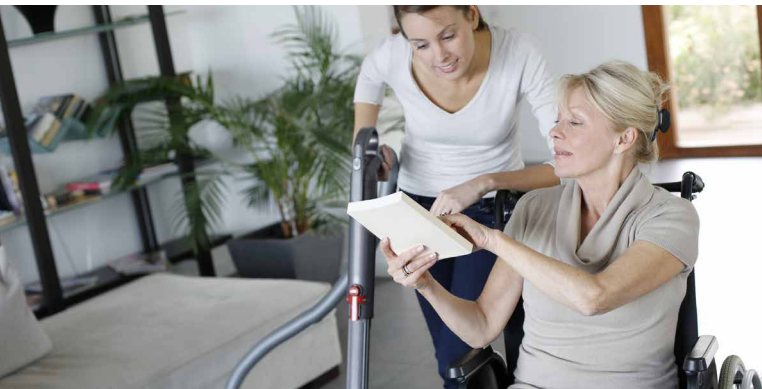
Considerable additional insurance coverage. Focus is placed on the insured person's recovery options; costs are not only reimbursed in case of 'medical indication'.

Run-off liability

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

Medical aids

Medically required walkers and wheel chair rental.



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.

Rescue expenses

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

Cosmetic surgery

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

Better invalidity benefits for accident insurance

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

LIABILITY INSURANCE

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

For all tariffs: damage to own or rented living quarters or buildings of the host family or the lessor caused by the insured is covered.

- **Tariff *BASIC***: up to € 25,000
- **Tariffs *PREMIUM* and *LIABILITY/ACCIDENT***: up to € 2.6 mil.

Deportation costs

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

- **Tariff *BASIC***: € 4,100
- **Tariffs *PREMIUM* and *LIABILITY/ACCIDENT***: € 6,000

Loss of keys

Only for the *PREMIUM* 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

One month 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

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

Repatriation or funeral expenses

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

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

GOZrates
(GOZ = German scale of medical fees for doctors)

Dental treatment for pain relief

Repair of previously existing dentures

Repair of previously existing dentures after an accident

Pain-related homeopathic treatment by a physician in private practice

Direct billing in Germany/Austria with physicians and hospitals

Deductible

ACCIDENT INSURANCE

Base amount of disability benefit

Full disability benefits at progressive % scale

Death benefits

Rescue/recovery expenses

Cosmetic surgery after an accident

LIABILITY INSURANCE

Flat rate coverage for personal injury and property damage

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

Deportation costs

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

Loss of house and apartment keys

Deductible

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
- Anti-contraception, 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 travellers' third party liability insurance includes deportation costs insurance. In the event of officially ordered deportation, costs up to the amount determined in the tariff are also covered.

Direct contact to the 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?

All persons up to the completion of their 61st year who perform employment outside the scope of the national insurance system in Germany or Austria (e.g., caregivers, domestic helper or nanny/ day carer) and who have had no constant residence in Germany or Austria for at least two years before entry, as well as partners and children (of 3 years and upwards) who have also had no constant residence in Germany or Austria for at least two years before entry and who accompany the abovementioned people.

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 buy 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 agencies.

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 agencies.

What do you need to observe upon contract conclusion?

In order to benefit from the full insurance coverage, please make sure that the insurance covers the entire time period of your stay. In the event that you return back to your home country earlier than planned, you will be refunded overpaid premiums to the exact date.

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.

TARIFF	PREMIUM PER DAY*	LENGTH OF STAY
AGE 3-40 YEARS		
BASIC	€ 1.20	1 st to 12 th month
	€ 1.80	13 th to 36 th month
PREMIUM	€ 1.40	1 st to 12 th month
	€ 2.00	13 th to 36 th month
LIABILITY/ACCIDENT	€ 0.27	
AGE 41-60 YEARS		
BASIC	€ 1.40	1 st to 12 th month
	€ 2.00	13 th to 36 th month
PREMIUM	€ 1.60	1 st to 12 th month
	€ 2.20	13 th to 36 th month
LIABILITY/ACCIDENT	€ 0.27	
AGE 65-69 YEARS		
PREMIUM	€ 1.90	1 st to 12 th month
	€ 3.40	13 th to 36 th month
LIABILITY/ACCIDENT	€ 0.27	

* including current rate of insurance tax. The minimum amount payable per liability and accident tariff is € 10 per all other tariffs € 25.

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 you be insured?

The insurance contract must be concluded for the entire duration of the planned stay, with a maximum of three years.

When does the coverage end?

Insurance coverage can be terminated at the agreed time, in case of early departure, or if the visa application is denied. All it takes is a phone call!

Of course, you can also terminate your policy in writing by e-mail, fax or letter.

Will I be required to pay social security contributions?

We would be happy to arrange a meeting to discuss a private or statutory health insurance plan.

Call us!



You are ill and require 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 you come from an EU country and possesses a European health card (EHIC), please present this at the doctor's surgery/hospital!

You have to be admitted to a hospital as an inpatient?

Please call Klemmer International immediately if you are admitted to a hospital as an inpatient because of an emergency. If you come 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 medical treatment and the insurance policy number so that the hospital can send the application for the coverage of costs to Klemmer International.

Did you have an accident?

After an accident, you should be treated by a physician as quickly as possible. Please report the accident to us immediately. If the accident results in death, Klemmer International is to be notified of this within 48 hours.

IN THE EVENT OF A CLAIM

Did you inflict damage on a third party?

If you are confronted with a liability claim, do not acknowledge it and refuse any payments. You should contact Klemmer International immediately. As a basic principle, Klemmer International determines whether you can be held responsible. They take care of everything necessary directly with the claimant.

You can find a form for the notification of a claim at www.klemmer-international.com.

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

The following information/documentation is needed from you resp. 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)

For all tariffs we offer direct billing with the physician resp. hospital – without an advance payment by you.

The reimbursement of prescription costs is usually directly to you.

Prescriptions cannot be settled until after receiving the medical bill. The doctor/hospital should record the diagnosis on his/her 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 CARE & HELP insurance policy (BB CARE & HELP 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 Gaißbach
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

Head Office for Germany
Lurgiallee 12
D-60439 Frankfurt am Main
phone +49 69 75613-0
fax +49 69 75613-252
www.chubb.com/de
Frankfurt District Court, HRB 58029

W.R. Berkley Europe AG

Branch for Germany
Kaiser-Wilhelm-Ring 27-29, D-50672 Köln
www.wrberkley.de
Cologne District Court, HRB 85917

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

Am Sägbach 3 · 83674 Gaißach · Deutschland

Tel. +49 8041 7606-200

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Besuchen Sie auch unseren Blog

blog.klemmer-international.com



www.facebook.com/KlemmerInternational

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