

# GUESTS INSURANCE

**Insurance for foreign guests, visitors and  
tourists in Germany resp. Austria**



# WELCOME TO KLEMMER

**W**e're glad to see that you are interested in our GUESTS insurance!

You're visiting Germany or Austria as a guest or tourist to become acquainted with the country and its people, to discover the sights, or perhaps you are planning to visit friends and relatives? To ensure that you enjoy your stay, we have developed an insurance cover which is especially tailored to meet your needs.

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 70 partners, we belong to the largest brokerages in Germany.

On behalf of the KLEMMER team



Daniela Gögler  
Managing Partner



Karen Schuman  
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 GUESTS insurance policy expire prematurely, overpaid premiums will be refunded.

## 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 (excl. 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 (depending on age):

- PREMIUM 3-40 YEARS
- PREMIUM 41-60 YEARS
- PREMIUM 61-69 YEARS

Accident and liability insurance (without health insurance):

*LIABILITY/ACCIDENT*

# HEALTH INSURANCE

## **Direct billing with physicians and hospitals**

For all tariffs we offer direct billing with physicians and hospitals - without an advance payment by you.

## **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**

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.



## 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 *LIABILITY/ACCIDENT* tariff: 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.

### Deportation costs

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

### Loss of keys

Only for the *LIABILITY/ACCIDENT* tariff: 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.*

## 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)

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

Pain-related homeopathic treatment by a physician in private practice

Dental treatment for pain relief

Repair of previously existing dentures

Repair of previously existing dentures after an accident

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



## 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, 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 the customer support

*phone +49 8041 7606-200*

*fax +49 8041 7606-250*

*e-mail [travel@klemmer-international.com](mailto: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 age of 70, who are temporarily living in Germany or Austria as a guest, visitor or tourist and who did not have a permanent residence in Germany resp. Austria for at least two years before entering the country.

### **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 excluding 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.

## How high are the insurance premiums?

TARIFF	YOUR PREMIUM*
PREMIUM (3-40 YEARS)	€ 1.20 per day
PREMIUM (41-60 YEARS)	€ 1.60 per day
PREMIUM (61-69 YEARS)	€ 2.90 per day
LIABILITY/ACCIDENT	€ 0.27 per day

*\* 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 policy must be purchased for the entire period of the planned stay, initially for a maximum of one year. Follow-on agreements can then be generated for additional coverage of up to two 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.



### **You are ill and require treatment by a physician/dentist?**

It is absolutely necessary to present the 'certificate for medical treatment' to the doctor **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.

### **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](http://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](mailto: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 GUESTS insurance policy (BB GUESTS 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](mailto:travel@klemmer-international.com)

[www.klemmer-international.com](http://www.klemmer-international.com)

## Information about the insurers

**Chubb European Group SE**

Direktion für Deutschland (German branch)

Lurgiallee 12

D-60439 Frankfurt am Main

phone +49 69 75613-0

fax +49 69 75613-252

[www.chubb.com/de](http://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

Cologne District Court, HRB 85917

[www.wrberkley.de](http://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](http://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](http://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

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Fax +49 8041 7606-250

[travel@klemmer-international.com](mailto:travel@klemmer-international.com)

[www.klemmer-international.com](http://www.klemmer-international.com)

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