

CareMed PREMIUM Schedule of benefits

Travel Health Insurance (HA)	CareMed PREMIUM
Insurable at the time of application, up to	65 th birthday
Maximum insurance duration	24 months
Deductible per claim	according to insurance confirmation
2.1 Out-patient treatment costs	
2.1.1 Treatment	100 %
2.1.2 Psychotherapy, up to six sessions	€ 1.000
2.1.3 Rehabilitation measures	100 %
2.2 In-patient treatment costs	100 %
2.2.1 Medical transportation	100 %
2.2.2 Treatment	100 %
2.2.3 Rehabilitation measures	100 %
2.2.4 Deficiency compensation from the 6 th day of hospitalized treatment up to a max. 90 days	-
2.2.5 Family member to the bedside of the insured person	-
2.3 Dental treatment	
2.3.1 Pain-relieving dental treatment at 100 % per policy year up to	€ 1.000
2.3.2 Restoring function of dentures at 50 % per year up to	€ 2.000
2.3.3 Accident-related dentures per year up to	€ 2.000
2.3.4 Dentures (waiting period of 6 months)	€ 2.000
2.4 Medication, bandages, remedies and medical aids	
2.4.1 Medication and bandages	100 %
2.4.2 Remedies per insurance year	100 %
2.4.3 Accident-related aids	100 %
2.5 Costs for pregnancy examinations	
2.5.1 Pregnancy treatment due to complaints	100 %
2.5.2 Pregnancy examinations and childbirth (waiting period of 8 months)	100 %
2.6 Medical repatriation	100 %
2.7 Repatriation of remains /funeral costs	€ 30.000
Travel Accident Insurance (I)	
1.1 Disability benefit	€ 40.000
1.2 Progression in the event of total invalidity	350 %
1.3 Death benefit	€ 5.000
1.4 Costs for search, rescue or recovery operations	€ 2.500
Third Party Liability Insurance (3)	
1.1 Personal injuries and damage to property	€ 2.500.000
1.2 Damage to rented property (deductible 20 % at least € 50 per claim) incl. damage to movable items of furniture	€ 25.000
1.3 Damage to household of host family (deductible 20 % at least € 50 per claim)	€ 25.000
1.4 Deportation costs (deductible 10 %, minimum € 100,-)	€ 5.000
1.5 Loss of keys	€ 250
1.6 Professional activities (deductible 20 % at least € 250 per claim)	€ 10.000
Return Trip Emergency Insurance (T)	
1.1 Return trip due to an emergency	€ 1.000
1.2 Family member to the bedside of the insured person	€ 2.500
Travel Luggage Insurance (L)	
Sum insured	€ 2.000
4.1 Damage due to delay in delivery (necessary replacements)	€ 500
4.2 Valuables (e.g. jewelry)	50 % of sum insured
4.3 Glasses, hearing aids, mobile phones	€ 250 per item

The contents of the insurance terms and conditions VB-RKS 2022 (CareMed-GV-Premium-D) and the insurance confirmation are the decisive factors for the Scope of the insurance coverage. Please also note the limitations of benefits.