

**Grammar Rules**  
**REISEVERSICHERUNGEN**  
**Rule 1** A complete sentence must include a noun and a verb.  
*The bird flew.*  
**Rule 2** A complete sentence must include a subject and a predicate.  
*The angry bird flew quickly across the sky.*  
**Rule 3** The only exception to the above rules is the imperative sentence.  
*Go away!*  
**Rule 4** Adjectives can go directly before a noun they describe.

## Safe travelling for participants in the programme of the Pädagogischer Austauschdienst (PAD)

This PAD PLUS tariff and service overview provides a brief summary of the main content of your insurance and presents an excerpt from the insurance benefits. Only the contents and wording of the insurance terms and the insurance certificate are legally binding. Please refer to the respective sections of the tariff and general insurance conditions for exclusions and limitations of benefits.

Travel health insurance	
Reimbursement is provided for medically necessary curative treatment for conditions arising from acute illnesses (emergencies) and accidents.	
<b>Outpatient and inpatient services reimbursed 100 %</b>	
Outpatient treatment by a doctor	Unlimited
Doctor-prescribed treatments and medications	Unlimited
Inpatient hospital treatment, including urgent surgeries (excluding optional services such as private room or treatment by chief physician)	Unlimited
Additional costs for repatriation to the nearest suitable hospital near the insured person's place of residence	Up to € 25,000
Accident-related medical aids in basic form	Max. € 250 per insured period
Initial outpatient treatment of newly acute mental illnesses	Max. € 1,200 per insured period
Excess/deductibles	None
<b>Dental services</b>	
Pain-relieving dental treatment and basic fillings (amalgam)	50 % of the invoice amount, max. € 500 per insurance period
<b>Other services</b>	
Repatriation or funeral costs	Up to € 25,000
Funeral at place of death	Up to the amount of repatriation costs

**Disclaimer:** The document provided has been translated using translation software. We do not accept liability for any translation errors, as the official language of the contract is German. Only the German-language documents are legally binding.

#### No health insurance cover is provided for

Treatments and medical measures which are the reason for staying in the insured region	✗
Treatments and medical measures whose necessity was known to the insured before arrival or at the time of taking out the insurance, or which could reasonably have been expected	✗
Any type of preventive or check-up examinations, vaccinations, dietary or strengthening supplements	✗
Orthodontic treatments	✗
Dental treatments beyond pain relief, prosthetic repairs and temporary work, dental prostheses, inlays	✗
Massages and wellness treatments	✗
Treatment of alcohol, drug and other addiction-related illnesses	✗
Treatment of mental and emotional illnesses, hypnosis, and psychotherapy (exception: see travel health insurance)	✗

#### Accident insurance

Disability benefit	€ 30,000
Progression in case of full disability	350 %
Death benefit	€ 5,000
Recovery costs	€ 5,000
No cover for accidents resulting from mental or consciousness disorders or accidents involving the insured person as an aircraft pilot.	✗

#### Liability insurance

Lump sum for personal injury and property damage	€ 3,000,000
Cover for financial loss	€ 50,000
Cover for damage to rented or borrowed items (Excess: € 50)	€ 1,000
Cover for loss of keys (third-party private keys) (Excess: € 50)	€ 500
No cover for damages arising from the use of motor vehicles or aircraft, or from hunting, damage to third-party property that the insured has rented, borrowed, unlawfully acquired, or taken into their custody, and for liability damages resulting from professional activities.	✗



### Important information

Participants must be no older than 67. The maximum duration of cover is 730 days (PAD PLUS) and 42 days (PAD Basic). Extension for private travel after the PAD programme is possible for up to 90 days.



### Contact

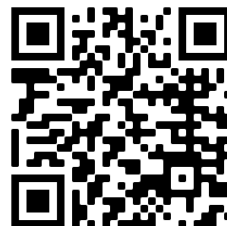
For comprehensive information and the full insurance terms, please visit:  
<https://www.bernhard-reise.com/pad> or scan the QR code.

To report a claim, please use:

<https://www.wuerzburger.com/PADPlusSchadenmelden>

Phone: Würzburger Versicherung: +49 931 2795250

24/7 Emergency Hotline: +49 931 27952555



For assistance, the team of Bernhard Reiseversicherungsmakler GmbH will be happy to help:



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