

Information sheet on PAD PLUS travel insurance for foreign language assistants in the Federal Republic of Germany

During your time as a foreign language assistant in the Federal Republic of Germany, you are insured with **Würzburger Versicherungs-AG** under a health, accident and personal liability policy. This insurance is part of the scholarship agreement.

The insurance cover is valid for the period specified in the scholarship agreement.

When and how can you use the insurance benefits?

Health insurance within Germany

Health insurance covers the cost of basic medical care in **acute cases**. You will receive an **insurance card** at the start of your assistantship, which briefly explains the treatment terms. Costs will be reimbursed according to these terms.

In the event of **acute illness**, consult a general practitioner or relevant specialist (e.g. ENT, ophthalmologist, gynaecologist, dentist). Present your insurance card to clarify billing procedures. After your examination, you may receive a prescription to be filled at a pharmacy.

As a rule, you must pay upfront when visiting a doctor and cover the cost of medical services in advance. Any prescribed medications must also be paid for by you initially. Afterwards, you can submit the invoices to the insurer via the online claims form. You will then be reimbursed by **Würzburger Versicherungs-AG**.

If **hospital treatment** is necessary, also present your insurance card and request a **shared room** under the statutory health scheme (not private treatment). As hospitalisation can be expensive, the insurer will settle the bill directly. The hospital must first submit a cost coverage request to Würzburger Versicherungs-AG.

Important: In the following cases, insurance benefits are not or only partially available!

Not covered:

- Pre-existing conditions (e.g. diabetes, allergies). Please make arrangements before arriving in Germany. Check customs and import rules for bringing medications.
- Illnesses resulting from substance abuse (alcohol, medications, etc.)
- Orthodontic treatment
- Routine pregnancy check-ups
- Costs associated with childbirth and neonatal care

Partially or up to a capped amount covered:

- Pain-relieving dental treatment, simple fillings – up to € 500
- Dental prostheses, functional restoration – 50 % of invoice, up to € 500 per insurance period
- Medical aids (e.g. crutches, wheelchair) – up to € 250 per insurance period
- Therapeutic treatments (e.g. massage, physiotherapy) – up to € 250 per insurance period
- Acute mental illness (first-time) – up to € 1,200 per insurance period

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.



Health insurance abroad

Insurance cover applies during your stay in Germany and within the EU (including Switzerland, Liechtenstein, Norway, and Iceland). It also includes up to six weeks of cover for trips to your home country during the assistantship. School excursions and private trips to the countries mentioned above are also insured.

If you fall ill or are injured while abroad (e.g. during a class trip or a holiday travel), costs for medically necessary treatment and medications/bandages are fully reimbursed.

For travel to countries **not listed**, a higher insurance level is required, which can be arranged for short periods via Bernhard Assekuranzmakler GmbH.



Accident insurance

An accident is defined as an involuntary health impairment caused by a sudden external event. Cover does **not** include accidents due to mental confusion or unconsciousness (including due to alcohol).

You are insured for accidents occurring within Germany and abroad up to **a maximum of € 105,000** in the event of full disability (100 %) for the duration of the policy term.



Private liability insurance

The insurer will cover justified third-party claims and defend unjustified claims on your behalf at their own expense.

You are insured as a **private individual** (e.g. while cycling) in Germany and abroad. **Not covered** are incidents at school or those caused by use of motor vehicles (e.g. car, motorbikes).

The policy includes **key loss cover for private keys** up to € 500 (excess: € 50). **School/work-related key loss is not covered.**



Cost reimbursement

Please keep all prescriptions and invoices – they are required for reimbursement. File your claim online and upload all documents via: www.wuerzburger.com/PADPlusSchadenmelden

Würzburger Versicherungs-AG
Bahnhofstr. 11
97070 Würzburg

Phone: +49 931 / 2795 – 250

When submitting the claim form, ensure the **correct insurance number** is included and don't forget to provide your full bank account details.

This information is intended as an overview and is not legally binding. Full details are found in the policy terms and your specific insurance tariff.

You will receive further information about the insurance policies at the beginning of your assistantship from the education authority of your federal state.