

### Information sheet on au pair insurance (outgoing)

This information sheet provides you with a brief overview of the main contents of your insurance and represents an excerpt from the insurance benefits. Only the contents and the wording of the insurance conditions and the insurance policy are legally binding. For exclusions and limitations of benefits, please refer to the relevant sections of the tariff and general terms and conditions of insurance.

#### Basic Insurance Coverage:

Health insurance abroad	
Medical expenses for outpatient and inpatient treatment if medically necessary and unavoidable	100 %
Analgesic dental treatment Simple dental fillings and repairs of dentures up to 100%. Note: Orthodontics exclusion	max. 500 € (not for existing dental damage)
Repatriation costs for further treatment in the home country	if medically reasonable and justifiable
Transfer costs in the event of death	Up to 25.000 €
Insurance cover in the event of pregnancy	✓
Daily premium for health insurance per participant Up to 29 years When travelling to the USA / Canada	1,19 € 3,00 €

#### Extend your insurance cover:

##### Additional insurances that can be taken out:

###### Sachpaket

Our property package includes the following insurances:

1. Liability insurance
2. Accident insurance and
3. Legal expenses insurance

Thus, you are covered against claims for damages by third parties and receive financial support in the event of an accident. In addition, the costs of legal disputes are covered.

Daily premium package  
Up to 29 years:

0,36 €

## Benefits of the package in kind:

Travel liability insurance	
Physical injury and property damage	5.000.000 €
Property damage	1.000.000 €
Damage to rented immovable property	500.000 €
Damage to rented movable property Deductible 50 € per insured event	1.000 €
Key loss Deductible 150 € per insured event	2.000 €

Travel accident insurance	
Disability benefit	55.000 €
With 100 % disability (progression 225 %)	123.750 €
Death benefit	
1. Under 18 years:	10.000 €
2. Over 18 years:	25.000 €
Daily hospital allowance with convalescence benefit	10 €
Salvage costs	1.000 €

Travel legal expenses insurance	
Judicial and extrajudicial assertion of claims for damages	✓
Defence in criminal proceedings or administrative offences for labour and social law proceedings	✓
Sum insured per legal protection case up to	1.000.000 €



### Contact and registration

Comprehensive information and the terms and conditions of insurance can be found on our website at <https://www.bernhard-reise.com/reiseversicherung-fuer-au-pair/>

There you can also calculate and conclude the insurance directly online. You are also welcome to scan the QR code for this purpose



Please report damage immediately via our online damage report at <https://www.bernhard-reise.com/sa-sos/>

If you have any questions, the staff at BERNHARD Reiseversicherungsmakler GmbH will be happy to help you.

☎ 08104 8916590

✉ [info@bernhard-reise.com](mailto:info@bernhard-reise.com)