

Insurance for Inbound Students in Germany

In accordance with the Rotary exchange rules all students have to have a **Health and Liability Insurance**. The German Rotary District Governors have decided that all Inbound students coming to Germany have to be insured with the German Insurance Company Hanse-Merkur Versicherungs aG. The cost have to be covered by the Inbound student.

The insurance is prearranged before your arrival. Your Host Club has the necessary application forms ready. Your Counselor or Host Family will help you to fill out this application. Bring **Euro 360**. You have to complete the insurance application and transfer the money to the insurance company within two weeks after arrival.

IMPORTANT: Please do not transfer money from your home country and do not bring checks other than traveller checks to avoid additional Bank costs which you would have to pay later.

Before you buy Insurance in your home country please make sure if an additional insurance besides the German insurance is really necessary.

Versicherungsschutz für Austauschschüler-Programme von ROTARY- International (Inbound - Outbound)	Insurance Cover for Rotary International Exchange Programs (Inbound – Outbound)																
<p>A Krankenversicherung</p> <ul style="list-style-type: none"> • ambulante Heilbehandlung inkl. Medikamente • stationäre Heilbehandlung (allgemeine Pflegeklasse) • medizinisch notwendiger Transport ins Krankenhaus • schmerzstillende Zahnbehandlung (bis 500 € zu 100% von 501 € bis 1.250 € zu 75% je Aufenthalt) • medizinisch notwendiger Rücktransport ins Heimatland • Rückführung im Todesfall (bis 10.000 €) 	<p>A Health Insurance</p> <ul style="list-style-type: none"> • out-patient treatment by a doctor incl. medication • in-patient treatment at a hospital (general nursing class) • transportation costs to hospital for medical reasons • analgesic dental treatment – up to 500 Euro = 100 %, 501 to 1,250 Euro = 75% per stay • costs of repatriation for medical reasons • repatriation costs in event of the death of the insured person, up to € 10,000 																
<p>B Unfallversicherung</p> <ul style="list-style-type: none"> • Invaliditätssumme: 40.000 € • Todesfallsumme: 10.000 € 	<p>B Accident Insurance</p> <ul style="list-style-type: none"> • Disablement: 40,000 Euro • Death: 10,000 Euro 																
<p>C Haftpflichtversicherung</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">▪ Personenschäden:</td> <td style="text-align: right;">1.000.000€</td> </tr> <tr> <td style="padding-left: 20px;">▪ Sachschäden:</td> <td style="text-align: right;">200.000 €</td> </tr> <tr> <td style="padding-left: 20px;">▪ Mietsachschäden</td> <td style="text-align: right;">25.000 €</td> </tr> <tr> <td style="padding-left: 20px;">▪ Abschiebekosten</td> <td style="text-align: right;">1.000 €</td> </tr> </table>	▪ Personenschäden:	1.000.000€	▪ Sachschäden:	200.000 €	▪ Mietsachschäden	25.000 €	▪ Abschiebekosten	1.000 €	<p>C Liability insurance</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">• personal injury</td> <td style="text-align: right;">1 million Euro</td> </tr> <tr> <td style="padding-left: 20px;">• property damage</td> <td style="text-align: right;">200,000 Euro</td> </tr> <tr> <td style="padding-left: 20px;">• damage to rented property</td> <td style="text-align: right;">25,000 Euro</td> </tr> <tr> <td style="padding-left: 20px;">• deportation costs</td> <td style="text-align: right;">1,000 Euro</td> </tr> </table>	• personal injury	1 million Euro	• property damage	200,000 Euro	• damage to rented property	25,000 Euro	• deportation costs	1,000 Euro
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<p>D Assistance - Leistungen</p> <ul style="list-style-type: none"> • Familienmitglied zum Krankenbett des Versicherten: Kostenübernahme bis 2.500 € • Rückreise ins Heimatland im Falle des Todes von Eltern oder Geschwistern : Kostenübernahme bis 1.000 € 	<p>D Assistance Benefit</p> <ul style="list-style-type: none"> • Family member to sickbed of the insured up to 2,500 Euro • Return trip to home in case of death of parent or sibling up to 1,000 Euro 																
<p>Prämie</p> <p>Krankenversicherung 12 Mon. = 330 € Krankenversicherung 11 Mon. = 315 € Krankenversicherung 10 Mon. = 305 € + verpflichtend Haftpflicht-, Unfall-, Notfallvers. = 30 € p.a.</p>	<p>Premium</p> <p>Health Insurance 12 months = 330 Euro Health Insurance 11 months = 315 Euro Health Insurance 10 months = 305 Euro + obligatory Liability-, Accident-, Emerg. Ins. 30 Euro p.a.</p>																