

## Travel insurance for pupils, students and trainees staying up to 5 years Premiums VB-KV 2008 (S) / VB-RS 2008 (S)

### Important information

- travel health insurance, travel accident and travel liability insurance are legally independent contracts
- applications for stays of **pupils, students and trainees abroad** must be submitted prior to leaving for the country of destination and expire on the date stated in the insurance policy, however, at the latest after completion of 5 years
- applications for stays of **pupils, students and trainees in Germany** must be submitted within 31 days of entering Germany, any other EU member state, Switzerland or Liechtenstein. Contracts expire on the date stated in the insurance policy, however, at the latest after completion of 5 years
- insurance must be taken out for the entire stay
- the insurance cover for each policy begins with the date stated on the insurance policy, not, however, prior to entering one of the countries mentioned above and – at the earliest – on the date HanseMerkur receives the application
- insurance cover is only granted provided the premium payments by direct debit authorization are made promptly
- insurance cover is also guaranteed if the premium is paid after commencement of the insurance
- insurance policies can be taken out until the 35<sup>th</sup> birthday
- it is possible to extend the insurance within the maximum duration upon prior approval by HanseMerkur
- if the date of entering one of the countries stated above is not yet known, the intended date must be stated; subsequently, the actual date of entry or departure must be proven to HanseMerkur within 31 days
- the contract can be terminated early with effect from the date of departure. Already paid premiums beyond that date will be reimbursed
- insurance cover is also granted for stays of up to 6 weeks in the home country or third countries, provided the insurance policy has been taken out for a minimum duration of 12 months
- HanseMerkur will supply separate insurance policies