

EXPAT ACADEMIC

For academics



This infosheet presents the key benefits and exclusions from the foreign health insurance EXPAT ACADEMIC. For further information please refer to the Terms and Conditions Part I and II.

Because we care!

State: 08.10.2018

BDAE Holding GmbH
Kühnehöfe 3
22761 Hamburg
Germany
Tel: +49-40-30 68 74-0
Fax: +49-40-30 68 74-90
versicherung@bdae.com
www.bdae.com



Mit Sicherheit ins Ausland!

EXPAT ACADEMIC

- Insurance cover for private individuals who stay abroad for educational/vocational training purposes
- Worldwide validity
- The contract of insurance must be concluded prior to the departure or latest 10 days after entry into the country of destination
- The maximum insurable age is 34 years
- The maximum duration of the insurance are three years
- The policy holder or the insured person can terminate the insurance contract daily towards the end of the current insurance month

We offer you products that match your individual needs. Therefore you can choose between the basic product **EXPAT ACADEMIC BASIS** and the amended products **EXPAT ACADEMIC STANDARD** and **EXPAT ACADEMIC PREMIUM**.

Benefits at a glance

EXPAT ACADEMIC BASIS

- ✓ Outpatient and inpatient Treatment: 100%
- ✓ Remedies: up to 250 Euro per year
- ✓ Prescribed pharmaceuticals and materials: 100%
- ✓ Dental Treatment: up to 250 Euro per year
- ✓ Tooth Replacement: 50% up to 500 Euro under consideration of the tooth scale limits and after the expiry of waiting periods
- ✓ Maternity and Childbirth: 100%
- ✓ Accidental medical Aids required due to an accident: up to 250 Euro per year
- ✓ Repatriation of mortal remains up to 30,000 Euro

EXPAT ACADEMIC STANDARD

- BASIS-tariff expanded to:
- ✓ Remedies: up to 500 Euro per year
 - ✓ Dental Treatment: up to 500 Euro per year
 - ✓ Accidental medical Aids required due to an accident: up to 500 Euro per year

EXPAT ACADEMIC PREMIUM

- STANDARD-tariff expanded to:
- ✓ Remedies: up to 750 Euro per year
 - ✓ Dental Treatment: up to Euro 900 per year
 - ✓ Tooth Replacement: 50% up to 1,000 Euro under consideration of the tooth scale limits and after the expiry of waiting periods
 - ✓ Accidental medical Aids required due to an accident: up to 750 Euro per year

Monthly premiums – worldwide excl. USA/Canada

	EXPAT ACADEMIC BASIS	EXPAT ACADEMIC STANDARD	EXPAT ACADEMIC PREMIUM
Month 1 to 12	• 25 Euro each	• 31 Euro each	• 48 Euro each
Monat 13 bis 36	• 45 Euro each	• 53 Euro each	• 63 Euro each

Monthly premiums – worldwide incl. USA/Canada

	EXPAT ACADEMIC BASIS	EXPAT ACADEMIC STANDARD	EXPAT ACADEMIC PREMIUM
Month 1 to 12	• 38 Euro each	• 45 Euro each	• 65 Euro each
Monat 13 bis 36	• 67 Euro each	• 75 Euro each	• 85 Euro each

EXPAT ACADEMIC

Openness and transparency are values the BDAE GROUP promotes in its daily business. These values are a precondition for trust. Therefore you will find below the most important exclusions from our insurance cover.

Exclusions from insurance cover

- Medical conditions which arose or existed prior to the insurance cover or during the waiting period
- Treatments resulting from strike, civil disturbance, acts of war, nuclear energy and governmental interventions
- Treatments resulting from events due to the participation in a non-tourist expedition
- Treatments that are wilfully caused by the insured person
- Preventive medical checkup