

Translation from the German original-version
The German original-version has absolute priority above translations

DAAD

INFORMATION AND CONDITIONS

The following information and conditions apply to the special combined Sickness, Personal Accident and Private Liability Insurance available to

Students, Graduates, Post-Graduates, Doctoral Candidates, Academics and the likes (as well their family members) sponsored, supported or represented by DAAD

Tariff: 780/781

ISSUED BY THE INSURANCE OFFICE AT THE
GERMAN ACADEMIC EXCHANGE SERVICE
(DEUTSCHER AKADEMISCHER AUSTAUSCHDIENST - DAAD)
53175 BONN, KENNEDYALLEE 50

Tel.: 0228/882-294 o. 400, -505, -630, -681

FAX: 0228/882-620

Email: daad@versicherungsstelle.de

BENEFITS

I. Health Insurance

The Continentale Krankenversicherung a. G., Dortmund, provides insurance coverage for the named group of persons according to the following conditions. Consequently, the Explanatory Notes should be given to the doctor and/or hospital prior to start of treatment.

The insurance covers the cost of medically necessary in-patient and out-patient hospital treatment and general medical treatment expenses incurred as a result of sickness or accidental bodily injury sustained by the insured person and travel and/or repatriation expenses.

The policy covers the cost of medically necessary treatment of the insured person because of illness or accident. Insurance takes effect when treatment commences; it ends when medical opinion considers further treatment unnecessary. Also covered:

- a) examinations and necessary medical treatment during pregnancy and childbirth;
- b) medical examinations undertaken as part of statutory program's aimed at early diagnosis of illness;
- c) Death, in as far as such benefits have been agreed upon.

Out-patient and general medical treatment

Medical expenses: covering all medical (excluding dental) treatment including X-rays and laboratory tests and doctors call-out charges.

Reimbursement will be effected for costs of out-patient medical treatment up to 100 % of the invoice amount up to 2,3 times the rate as per the legal scale of fees for physicians (GOÄ) valid at the time being. An exception is made for sections A, E and O. Indemnification for such services will be paid up to 1,8 times - for section M up to 1,15 times - the rates as per the legal scale of fees for physicians (GOÄ).

Medicines: allopathic and homeopathic medicines are considered to be medicines.

Remedies are the application or treatment used by registered practitioners (e.g. masseurs) to eliminate or relieve illness or injury.

The insurance does not cover bath additives, cosmetics, disinfectants, food, tonics, wine, mineral water etc.

Protheseses

Aids and appliances are technical devices or prostheses (excluding dentures) which alleviate or compensate for disabilities, illness or injury, with the exception of apparatus and other sanitary or medical-technical commodities.

The insurance covers the cost of basic types of aids and appliances.

These also include costs for visual aids (glasses, contact lenses) up to a limit of 80,-- Euro. A waiting period of 4 months applies to the reimbursement of costs for visual aids. This waiting period does not apply if the visual aids are required for eye damage caused by accidents.

Transport costs

These include costs for necessary transport in a special vehicle (ambulance) to and from the nearest doctor or hospital.

Hospital (in-patient) treatment

The costs for general hospital care without private treatment and without supplement for an improved accommodation.

If it is medically necessary to carry on the acute hospital-treatment in a special rehabilitation-clinic (AHB/AGM) the costs for this (normal standard services) will be reimbursed.

The cost of transport to and from the nearest hospital is covered.

Childbirth

The insurer shall not be liable to pay for deliveries within 8 months from inception date. The insurer shall be liable to pay for deliveries from the 9th month on after inception date.

The costs for a midwife will be reimbursed, when it is a substitute treatment instead of a doctor's treatment.

Other costs for a midwife, costs for a maternity course and costs for a infant welfare course cannot be reimbursed.

Dental treatment

Basic pain-relieving dental treatment and fillings are covered. For gold fillings, only the cost for basic filling work will be reimbursed. Indemnification for anodyne (basic pain-relieving) dental treatment and basic filling work (amalgam) will be paid up to 75 % of the invoice amount, in the maximum however 75 % of 2,3 times the rate as per the scale of fees for dentists (GOZ) respectively 1,8 times the rate as per the legal scale of fees for physicians (GOÄ) services according to sections A, E and O, 1,15 times for section M. A claim cannot be submitted for a course of dental care.

Return travel

Costs are reimbursed which arise on account of medically necessary return travel of an ill person, if therapeutic treatment abroad cannot be carried out due to the symptoms or possibly substandard medical care and if the travel is followed by in-patient therapeutic treatment. The costs for an accompanying person will also be reimbursed if the accompanying person is regarded as medically necessary or if the competent authorities or the airline require an accompanying person.

Repatriation costs

In the event of the death of the insured person during the stay abroad, the costs which arise from the repatriation of the deceased person to the home country or from the funeral at the place of death will be reimbursed up to a limit of Euro 10.500,--; this reimbursement exclusively applies to transport costs and to costs directly involved in arranging repatriation by an undertaker or to the funeral costs as invoiced by a local undertaker.

Principal conditions and exclusions

The insurer shall not be liable for:

- a) claims which arose before the commencement of insurance as well as for the elimination of blemishes and the treatment of anomalies which existed before commencement of insurance cover;
- b) illnesses and their effects, including the results of accidents and death resulting from active participation in war or hostilities or internal unrest;
- c) deliberately caused illnesses and accidents including their effects and addiction treatment;
- d) treatment of mental and psychological disorders and illnesses and psychosomatic treatment (e.g. hypnosis, self-hypnosis etc.) and psychotherapy;
- e) treatment in health resorts and sanatoria and rehabilitation measures;
- f) the diagnostics and treatment of sterility its cause or after effect as well as for an artificial insemination and possible complications;
- g) Treatment by spouses, parents or children. Material costs are reimbursed;
- h) accommodation and board caused by the need for nursing care or custodial care;
- i) Dentures, including crowns and orthodontics and odontological functional testing. The costs of related pre- and post-treatment as well as material and laboratory costs are also not covered by the insurance;
- j) Medical certificates and general medical examinations required for residence permits and for ante- and post tropical check-ups.

Where a claim for benefit from the statutory accident or statutory pension insurance scheme exists, the insurer shall only be liable for costs which arise over and above those statutory benefits.

Information regarding claims to be made on the sickness insurance

All claims should be submitted, together with the claims form attached to this policy, to:

Insurance Office

German Academic Exchange Service (DAAD)

50 Kennedyallee, 53175 Bonn

The policy number must be quoted at all times.

All invoices (**originals**) must include the first name and surname of the person treated, a description of the illness and details of all medical treatment and the dates of treatment. All prescriptions must clearly show the prescribed medicine, the price and the receipt. For dental treatment all invoices must bear the description of each tooth treated and details of the treatment of each tooth. If the attending doctor does not specify the diagnosis, then the insured person must enter this himself/herself. Should unpaid invoices be submitted which have been issued in Germany, then the insurer will directly reimburse the person/office issuing the invoice. Therefore it is essential to indicate on the invoices whether these have already been paid or not.

Medicines must be paid for immediately by the insured person. Prescriptions and invoices for treatment, medicines, adjuvant and appliances must be submitted together with the physician's invoices, otherwise the claim may be refused.

In the case of in-patient (hospital) treatment in Germany, the insurer is prepared to issue a declaration that treatment costs and expenses will be defrayed, provided that all other conditions are met and that the insurer can settle directly with the hospital within the framework of this declaration. Simple application for a declaration of defrayed costs will suffice. Please give as soon as possible a information to Continentale, Tel.: 0231/919-2046 and -2881 or FAX: 0231/919-2869.

Amounts in foreign currency will be converted at the applicable rate of the day in which the invoice was issued or on which the purchase of the medicine was confirmed by the pharmacy.

Additional costs which occur because the insurer must make transfers abroad or because the insured person requires a specific type of transfer may be deducted from the payment sum.

Please note that processing of invoices and receipts requires approx. 4 weeks. Should you leave the country before this time period has elapsed, then please make sure that you inform us of the account to which the transfer should be made.

Private Care / Nursing Insurance

Owing to the short duration of your study visit in Germany there is no requirement for Private Care / Nursing Insurance.

II. Accident and Personal Liability

The Generali Insurance AG Munich indemnifies these benefits.

Accident Insurance

The conditions of the General Accident Insurance (AUB) apply to the accident insurance.

Death by accident Euro 11.000,--.

Disablement following an accident Euro 77.000, -- with a progressive scale (maximum payment in the event of total disability Euro 173.250,--). Partial disability is compensated according to the degree of disablement as set down in the AUB.

Accident Insurance - Additional medical expenses

Should the sickness insurance not cover all expenses, the cost of treatment following an accident shall be covered to a limit of Euro 1.000,--.

Salvage costs in case of accident: If the medical insurer cannot pay all costs, search operations, salvage costs and expenses for the transport of the injured person – whenever injury is caused by accident – will be reimbursed up to Euro 3.000,--.

Costs of plastic surgery: If the costs cannot be paid by any other indemnifiable organization, the expenses for plastic surgery necessary in case of an accident will be reimbursed up to Euro 6.000,-.

Personal Liability Insurance

The conditions of the General Liability Insurance apply, extended with respect to the private liability insurance.

Claims for liability filed against the insured by third parties pursuant to the statutory provisions for public liability under private law are covered to a limit of Euro 3.000.000,-- lump-sum settlement for personal injury and/or damage to property, including up to Euro 250.000,-- for damage to third party leased property and immovable objects. Damage to third party property (movable objects) in leased accommodation shall be indemnified up to Euro 1.500,--. Motor vehicle risks are NOT covered by this personal liability insurance.

Premiums

The monthly premiums per person are:

Men	111,00 Euro	
Women	111,00 Euro	
Children (under 18)	121,00 Euro	(Medical insurance only. Individual accident and liability insurance for children does not apply.)

Insurance for children is only possible if one parent is also insured.

The insurance office at the German Academic Exchange Service holds the following bank account:

No. 0208512400 Dresdner Bank AG, Köln (BLZ 370 800 40)

Proposal, period of insurance cover, renewals and extensions

- The Insurance can only be concluded for the period of scholarship in Germany.
- It is possible to extend the insurance for a maximum transitional period of three months upon completion the scholarship respectively sponsorship in Germany.
- By extension of the originally fixed period of insurance you have to give information to the DAAD insurance office in written form by email or fax.
- Insurance cover is granted for the period for which the premium has been paid. Payments should be made in quarterly installments to reduce the administrative burden.
- Premiums are payable prior to the commencement of coverage. From the second bank transfer you should name the insurance number necessarily.
- **The insured will receive a cover-note as confirmation of receipt of the proposal and premium. No premium demand or any other receipt will be sent.**
- **Please note that YOU are responsible for the prompt renewal of your insurance. The insurance premium cannot be payed by debit advice.**

The Group Scheme Benefits referred to in these notes are based on the extensive experience of DAAD. Should there be an exceptional case where the insurance protection does not provide complete indemnification; no liability can be accepted by DAAD.