



International travel health insurance

Insurance product information document

This document gives you an overview over our health insurance **Genki World Explorer**.

All contractual information are provided in our [Consumer Conditions](#).

What is this type of insurance?

Genki World Explorer is an excellent health insurance for frequent travelers like digital nomads, backpackers and alike. It provides cover for up to two years in a monthly subscription that can be cancelled anytime.

Who is involved?

- Product development, customer support, and claims are taken care of by **Genki** and **DR-WALTER**, Germany.
- Insurance risk is carried by **Allianz Partners – AWP Health & Life SA**, France.



What is insured?

- ✓ **Inpatient & outpatient treatment**
You're covered for medically necessary treatment at doctors and in hospitals.
- ✓ **Free choice of doctors**
Receive treatment at any locally recognized and authorized healthcare provider.
- ✓ **No limits in benefits**
Apart from a few exceptions there are no limits to keep in mind. Just keep it reasonable.
- ✓ **Assistance & direct billing**
24/7 hotline for emergencies and hospital stays. They guarantee and organize payments directly to your hospital.
- ✓ **Medical transport**
Transport cost to nearest hospital that fits your medical needs. If your recovery will take a long time, we'll bring you to your home country.
If and when you return is up to you.
- ✓ **Medicine & materials**
Medically necessary medicine, remedies, and dressing material.
- ✓ **Sports injuries**
All sports that are not excluded explicitly as dangerous activities.
- ✓ **Emergency dental treatment**
Treatment for pain relief up to 500 € per case. Necessary treatment as a result of an accident up to 1,500 € per year.
- ✓ **Initial mental issue treatment**
Initial outpatient treatment of mental illnesses up to 1,500 € per year. Emergency inpatient treatment of first-time mental or emotional disorders up to 20,000 € per year.



What is not insured?

- ✗ **Pre-existing conditions**
Medical conditions for which you've received treatment or have sought medical advice within six months before your insurance starts.
- ✗ **Dangerous activities**
Motorcycle and car racing, parachuting, paragliding, bungee jumping, base jumping, mountaineering (if specialized equipment is required), free climbing, and diving.
- ✗ **Alcohol & drugs**
Accidents and illnesses caused by the use of alcohol, drugs, or similar substances.



Are there any restrictions on cover?



Deductible

Option: Everything else will be paid in full.

Option: 50 € will be deducted per case. For example for a doctor's bill of 1,000 € we'd pay 950 € and you'd pay 50 €.

Independent of the above 250 € will be deducted for treatments in U.S. emergency rooms unless medically necessary.



Home country

Cover in your home country is limited. Please see below under "Where am I covered?"



Waiting period

For the first 14 days you'll be covered for emergencies only. The waiting period can be skipped by providing proof of prior insurance.



Pre-existing pregnancy

For a pregnancy that had already arisen before the insurance starts the cover is restricted to acute and unforeseeable deterioration in the health of mother or child.



Where am I covered?



Option: Worldwide

You are covered in every country on the planet.

Cover in your home country is limited to 42 days per 180 consecutive days. Cover in other countries remains intact even if you exceed that limit.



Option: Worldwide excluding Canada & USA

Like *Worldwide* but cover in Canada and the USA is limited to 42 days per 180 consecutive days. That reduces the cost of your health insurance noticeably. Healthcare is quite expensive there.



What are my obligations?



File claims as quickly as possible

We depend on your cooperation for a fast and reliable processing of claims and payouts.



Release the physician-patient privilege if needed

It might be necessary for you to release your doctor from their physician-patient privilege. That allows our insurance partner to gather necessary information for your claim.



Provide proof of prior insurance

In order to skip the 14-day waiting period we may need proof that you've had health insurance within the past 14 days.



When and how do I pay?



Monthly subscription

The first month will be charged immediately. Subsequent monthly charges will start one month after your cover starts. The price will not change unless you make changes to your insurance.



Card payments

Premiums are paid automatically with a credit or debit card. Your card information will be stored and processed by [Stripe](#) using highest security standards.



When does the cover start and end?



You're covered for 2 years from the date you choose

Cover starts and ends at midnight in Germany.



How do I cancel the contract?



You can cancel your subscription anytime on our website for the end of the current monthly cycle. You can withdraw from the contract completely within the first 14 days after your purchase.