# 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 kind of insurance do we offer?

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

## Who is involved?

- Product development and customer support is taken care for by **Genki UG (haftungsbeschränkt)**, Germany.
- Insurance and claims handling are provided by our partner **DR-WALTER GmbH**, Germany.
- Insurance risk is carried by **Allianz Partners – AWP Health & Life SA**, France.

## What is insured?

### ✓ Medical treatment everywhere

Treatment at any locally authorized healthcare provider around the world.

That includes visits with overnight stays ("inpatient") and without ("outpatient").

Limited dental & mental treatment (see below).

### ✓ COVID-19

You are covered for treatment of COVID-19 without cost limit. We'll state that explicitly on your certificate — suitable for immigration.

Quarantines are *not covered* as they are *not medically necessary*.

### ✓ Sports injuries

Everything is covered that is not excluded under *Dangerous activities*. Surfing, kitesurfing, skiing, snowboarding, kayaking, cycling, mountain biking, and hiking, for example, are covered.

### ✓ No cost limit

There is almost no cost limit to keep in mind. The only exceptions concern dental & mental treatment, and newborn care (see below).

### ✓ Assistance & direct billing

24/7 hotline for emergencies and hospital stays.

Our assistance follows up on your treatment and ensures high quality care. They guarantee and organize payments directly to your hospital.

### ✓ Hospital visits

If you likely have to stay in a hospital for more than five days a close friend or family member can visit you. We pay for their travel costs.

### ✓ Medical transport

We cover transport costs to the nearest hospital that fits your medical needs.

If your recovery takes a long time, we can bring you to your home country. You decide.

## What is not insured?

### ✗ Pre-existing conditions

Medical conditions for which you have 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 excessive alcohol consumption or by drugs.

### ✗ Anything not medically necessary

What is not medically necessary is not covered. The doctor decides what is medically necessary.

Preventative tests and check-ups, for example, are not covered.

## Are there any restrictions on cover?

### ! Deductible

You have two options:

**Option 1:** Everything will be paid in full.

**Option 2:** A deductible of €50 will apply per case. For example for a doctor's bill of €1,000 we would pay €950 and you would pay €50.

In both cases €250 will be deducted for treatments in U.S. emergency rooms if not medically necessary.

### ! Home country

Cover in your home country is limited to 6 weeks per 180 days and only includes accidents and life-threatening emergencies.

Your home country is covered only if you were outside of it at least once after your cover began.

### Repatriation

We can bring mortal remains to their home country. Alternatively a burial abroad is covered up to the amount of the repatriation costs.

### Pregnancy

Check-ups up to the 12th week of pregnancy, two ultrasound examinations, treatment for complications, labor including birth assistants & midwives, and postnatal care up to €50,000.

### Emergency dental treatment

Treatment for pain relief up to €500 per case. Necessary treatment as a result of an accident up to €1,000 per case.

### 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.

### Medication & materials

Medically necessary medication, remedies, and dressing material.

### Waiting period

The first 14 days of cover are limited to accidents and life-threatening emergencies.

There is no waiting period if you have healthcare cover elsewhere until your cover with us begins.

### Pre-existing pregnancy

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

## Where am I covered?

You have two options:

### Option 1: Worldwide

You are covered in every country on this planet.

Cover in your home country is limited. See above under “Are there any restrictions on cover?”.

### Option 2: Worldwide excluding Canada & USA

Like the *Worldwide* option but with cover in Canada and the USA limited to 6 weeks per 180 days.

## What are my obligations?

→ **File claims as quickly as possible**

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

→ **Release the physician-patient privilege if needed**

You may have to release your doctor from their physician-patient privilege. This allows for gathering the information needed to evaluate your claim.

→ **Provide proof of prior healthcare cover**

If you seek reimbursement for costs incurred during the waiting period we may need proof that you were covered elsewhere before your cover with us began.

## 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 details will be processed securely by Stripe in compliance with highest industry standards.

## When does the cover start and end?

→ **Cover starts from the date you choose**

It starts at midnight in Germany's time zone.

→ **Cover ends 2 years after it has started**

We are working on a long-term solution to be available in the future.

## 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 for a refund within the first 14 days of your purchase.