

# Documents to the Insurance Policy

## Assistance for questions and in emergencies

### If you need help in an emergency ...

... Allianz Global Assistance will be there for you. The 24-hour emergency service provides you with rapid and competent service around the world 24 hours a day.

### Emergency number:

**Phone + 49 (0) 89 6 24 24 - 496**

### Important:

- Please have the exact and complete address and telephone number of your current place of abode at hand.
- Note down your official contacts, e.g. physician, hospital, police department.
- Describe the problem and give us any other information that will enable us to help you.

### If you want to notify us of a claim...

... please send your loss report with appropriate documentation and your complete address to the following address of the insurer Allianz Global Assistance immediately:

AGA International S.A.  
Schadenabteilung mawista Science  
Ludmillastrasse 26  
D-81543 Munich

Phone + 49 (0) 89 6 24 24 - 0  
Fax + 49 (0) 89 6 24 24 - 222

### Insurer:

The name of the insurer has been changed from Mondial Assistance to Allianz Global Assistance, hereinafter referred to as AGA.  
The new legal company name is:  
AGA International S. A., Niederlassung für Deutschland (Germany branch)  
Ludmillastrasse 26, 81543 Munich

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The contractually agreed insurance payments are offered by AGA International S.A. in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

AGA International S.A.  
Niederlassung für Deutschland (Germany branch)  
Ludmillastrasse 26  
81543 Munich  
Germany

The principal place of business of the S.A. (share company) is Paris, France  
Chief Executive Officer for Germany:  
Olaf Nink, Munich  
HRB 4605 Local Court of Munich

## General Information in Case of Damage

### What do you do in any case of damage?

The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

### What should you do if you fall ill, injure yourself or any other emergency occurs during your stay in the agreed area of validity?

(Health Insurance, Emergency Call Insurance)  
Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment can be ensured or repatriation transport arranged.  
For the reimbursement of the costs you have paid at the location, please submit **original bills and/or prescriptions**.

**Important:** The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

### What do you have to consider if you have caused damage?

(Liability Insurance)  
Please note down the names and addresses of witnesses who saw the damaging event. Ask for a copy of the police report if the police was called in to investigate the case. Notify Allianz Global Assistance and submit these documents and this information to it with your notice of damage.

### What should you remember if your luggage is damaged or stolen?

(Luggage Insurance, Additional Luggage Insurance)  
Please immediately notify the carrier if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the carrier thereof in writing within seven days after receipt of the luggage.

**Important:** Airlines and railways issue a confirmation of damage which you must submit to Allianz Global Assistance.

**In case of theft** and other criminal offences, please immediately **report** this to the nearest police station. Ask for a **copy of the police record** or at least a **confirmation** that an offence has been reported.

# Product and Consumer Information

This information serves to provide you with a brief overview of our insurance products. A description is only given of essential contents. The insurance products taken out for you are shown in your insurance policy which you receive from your insurance broker. Insurance cover including the sums insured and rules on deductibles is definitively described in the Terms and Conditions of Insurance.

## Health Insurance:

Reimburses the costs of necessary medical treatment in the event of acute illnesses and injuries caused by an accident which occur during the period of insurance in the agreed area of validity:

- Medications, physician and hospital costs.
- Patient repatriation transportation as well as rescue flights if medically advisable or if the duration of the hospital treatment is expected to exceed 14 days.
- Pregnancy if the pregnancy (conception) started after the commencement of insurance and after a waiting period of eight months has passed.
- Repatriation of mortal remains in the event of death or, alternatively, the actual costs of a local funeral up to the amount of the repatriation costs at the maximum.

No insurance cover is provided, among other things, for

- Services in the home country of the insured person. Exception: Stays in the home country of the insured person are included in the insurance for a period of up to 6 weeks per insurance year in case the insured stay abroad is interrupted.
- Medical treatment which the insured person knew was necessary before the commencement of insurance in the agreed area of validity or which he or she could have expected based on the circumstances of which he or she was aware.
- Fees and charges which exceed the amount considered generally customary and reasonable in the country concerned and optional benefits such as a single room or treatment by the head physician. The amount reimbursed may be reduced to the rates customary in the country concerned, if appropriate.
- Further exclusions in §§ 4 VB K 11 MSC, 5 VB AB 11 MSC.

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment can be ensured or repatriation transport arranged.

## Emergency Call Insurance:

Provides you with immediate assistance worldwide in case of an emergency in the agreed area of validity: In the event of an illness or an injury caused by an accident, the Assistance is there for you 24 hours a day at a central phone number.

**Emergency number:**  
**Phone +49 (0) 89 6 24 24 – 4 96**  
**Fax +49 (0) 89 6 24 24 – 2 46**

## Liability Insurance:

AGA provides insurance cover in the agreed area of validity against statutory claims for damages asserted by third parties based on personal injury and damage to property up to € 1 million.

No insurance cover is provided, among other things, for damage caused through the use of motor-driven vehicles or due to hunting and, as a basic principle, for items taken charge of (exception: rented premises). Nor is insurance cover provided for liability damage based on occupational activities. However, the insurance includes the recourse claim of the employer against the insured person up to an agreed amount of € 10,000 according to § 3 VB H 11 MSC.

Deductible: For damage caused by occupational activities, the deductible is 10% of the reimbursable damage for each insured event, € 150 at the maximum; otherwise: no deductible.

Please notify AGA of the insured event in writing immediately and note all your duties and obligations in § 4 VB H 11 MSC. If any duties or obligations are not complied with, the insurance payment may be reduced or forfeited, cf. § 9 VB AB 11 MSC in this connection.

## Luggage Insurance:

(Only luggage tariff):

The Luggage Insurance reimburses the following in the agreed area of validity:

- The current value of the **luggage carried with you** if it is damaged or lost as a result of theft or robbery, force majeure or accidents in which the insured person suffers a severe injury or the means of transport is damaged.
- The current value of **checked-in luggage** if it is damaged or lost; up to the agreed sum insured of € 2,000 in each case.
- The documented expenses incurred to recover luggage.
- Or for the necessary replacement purchases to continue the stay in the agreed area of validity at a maximum of € 150 per person if checked-in luggage does not arrive on the same day.

Restricted insurance cover is provided, among other things, for video cameras and still cameras (exception: Additional Luggage Insurance) as well as for jewellery and valuables, spectacles, mobile phones etc., § 3 VB G 11 MSC.

No insurance cover is provided, among other things, for IT equipment (exception: under the Additional Luggage Insurance), money, passenger tickets or similar or for jewellery and valuables in checked-in luggage or for causing the insured event intentionally. If the insured event is caused by gross negligence, AGA is entitled to reduce the benefits according to the degree to which the insured person is at fault, cf. § 3 VB G 11 MSC.

If your luggage is damaged or lost during transport, please notify the carrier immediately and ask for a written confirmation of damage. Please report any damage and other criminal acts to the nearest police station immediately and obtain a copy of the police record or at least a confirmation that the incident has been reported to the police.

If one of these obligations is violated, it is possible for the insurance payment to be reduced or forfeited, cf. § 9 VB AB 11 MSC.

Lapse of insurance cover if the facts of a damaging event are fraudulently misrepresented, § 5 No. 3, 2 VB G 11 MSC, § 9 VB AB 11 MSC. Deductible: € 25 per insured event.

## Additional Luggage Insurance:

(Only luggage tariff)

Reimburses the current value of laptops up to an amount of € 1,000 in the agreed area of validity and supplements the sum insured of the Luggage Insurance for video cameras, movie cameras and still cameras with accessories in each case at an amount of € 1,000.

Deductible: € 50 per insured event.

## Generally valid for all mawista Science insurance products:

No insurance cover is provided for:

- Damage or loss in areas for which the German Federal Foreign Office has issued a travel warning.
- Damage or loss caused by war or events similar to war.
- Damage caused by the insured person intentionally.

Please see the respective Terms and Conditions of Insurance for the exact benefits and exclusions.

### Insurability (§ 1 VB AB 11 MSC):

Language pupils, students, scholarship holders, candidates for a doctor's degree, guest researchers or practical trainees or members of their families up to the age of 55 at inception of insurance cover can be insured. (Special premiums apply to persons over 40 and up to 55 years of age).

### Agreed area of validity (§ 2 VB AB 11 MSC):

1. Insurance cover is provided worldwide for a temporary stay abroad (stay outside the insured person's home country). In case the insured stay abroad is interrupted, insurance cover is also provided in the home country for a period of up to 6 weeks per insurance year.
2. Home country is the country in which the insured person had his or her permanent principal residence prior to the application of insurance cover.

### Legal consequences of breaches of duty

(§ 9 No. 1 and 2 VB AB 11 MSC):

1. If a breach of duty is committed intentionally, AGA is exempted from its duty to indemnify; in case of a grossly negligent breach, AGA is entitled to reduce the benefits in proportion to the degree of fault of the insured person.
2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, AGA is obliged to indemnify if the insured person furnishes proof that the breach of duty is not the cause of either the occurrence or the determination or the scope of AGA's duty to indemnify.

### Applicable law and place of jurisdiction:

The contract is governed by the laws of the Federal Republic of Germany, unless this conflicts with international law. Legal action based on the insurance contract can be brought by the policyholder or the insured person before the court with jurisdiction over the principal place of business or the branch of the insurer. If the policyholder or the insured person is a natural person, legal action can also be brought before the court in the district of which the policyholder or the insured person has his place of residence when the legal action is brought or, if he does not have a place of residence, his habitual place of abode.

### Premium payment:

Please note: Insurance cover is provided only if the premium has been paid. Payment shall be considered to have been made when the insurer can collect the premium when due from the account of the policyholder by direct debit. This process is a performed by the insurer. The policyholder has done what is necessary for his/her part when there is sufficient cover on the policyholder's giro account.

### Complaints:

For all classes of insurance, the Federal Insurance Supervisory Authority, Bundesanstalt für Finanzdienstleistungsaufsicht (BAFin), Graurheindorfer Strasse 108, 53117 Bonn, Germany, is responsible for complaints.

### Data protection:

In accordance with the provisions of the German Federal Data Protection Act, we hereby inform you that if a claim is filed your personal data which is required to implement the insurance contract will be stored. To check the application or the damage, inquiries will also be sent to other insurers and inquiries by other insurers will be answered. Moreover, data will be sent to the re-insurer.

We draw your attention to the fact that your consent in this connection is valid beyond the end of the insurance contract. By rejecting an application to conclude a contract, your consent ends.

The addresses of each recipient of data will be provided upon request.

### Right to revoke contracts valid for a term exceeding one month:

You can revoke your contractual declaration within 14 days in textual form (e.g., letter, fax, e-mail) without stating reasons. This period begins after you have received the insurance policy, the terms of contract, including the Standard Terms and Conditions of Insurance, the additional information pursuant to § 7 (1) and 2 of the Insurance Contract Act in conjunction with §§ 1 through 4 of the VVG Information Obligation Regulations—and these instructions in textual form. In case of contracts in electronic business dealings (§ 312e (1)(1) of the German Civil Code), however, not prior to performance of our duties pursuant to § 312e (1)(1) of the German Civil Code in conjunction with Article 246 § 3 of the Implementation Act to the German Civil Code.

This revocation deadline is deemed met if the revocation is dispatched in good time. Notice of revocation must be sent to:

AGA International S.A., Ludmillastrasse 26, 81543 Munich, Germany, fax +49 (0) 89 6 24 24 - 244, e-mail: service@allianz-assistance.de

### Consequences of revocation:

In case of effective revocation, insurance cover shall terminate and we shall reimburse you for that portion of the premium allocated to the time after receipt of the revocation, if you have consented to the insurance cover beginning prior to the end of the revocation period. In this case, we are permitted to retain that portion of the premium allocated to the time up to receipt of the revocation. This amount shall be calculated proportionally by days. Reimbursement of refundable amounts shall occur in good time, but no later than 30 days after receipt of the revocation. If the insurance cover does not begin prior to the end of the revocation period, then an effective revocation will result in received payments being returned and any utilization thereof (e.g., interest) being disbursed.

### Special notices:

Your right to revoke shall lapse if the contract is completely performed both by you and by us at your express request before you have exercised your right to revoke.

# Terms and Conditions of AGA International S.A., Germany Branch

Hereinafter referred to as AGA

## General Provisions

on the mawista Science Insurance Cover  
(abbreviated: VB AB 11 MSC)

The regulations as stipulated under §§ 1 to 11 apply to all mawista Science insurance products.

The General Policy Conditions (AVB) printed below apply to the respective insurance. Insurance cover is provided if you have contractually agreed the insurance concerned.

### § 1 Who is insured?

1. The insured person is the person named in the insurance policy as a language pupil, student, scholarship holder, candidate for a doctor's degree, guest researcher or practical trainee or members of his or her family.
2. Persons up to the age of 55 at inception of insurance cover can be insured.

### § 2 What area of validity does the insurance apply to?

1. Insurance cover is valid for insured persons worldwide for their temporary stay abroad (stay outside their home country). In case the insured stay abroad is interrupted, insurance cover is also provided in their home country for a period of up to 6 weeks per insurance year.
2. Home country is the country in which the insured person had his or her permanent principal residence prior to the application of insurance cover.

### § 3 When does the insurance begin and end?

Insurance cover

1. begins at the time stated in the insurance policy (start of insurance), however not before applying for insurance, not before crossing the border and not before the expiry of any waiting periods. Waiting periods are calculated from the commencement of insurance;
2. ends at the agreed time, at the latest at the end of the insured stay in the agreed area of validity or at the agreed time;
3. can be extended for up to 60 months in total (taking into consideration any similar insurance contracts with other insurers) upon application before the expiry of the original term of contract. However, the premiums and Terms and Conditions of Insurance valid at the time of the application for extension apply.

### § 4 What term of validity does the contract have? When is the premium payable?

1. The insurance contract can be agreed for full months in each case and for a maximum term of 60 months.
2. The insured person can give notice of termination of the insurance contract daily to the end of the month.
3. The premium is payable each month in advance, for the first time upon handing over the insurance policy. Insurance cover enters into force only if the premium was paid. If payment is made by direct debit, the payment has been made if the account stated by the insured person is covered at the time when the premium is collected.
4. If a contract is valid for a term of longer than one month, the renewal premium is payable on the 1st day of the new month respectively. If a direct debit authorisation is granted, the premium will be collected from the insured person's account, otherwise the premium must be transferred. If the renewal premium cannot be collected on this date or if it is not paid, AGA may set a period for payment of at least two weeks in writing. If an insured event occurs after the expiry of the period and the insured person is still in arrears with the payment of the renewal premium, AGA is exempted from its duty to indemnify. AGA may terminate the contract instantly if the insured person is still in arrears with payment after the expiry of the period. If payment is made within one month after termination or after the expiry of the period set for payment, the effect of the termination ceases to apply and the contract enters into force again. However, no insurance cover is provided for insured events occurring after the expiry of the period set for payment.

### § 5 In which cases does insurance cover not apply?

No insurance cover is provided in the following cases:

1. Damage or loss caused by strikes, nuclear energy, confiscation and other intervention acts by public authority, as well as damage or loss in areas for which the German Federal Foreign Office has issued a travel warning. If an insured person is at such a location at the time when a travel warning is issued, insurance cover ends seven days after the issuance of the travel warning.
2. Damage or loss due to war or events similar to war; however, insurance cover does exist if the damage or loss occurs in the first seven days after the beginning of the events. This does not apply in case of stays in countries in whose territory war or civil war is already ongoing or where such an outbreak was foreseeable.
3. Damage or losses intentionally caused by the insured person.

### § 6 What are the duties and obligations of the insured person in the event of a claim?

The insured person is obliged to:

1. Minimise the loss as far as possible and avoid unnecessary costs.
2. Report the loss to AGA without delay.
3. Describe the damaging event and the extent of damage and truthfully provide AGA with any and all pertinent information. The insured person must furnish proof in the form of original bills and receipts, release physicians from their confidentiality obligation as necessary – including the physicians of the Assistance – and allow AGA to reasonably examine the cause and amount of the asserted claim.

### § 7 When does AGA pay compensation?

As soon as AGA has determined whether and to what extent it has an duty to indemnify, compensation is paid within two weeks.

### § 8 What applies if the insured person has claims for damages against third parties?

1. In accordance with statutory regulations, claims for damages against third parties pass to AGA up to the level of payment effected, provided that the insured person suffers no disadvantage thereby.
2. The insured person is obliged to assign claims for damages to AGA to this extent.
3. Any duties to indemnify arising under other insurance contracts will have precedence over those of AGA. The duty to indemnify does not apply also where a subordinated duty to indemnify is agreed for the risk arising under a different contract. This applies particularly to statutory benefits of the trade association and other social insurance institutions. If the insured person first presents original bills to AGA for payment, AGA will be deemed to have made advance payment

### § 9 When does the insured person forfeit claims to insurance benefits due to a breach of duties and the statute of limitations?

1. If a breach of duty is intentionally committed, AGA is released from its duty to indemnify; in case of grossly negligent violation, AGA is entitled to reduce its payment in proportion to the degree of fault of the insured person.
2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, AGA is obliged to indemnify if the insured person furnishes proof that the breach of duty is not the cause of either the occurrence or the determination or the scope of AGA's duty to indemnify.
3. The claim to an insurance benefit lapses in three years, calculated from the end of the year in which the claim occurred and the insured person obtained knowledge of the circumstances in order to assert the claim, or would have obtained knowledge without gross negligence.

### § 10 What form must be followed for submitted declarations of intent?

1. Notices and declarations of intent from the insured person and the insurer are required to be in writing (e.g. letter, fax or e-mail).
2. Insurance agents are authorised to accept such documents and forward them to AGA.

### § 11 Which court in Germany is responsible for dealing with the assertion of claims based on the insurance contract and which law applies?

1. At the option of the insured person, the courts of Munich or the place in Germany where the insured person has his or her permanent residence or habitual abode at the time the legal action is brought will have jurisdiction and venue.
2. The laws of the Federal Republic of Germany apply insofar as they do not conflict with international law.

## Terms and Conditions of the Health Insurance

mawista Science  
(abbreviated: VB K 11 MSC)

### § 1 What is insured?

1. The insurance covers the costs of:
  - a) Medical treatment
  - b) Patient repatriation transportation
  - c) Repatriation of mortal remains in case of death in the event of acute illnesses and accidental injuries occurring in the agreed area of validity within the insured period.
2. Insurance cover is provided in the agreed area of validity for the costs of the medical treatment during pregnancy and childbirth only if the pregnancy (conception) occurred after the commencement of insurance and after the expiry of a waiting period of eight months. Irrespective of the time when pregnancy occurred and the waiting period, AGA will reimburse the costs of medical treatment in case of the occurrence of acute complications in the pregnancy including miscarriage.
3. Flat-rate expense allowance in case of hospitalisation  
If the costs are paid by a third party in case of medically necessary treatment as an inpatient in the agreed area of validity, AGA will pay a maximum flat-rate expense allowance of € 30 per day for a maximum period of 45 days from the commencement of inpatient treatment (for telephone, TV, additional meal allowance for visitors etc.).

### § 2 What costs are reimbursed for medical treatment?

1. AGA reimburses expenditures for all necessary medical assistance in the agreed area of validity, including costs incurred for:
  - a) Outpatient treatment by a physician.
  - b) Medical treatment and medication prescribed by a physician for the insured person.
  - c) Inpatient treatment in hospital, including operations that cannot be postponed. In case of premature birth, the costs of treatment required for the newborn child in the agreed area of validity will also be covered up to € 100,000 (notwithstanding § 1 VB AB 11 MSC).
  - d) Patient transportation deemed medically necessary for inpatient treatment at the nearest hospital in the agreed area of validity and back to the insured person's accommodation.
  - e) Pain-killing dental treatment and repairs of dentures and provisional measures: The costs are completely assumed up to € 500 per insurance year. For costs between € 500 and € 1,000 per insurance year, 75% of the costs are assumed. No insurance cover is provided for any costs in excess thereof.

f) Deleted.

- g) The medical care and treatment of pregnancies which occurred after the commencement of insurance and after the expiry of a waiting period of eight months.
  - h) Aids required as a result of an accident up to € 250 per insurance year.
  - i) Deleted.
  - j) Medically prescribed treatment (e.g. massages, fango or lymph drainage treatments) up to eight (medical) applications in total per insurance year, even then if multiple (medical) applications are carried out within one treatment.
  - k) Medically necessary rehabilitation measures as subsequent medical treatment prescribed by a physician.
2. AGA reimburses the costs in accordance with the conditions for a duration of up to eight weeks after the agreed term of validity of the insurance contract until the date when the insured person can be transported at the latest, if patient repatriation was not advised for medical reasons during the term of the contract.

### § 3 What costs does AGA reimburse in case of patient repatriation transportation and repatriation of mortal remains?

AGA reimburses the following:

1. The costs of the medically advisable and justifiable repatriation of the insured person to a suitable hospital located closest to the place of residence of the insured person in his or her home country. In addition, the costs of the medically advisable and justifiable repatriation are reimbursed upon request by the insured person where continued hospital treatment is expected to exceed 14 days in the opinion of the physician giving treatment. Irrespective of this, the costs of the patient's repatriation to his or her home country are paid if these remain within the limits of the expected costs of continued medical treatment.
2. The actual costs of up to € 15,000 for the repatriation of the deceased insured person for a funeral in his or her home country or, alternatively, the actual costs of a local funeral up to the costs of repatriation at the maximum.

### § 4 What limitations on insurance cover are to be noted?

No insurance cover is provided for the following:

1. Medical treatment and other measures ordered by a physician, where the purpose of the stay in the agreed area of validity was to seek such treatment.
2. Medical treatment and other measures ordered by a physician that the insured person knew were necessary prior to the stay in the agreed area of validity or at the time of taking out the insurance or which he or she could have expected in the circumstances of which he or she was aware.
3. Nutrients and tonics.
4. Orthodontic treatment, dental treatment other than pain-killing treatment, repairs to dentures and provisional measures.
5. Medical treatment (e.g. massages, fango or lymph drainage treatments) which exceed eight treatments per insurance year.
6. The purchase of prostheses and other medical aids; notwithstanding this, insurance cover is provided up to € 250 per year for aids required as a result of an accident.
7. Treatment of alcoholism, drug addiction and other addictions as well as the consequences thereof.
8. Treatment of pregnancies which occurred before the commencement of insurance and for the treatment of pregnancies within the first eight months after the commencement of insurance (waiting period).
9. Treatment or accommodation caused by infirmity, need of nursing care or detention.
10. Psychoanalytical and psychotherapeutic treatment and hypnosis
11. For fees and charges which exceed the extent considered generally customary and reasonable in the country concerned and for optional benefits such as a single room or treatment by the head physician. The reimbursement may be reduced to the customary rates in the country.
12. Patient repatriation transport caused by one of the reasons mentioned under no. 1, 2, 7 and 9.
13. Prophylactic examinations and check-ups, check-ups of children and young people, dental check-ups and dental prophylaxis as well as any charges and fees for medical certificates, reports on diagnostic findings and doctor's certificates for inability to work, which were not requested by AGA.

### § 5 What are the duties and obligations of the insured person in case of damage or loss?

The insured person is obliged to:

1. Contact the Assistance immediately in the event of inpatient treatment at a hospital, prior to the commencement of any extensive diagnostic or therapeutic procedures as an inpatient or outpatient, and prior to any submission of acknowledgements of payment. AGA will reimburse the documented costs for making contact up to € 25.
2. Consent to return or repatriation to his or her home country, assuming the insured person is fit to be transported and provided that the requirements under § 3 No. 1 VB K MSC have been met, if the Assistance authorises the return journey in view of the nature of the illness and the treatment required.
3. Submit to AGA the original invoices or duplicates with an original reimbursement stamp by another insurance company concerning the benefits granted; these will then become the property of AGA.

### § 6 What benefits does AGA provide to insured persons in case of inpatient medical treatment within Germany?

In Germany, general hospital costs (multi-bed room) are reimbursed for inpatient medical treatment and childbirth according to the Federal Nursing Care Tariff Ordinance and the Hospital Remuneration Act; expenses for optional services (private medical treatment) are not covered by the insurance.

### § 7 What deductible does the insured person pay?

There is no deductible.

## Terms and Conditions of the Emergency Call Insurance

mavista Science  
(abbreviated: VB N 11 MSC)

### N.B.:

The Assistance is entrusted with the provision of services under the Emergency Call Insurance.

#### § 1 What services does AGA provide?

- AGA provides assistance and support to the insured person during his or her stay in the agreed area of validity in the emergencies named below and pays the costs incurred up to the limits specified in each case. AGA reserves the right to check cover. Services provided by the Assistance and declarations on its part to meet costs as well as any orders placed with service providers do not include any acknowledgement of AGA's duty to indemnify under the insurance contract vis-à-vis the insured person as a basic principle.
- AGA has entrusted the Assistance with the provision of services named below for the insured person as a 24-hour service.
- The insured person must contact the Assistance without delay to claim the services in an emergency.
- Insofar as the insured person cannot claim the reimbursement of amounts paid out from AGA or from another payer, the insured person must repay the amounts to AGA within one month of invoicing.

#### § 2 What help does the Assistance provide in case of illness and accident?

- Outpatient treatment**  
The Assistance provides information on the possibilities of medical care and names a physician who speaks German or English as far as possible. However, the Assistance does not contact the physician.
- Inpatient treatment**  
In case of inpatient treatment of the insured person at a hospital, the Assistance provides the following services:
  - Support**  
If required, the Assistance establishes contact through its contract physician to the respective family physician of the insured person and to the hospital physicians providing treatment. It ensures that information is passed between the physicians involved. Upon request, the Assistance informs relatives of the insured person.
  - Patient visits**  
In case of the inpatient treatment of the insured person, the Assistance organises the travel for one person close to the insured person to the hospital where the insured person is staying and back to his or her place of residence in his or her home country. AGA pays the costs of transport in case of a life-threatening illness of the insured person or if inpatient treatment lasts for longer than 14 days.
  - Declaration to meet costs**  
In case of inpatient hospital treatment, AGA will give the insured person a declaration that it will meet the costs up to an amount of € 15,000. This declaration does not involve any recognition that AGA has a duty to indemnify. AGA assumes settlement with the payer responsible in the name of the insured person.
- Patient repatriation transportation**  
As soon as medically advisable and appropriate, or if the duration of the hospital stay is expected to exceed 14 days in the opinion of the physician giving treatment, the Assistance will organise return transportation using medically adequate means of transport (including air ambulances) to the closest suitable hospital to the insured person's place of residence after prior consultation between the contract physician of the Assistance and the local physicians handling the case.

#### § 3 Does the Assistance procure the necessary medications for the insured person?

In concert with the family physician of the insured person, the Assistance takes care of procuring medically prescribed medication and sending it to the insured person, if this is possible. The insured person must reimburse the costs of the medication to the Assistance within one month.

#### § 4 What services does the Assistance provide in case of the death of the insured person?

If the insured person dies during his or her stay in the agreed area of validity, the Assistance will organise a funeral in the agreed area of validity or the repatriation of the deceased person's mortal remains to the place of the funeral in his or her home country as requested by the deceased person's relatives.

## Terms and Conditions of the Liability Insurance

mavista Science  
(abbreviated: VB H 11 MSC)

#### § 1 What risk does AGA assume?

AGA provides insurance cover against everyday liability risks if a third party asserts claims for damages against the insured person during his or her stay in the area of validity due to a damaging event that occurred during travel on the grounds of statutory liability provisions as defined under private law. Damaging events are defined as death, injury or impairment to health (personal injury) or damage to or destruction of property (damage to property).

**Sums insured:** € 1 million for personal injury and property damage.

#### § 2 How does AGA protect the insured person against liability claims? To what extent does it pay indemnity?

- AGA examines liability claims with regard to their validity, wards off unjustified claims and reimburses the compensation owed by the insured person. AGA reimburses the compensation if it recognises its duty to indemnify or approves admission of liability on the part of the insured person. AGA also pays compensation if it effects or approves a settlement or where decreed by a court ruling.
- If the injured party or his or her legal successor asserts a liability claim in court, AGA will conduct the legal dispute at its own expense on behalf of the insured person.
- If AGA requests or approves the appointment of a defence counsel in criminal proceedings against the insured person arising from an insured damaging event, AGA will pay the costs of the defence counsel.
- If AGA fails to settle a liability claim by admission, satisfaction or settlement on account of the resistance of the insured person, AGA shall not be required to pay any additional expenses incurred for the main issue, interest and the costs.
- The sums insured as stipulated in § 1 are the maximum limit of benefits payable by AGA per insured event; they also constitute the aggregate maximum indemnity paid for all insured events in an insurance year.

#### § 3 What risks are not insured?

Insurance cover does not include the following:

- Liability claims**
  - insofar as these exceed the scope of the insured person's statutory liability as a result of contractual or other commitments;
  - among and between insured persons and insured persons and their relatives (including life partners);
  - due to transmission of illness by the insured person;
  - due to damage caused by occupational activities. The insurance includes the recourse claim of the employer against the insured person based on personal injury or property damage as a result of negligence. Damage caused by intent is excluded. The maximum indemnity paid per damaging event is € 10,000 for all claims in an insurance year. The deductible amounts to 10% of the reimbursable damage for each claim, however € 150 at the maximum.
- Liability claims against the insured person**
  - in connection with hunting activities;
  - due to damage caused to third-party property rented by or on loan to the insured person or obtained through unlawful interference or in the insured person's custody. However, liability arising from damage to rooms and buildings during travel is insured, in particular damage to rented holiday apartments and hotel rooms or the accommodation but not damage to furniture.; insurance cover is not provided for liability claims based on wear and tear or excessive use;
  - as the owner, possessor, keeper or driver of a motor vehicle, aircraft or motor-driven watercraft due to damage caused by the use of such a vehicle.

#### § 4 What are the duties and obligations of the insured person after the occurrence of damage or loss?

An insured event is deemed to be a damaging event that could entail liability claims against the insured person.

- Each and every insured event must be reported in writing to AGA immediately.
- The insured person must also immediately inform AGA of any initiation of a preliminary investigation or issuance of an order of summary punishment or payment order, even if AGA already knows about the insured event.
- If a claim for compensation has been asserted against the insured person, he or she must notify AGA thereof within one week after the claim is filed.
- The insured person must also notify AGA when a claim has been asserted that involves judicial or state assistance.
- The insured person is obliged to take all possible steps to minimise the loss while complying with AGA's instructions and to take every action necessary or useful to clarify the case of loss. The insured person must provide a detailed and truthful loss report, supply information on all circumstances connected with the damaging event and submit the corresponding documents.
- If the liability claim is taken to court, the insured person shall allow AGA to conduct the proceedings, grant the legal counsel appointed and nominated by AGA full power of attorney to act on his or her behalf and submit all declarations deemed necessary by the legal counsel or AGA. Without awaiting instructions from AGA, the insured person must raise objections within the specified period or seek the necessary legal remedies against orders for payment of damages decreed by the courts or by the state.
- If the insured person obtains the right to demand the cancellation or reduction of a payable annuity as a consequence of altered circumstances, the insured person is obliged to allow AGA to exercise such right on his or her behalf. The provisions of Nos. 3 to 5 apply accordingly.
- AGA is considered to have full authority to submit all declarations on behalf of the insured person that it deems suitable to settle or ward off a claim.

#### § 5 What deductible does the insured person pay?

There is no deductible. However, for damage caused by occupational activities, the deductible is 10% of the reimbursable damage for each insured event, € 150 at the maximum.

## Terms and Conditions of the Luggage Insurance

– Luggage tariff –  
mavista Science  
(abbreviated: VB G 11 MSC)

#### § 1 What is insured?

Any and all personal items and effects needed by the insured person in the agreed area of validity, as well as gifts, are deemed insured luggage.

#### § 2 When does insurance cover apply?

- Luggage carried with you**  
The insurer will provide indemnity if luggage carried by the insured person is lost or damaged during his or her stay in the agreed area of validity as a result of the following causes:
  - Theft, burglary, robbery, larceny by extortion, intentional damage to property by third parties.
  - Accidents in which the insured person suffers a severe injury or the means of transport is damaged.
  - Fire, explosion, storm, hail, weight of snow, lightning, high water, flooding, avalanche, volcanic eruption, earthquake and landslide.
- Checked-in luggage**  
AGA will indemnify as follows:
  - If checked-in luggage is lost or damaged while in the custody of a carrier, an accommodation or lodging provider or left-luggage office.
  - If checked-in luggage does not reach the destination on the same day as the insured person.  
Documented expenses incurred to recover luggage or for necessary replacement purchases in order to continue the insured person's stay in the agreed area of validity are reimbursed at a maximum of € 150 per insured person and insured event.

#### § 3 Which items does the insurance not cover? What restrictions apply with regard to insurance cover?

- No insurance cover is provided for the following:
  - IT equipment and software including the respective accessories.
  - Money, securities, passenger tickets and documents of any kind with the exception of official identification documents and visas.
  - Motor-driven land vehicles, aircraft and watercraft, including accessories, hunting and sports weapons, including accessories.
  - Video, movie and still cameras, including accessories, as well as jewellery and valuables, as checked-in luggage.
  - Sports equipment provided that it is used as intended.
  - Financial consequential damages.
- No insurance cover is provided in the following cases:
  - Losses due to forgetting any item, or leaving it lying, hanging or standing somewhere or by losing the item.
  - If the insured person caused the occurrence of the insured event intentionally or by gross negligence.
- Limitations to insurance cover:
  - Video, movie and still cameras, including accessories, as well as jewellery and valuables, are insured up to a total of 50% of the sum insured as luggage carried with you.
  - Jewellery and valuables are insured only if they are kept securely deposited in a stationary locked container (e.g. a safe) or retained securely kept in personal custody.
  - Spectacles, contact lenses, hearing aids, braces, prostheses and mobile phones including accessories in each case are insured up to a maximum amount of € 250.
  - Gifts are insured up to a total of 10% of the sum insured, however a maximum amount of € 300.
  - Insurance cover for damage to or loss of travel luggage during tenting and camping is provided only where sustained on official camping sites.
  - If the insured person causes the insured event by gross negligence, AGA is entitled to reduce the benefits according to the degree to which the insured person is at fault.
- Luggage left in parked motor vehicles**  
If luggage is stolen during the insured person's stay in the agreed area of validity from a parked motor vehicle and from containers or roof-top or trunk-top carriers attached thereto that are provided with a lock, insurance cover is provided only if the motor vehicle or the containers or roof-top or trunk-top carriers are locked and the damage occurred between 6 am and 10 pm. Where travel is interrupted for individual periods lasting no longer than two hours each, insurance cover shall also apply during the night.

#### § 4 How much indemnity does AGA pay?

- In case of an insurance claim, AGA will pay reimbursement up to the sum insured of € 2,000 per insurance year for the following:
  - The current value of lost or destroyed goods. The current value is the amount which is generally required to buy new items of the same kind and quality less an amount appropriate for the condition of the insured item (age, wear and tear, use etc.).
  - The necessary repair costs and any remaining depreciation, however the current value at the maximum, of damaged items.
  - The material value of films, video, audio and data media.
  - The official fees for the replacement of official identification documents and visas.
- Underinsurance is not taken into account.

**§ 5 What are the duties and obligations of the insured person in the event of damage or loss?**

1. The insured person is obliged to report losses or damage caused by criminal acts immediately to the nearest police station responsible or accessible by submitting a list of all the items lost and have this report confirmed. The insurer is to be provided with a certificate thereof.
2. Lost or damaged checked-in luggage must be reported immediately to the carrier, accommodation/lodging provider or left-luggage office. Damage which is not externally visible must be reported in writing immediately upon discovery and in compliance with any complaint deadline, but no later than within seven days after receipt of the piece of luggage. The insurer must be provided with appropriate certificates.
3. The insured person will lose his or her entitlement to insurance benefits if he or she makes false statements in connection with the claim, in particular in the loss report, contrary to his or her better knowledge, even if AGA suffers no disadvantage as a result.

**§ 6 What deductible does the insured person pay?**

In case of damage to luggage, except for damage to checked-in luggage, the insured person pays a deductible of € 25 per insured event.

**Terms and Conditions of  
the Additional Luggage Insurance**

**– Luggage Tariff –  
mawista Science  
(abbreviated: VB GZ 11 MSC)**

Notwithstanding § 3 No. 1 a), 4 VB G 11 MSC, insurance cover is provided for laptops up to an amount of € 1,000 per insurance year.

Supplementary to § 3, No. 3 a) VB G 11 MSC, the sum insured for video cameras, movie and still cameras including accessories in each case is increased by € 1,000.

§ 6 VB G 11 MSC applies provided that the insured person pays a deductible of € 50 per insured event.

# mawista Science - Insurance Benefits at a Glance

mawista Science

General Provisions		
§ 2, No. 1 Insurance cover in the insured person's home country if the stay abroad is interrupted.	up to 6 weeks per insurance year	
Health Insurance		
§ 2, No. 1 Amount of costs reimbursed for ...		
a) Outpatient treatment	unrestricted	
b) Medical treatment and medication	unrestricted	
c) Inpatient treatment	unrestricted	
c) Medical treatment of a newborn baby if born prematurely	max. € 100,000	
d) Medically necessary patient transportation to a hospital	unrestricted	
e) Pain-killing dental treatment per insurance year	100% for bills up to € 500, 75% for bills above € 500 up to max. € 1,000	
f) Dentures per insurance year	not insured	
g) Treatment of pregnancy after the expiry of a waiting period of 8 months	unrestricted	
h) Aids required as a result of an accident per insurance year	max. € 250	
i) Visual aids required as a result of an accident per insurance year	not insured	
j) Treatment (e.g. massages, fango and lymph drainage treatment) per insurance year	max. 8 treatments	
k) Rehabilitation measures	unrestricted	
§ 2, No. 2 Provision of the insurance benefit subsequently after the expiry of the insurance contract if the insured person is unfit to travel.	max. 8 weeks	
§ 3, No. 1 Patient repatriation transportation to the home country	The costs of the medically advisable and justifiable patient repatriation transportation to the nearest hospital in the insured person's home country at an unlimited amount, also if hospital treatment lasts longer than 14 days on request by the insured person.	
§ 3, No. 2 Reimbursement of costs for repatriation of mortal remains to home country	max. € 15,000	
§ 3, No. 2 Reimbursement of costs for local funeral	up to the costs of the repatriation of mortal remains at the maximum	
§ 7 Deductible	no deductible	
Emergency Call Insurance		
§ 1 - § 4	Offers immediate assistance worldwide in case of an emergency in the agreed area of validity	
§ 2, No. 2 c) Declaration of amount of costs assumed for inpatient treatment	max. € 15,000	
Liability Insurance		
§ 1 Sums insured for personal injury and property damage	max. € 1,000,000	
§ 3, No. 1d) Sum insured for damage caused by occupational activities due to recourse claims of the employer in case of negligence	max. € 10,000	
§ 5 Deductible in case of damage caused by occupational activities	10% of the reimbursable damage, max. € 150 per insured event	
Monthly Premiums		
up to 40 years Duration of insurance in months	€ 44.80 1st to 12th	€ 72.10 13th to 60th
41 to 55 years Duration of insurance in months	€ 88.50 1st to 12th	€ 143.10 13th to 60th

**mawista Science Luggage**

<b>Luggage Insurance</b>		
<b>§ 4</b> Sum insured and max. cost reimbursement per insurance year	max. € 2,000	
<b>§ 6</b> Deductible	€ 25 per insured event except for damage to checked-in luggage	
<b>Additional Luggage Insurance</b>		
Sum insured and max. cost reimbursement per insurance year	Additionally - for laptops: max. € 1,000 - for video, movie and still cameras: max. € 1,000	
Deductible	€ 50 per insured event except for damage to checked-in luggage	
<b>Monthly Premiums</b>		
(irrespective of age) Duration of insurance in months	€ 16.90 1st to 12th	€ 18.90 13th to 60th