

Protrip-world Benefits overview

PROTRIP-WORLD is a combination of different policies, specially developed for young people up to 39 years and their stays abroad

PROTRIP-WORLD is a **combination of travel health, liability, accident, baggage and assistance insurance**. Here you will find an overview of the benefits provided by PROTRIP-WORLD.

Travel health insurance

Outpatient medical treatment

Inpatient medical treatment including operations

Provision with medicine, dressing material, remedies and medical appliances

Dental treatment for pain relief including simple fillings as well as repair of existing dentures and dental prosthesis per case

up to € 500

Medically necessary dental treatment as a result of an accident

up to € 1000

Outpatient treatment of mental illnesses

up to € 1,500

Inpatient emergency treatment of first-time mental or emotional disorders

up to € 20,000

Transport costs to the nearest hospital (e. g. with ambulance vehicles)

Return transport to the insured person's place of residence in his/her home country

Transport of the insured person's mortal remains

General deductible per insured event

€ 0

Deductible for trips to the US only: in case of treatment in an emergency room; not applicable if medically necessary or in case of a resulting inpatient stay

€ 250

Unlimited extension of insurance cover in case of extended stay abroad for medical reasons

Pre-existing conditions, if treatment could not be anticipated in case the trip was carried out as planned

Home country cover in case of an interruption of the stay abroad

Liability insurance

Personal liability insurance including "professional" liability insurance for au pairs with a lump sum for personal injury and/or property damage

up to € 1,000,000

Property damage to host family's immovable property

up to € 1,000,000

Damage to rented property

up to € 100,000

Liability loss caused during activities as an intern

up to € 10,000

Deductible in case of liability loss per claim

	€ 100
Accident insurance	
Accidental death benefit	
	€ 10,000
Disability benefit	
	€ 30,000
Disability classification	
	350 %
Benefit in case of 100% accidental disability	
	€ 105,000
Rescue costs	
	€ 25,000
Plastic surgery as a result of an accident	
	€ 25,000
Assistance insurance	
Assistance in case of loss of means of payment	
Assistance in case of loss of means of payment	
Assistance in case of criminal prosecution	
Return trip in case of an emergency	
Arrival of a person in a position of trust in case of an emergency per insured event up to a maximum amount of	
	€ 4,000
Baggage insurance	
Sum insured	
	€ 2,000
The policy includes damage to furs, jewelry, objects made of precious metals, laptops, photographic and film equipment and portable video systems, including their accessories. For the aforementioned objects, the liability for damages per insured event is limited to	
	50% of the sum insured
Deductible for damage to baggage per insured event	
	€ 50