

## Country Zones and Age Groups

Armenia	①
Belgium	②
Spain	③
United Kingdom	④

Due to the fact that, on an international level, costs for medical treatments vary from country to country and the average claims ratio of a group of insured persons increases with age, the **EXPAT INFINITY** product provides for four country zones and insurance premium rates split by age groups. This allows us to offer our customers the utmost level of fairness with respect to the amount of insurance premiums in accordance with their living conditions.

## Deductible

The options available with respect to the amount of the deductible shall be EUR 0, EUR 250, EUR 500 and EUR 1,000 per Insured Person and insurance year.

## Risk Markups

In the event of particularly severe previous illnesses or chronic diseases, private insurers are frequently not in a position to offer coverage to the applicant concerned. In order to provide coverage for customers with pre-existing diseases, BDAE introduced risk markups for the **EXPAT INFINITY** product. Such markups will be added to the insurance premium and differ depending on the state of health.

## Prospective Entitlement

As only international health insurance tariff in Germany, **EXPAT INFINITY** offers the possibility to subscribe for a prospective entitlement. Everybody who has not yet definitely decided whether he or she really wants to stay abroad in the long run or whether he or she might have the wish to stay in Germany for a while from time to time, will now, with **EXPAT INFINITY**, be able to "put off" his or her examined state of health. Sometime in future, when the prospective entitlement is changed to become the **EXPAT INFINITY** active insurance coverage, this status will not be queried again.

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*Because we care!*

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# EXPAT INFINITY

## International Health Insurance with more Flexibility and Lifelong Validity



Lifelong Eligibility for Insurance Coverage



Great Fairness Based on Individualisation



Previous Diseases Insurable



**BDAE**

*Mit Sicherheit ins Ausland!*

# EXPAT INFINITY



More and more people regard living abroad as an attractive option. In order to come up to the individual needs of such people with respect to a international health insurance, the BDAE Group developed **EXPAT INFINITY**. With its lifelong term and worldwide validity, it offers great flexibility when creating the insurance coverage package.

## General Contract Terms and Conditions

- Insurance coverage for private individuals
- The maximum age for being eligible in this respect shall be 75 years
- Termination with one month's notice with effect from the end of the insurance year

## Monthly Insurance Premium

The amount of the insurance premium depends on the desired country zone, the age of the Person to be Insured, the desired deductible, the chosen product variant as well as possible risk markups (see reverse side).

**EXPAT INFINITY BASIC** offers insurance coverage at an entry-level premium as from 39 Euro. **EXPAT INFINITY CLASSIC** with additional benefits is offered at a premium as from 56 Euro and **EXPAT INFINITY PREMIUM** offers even more benefits against payment of an entry-level premium as from 75 Euro.

Due to the possibility to adjust coverage to individual needs, however, the individual insurance premiums may considerably differ from entry-level premiums. We therefore recommend you to ask for a personal offer via our website: [www.bdae.com/en/infinity](http://www.bdae.com/en/infinity)



Openness and transparency are values the BDAE GROUP promotes in its daily business. These values are an precondition for trust. Therefore you will find the most important benefits and exclusions of our insurance cover on the right side.

## Your Benefits at a Glance

	EXPAT INFINITY BASIC	EXPAT INFINITY CLASSIC	EXPAT INFINITY PREMIUM
Outpatient Medical Treatments	-	✓	✓ +
Inpatient Medical Treatments	✓	✓	✓ +
Pharmaceutical Products, Bandages and Remedies	✓	✓ +	✓ +
Dental Treatments	-	✓	✓ +
Tooth Replacement/ Orthodontic Treatments	-	-	✓
Preventive Medical Checkups	-	✓	✓ +
Pregnancy and Delivery	-	-	✓
Infertility Treatments	-	-	✓
Aids and Appliances	-	✓	✓ +
Visual Aids inclusive of Eyesight Test	-	✓	✓ +
Eye Lasering	-	-	✓
Psychotherapy	-	-	✓
Patient Transports/Return Transports/ Transfers	✓	✓	✓ +
Follow-Up Liability	-	✓	✓
Congenital Medical Conditions	-	✓	✓
Legal Expenses Insurance for Patients	✓	✓	✓
Medical Assistance	✓	✓	✓
Maximum Annual Amount	EUR 1,000,000	unlimited	unlimited

## Exclusions from insurance coverage

Treatments based on infirmity and a need for care or custody

Treatments of mental or psychological disorder and diseases, psychosomatic treatments like hypnosis and autogenic training as well as suicide attempts and their consequences

Immunisation measures

Withdrawal treatments inclusive of withdrawal cures and treatments of a dependency syndrome

✓ Benefits included in tariff option

+ More benefits than in the more favourable tariff option

This infosheet presents the key benefits and exclusions from the international health insurance EXPAT INFINITY. For further information please refer to the Terms and Conditions Part I and II.