

MIA-PLUS Service description

MIA-PLUS – Insurance for employees abroad

Combination of travel health insurance and – if agreed – travel, accident, travel liability and baggage insurance for all trips up to a duration of 5 years per single trip.

Persons to be insured:

The following persons can be insured: employees of companies with headquarters in Germany and their relatives up to the age of 67 (67th birthday) who are permanent residents of Germany and travel abroad or are sent abroad by their employer for a maximum duration of 5 years.

Other persons to be insured are employees up to the age of 67 (67th birthday) who normally work in branches, subsidiaries and associated companies outside of Germany – incl. their relatives – and travel abroad or are sent abroad by their employer for a maximum duration of 5 years if the respective employees are not citizens of the host country.

Foreign visitors up until the age of 67 (67th birthday) who visit the company as well as branches, branch offices, subsidiaries and associated companies for a maximum duration of 31 days.

Travel health insurance benefits

Travel health insurance	MIA-KV-Basis	MIA-KV-Premium
Medical treatment	●	●
Dental treatment for pain relief	●	●
Denture repair	●	●
Non-medical practitioner		●
Chiropractor in the USA/CAN		●
Hospital stay	● double bedroom	● single bedroom
Diagnostic radiology and therapy	●	●
Medicine and dressing material	●	●
Alternative medical treatment	○	○
Remedies (e. g. massages)	○	●
Dentures due to an accident up to	4,000.00 €	5,000.00 €
Medical appliances according to list of benefits		○
Preventive medical examinations for children		●
Preventive medical examinations for early cancer detection		●
Psychotherapy (inpatient treatment: 20 days; outpatient treatment: max. 1,500.00 € per year)	● only after trauma	●
Costs for accompanying person at the hospital for children up to 12 years	●	●
Premature birth	●	●
Secondary liability until person is suitable for transport	●	●
General vaccinations according to vaccination card	●	●
Vaccinations for trips abroad (recommended by the WHO)		●
Medically reasonable return transport	●	●
Holiday in the home country or a third country	4 weeks	4 weeks
Expenses for repatriation of the insured person's remains in the event of death up to	10,000.00 €	15,000.00 €
Funeral expenses abroad up to	10,000.00 €	15,000.00 €

- full cost coverage – no deductible
- cost coverage with maximum limits

Travel health insurance - Daily premiums

	MIA-KV-Basis				MIA-KV-Premium			
	without USA/CAN		incl. USA/CAN		without USA/CAN		incl. USA/CAN	
Trip duration	Employee	Relative	Employee	Relative	Employee	Relative	Employee	Relative
up to 100 days	0.25 €	0.25 €	0.60 €	0.60 €	0.30 €	0.30 €	0.75 €	0.75 €
up to 365 days	0.99 €	1.89 €	3.19 €	5.29 €	1.25 €	2.35 €	3.75 €	6.35 €
up to 2.5 years	2.90 €	4.10 €	8.20 €	11.80 €	3.30 €	4.80 €	10.50 €	14.40 €
up to 5 years	3.15 €	4.50 €	9.00 €	13.10 €	3.80 €	5.70 €	11.40 €	15.75 €

The minimum premium for this health insurance policy is 200.00 € per year.

Travel accident insurance – Benefits (if agreed)

MIA-UV	S	M	L
Disability	30,000.00 €	100,000.00 €	200,000.00 €
Progression (increase in the sum insured in proportion to the degree of disability)	225 %	225 %	225 %
Disability benefit in case of 100 % accidental disability	67,500.00 €	225,000.00 €	450,000.00 €
Death	10,000.00 €	20,000.00 €	50,000.00 €
Salvage charges	25,000.00 €	25,000.00 €	25,000.00 €
Cosmetic surgery		5,000.00 €	10,000.00 €
Daily premium	0.10 €	0.25 €	0.50 €

Travel liability insurance – Benefits (if agreed)

MIA-HV	
Lump sum insured	3 million € for bodily injury and property damage
Daily premium	0.12 € worldwide

Baggage insurance – Benefits (if agreed)

MIA-GV	S	M	L
Sum insured	2,000.00 €	4,000.00 €	6,000.00 €
Daily premium	0.10 €	0.20 €	0.30 €

For damages to furs, jewelry and products made of precious metals, laptops as well as still and movie cameras and portable video systems (accessories included), the obligation to pay damages is limited to a maximum of 50% of the sum insured per insured event.

Supplemental dental insurance – Benefits

Supplemental dental insurance	
Insurance covers	medically necessary dentures
Reimbursement	80% of the invoice amount
Max. amount refunded	<ul style="list-style-type: none"> total amount of 2,500.00 € in the first two years of insurance total amount of 4,000.00 € in the first three years of insurance 5,000.00 € per year of insurance, starting with the 4th year of insurance
Waiting period	6 months
Valid for trips exceeding	12 months
Daily premium	0.40 €

Daily sickness allowance – Benefits

Daily sickness allowance

Sickness allowance	<ul style="list-style-type: none">• 90% of net earnings• max. 200.00 € per day• max. 78 weeks
Waiting period	42 days
Valid for trips exceeding	12 months
Daily premium	0.99 €

For detailed benefits and exclusion of benefits, please refer to the General Insurance Conditions.

The following insurance conditions apply for this policy

- General Travel Health Insurance Conditions of HanseMerkur Reiseversicherung AG for Business Travelers and Expatriates (VB-KV2009 (MIA))
- General Insurance Conditions of Hanse Merkur Reiseversicherung AG for Daily Sickness Allowance During Stays Abroad for Business Travelers and Expatriates (VB-KV 2009 (MIA-KT))
- General Liability Insurance Conditions of Generali Versicherung AG (AHB 2008)
- General Accident Insurance Conditions of Generali Versicherung AG (AUB 2008)
- General Baggage Insurance Conditions (AVB Reisegepäck 2008)
- Special Insurance Conditions of Generali Versicherung AG MIA (2009) for Personal Liability, Baggage and Accident Insurance

For more information go to

www.mia-plus.de

If you have any questions, feel free to contact us:

Dr. Walter GmbH

Insurance Brokers
Eisenerzstraße 34
53819 Neunkirchen-Seelscheid
Germany

T +49 (0) 2247 9194-737

F +49 (0) 2247 9194-40

www.dr-walter.com

mia@dr-walter.com