

Product Information

Students Insurance

Students abroad often need to provide evidence of having concluded a health insurance. Our students insurance can be concluded up to the student's 28th birthday. The insurance contract has a determinable validity for a time period of maximum 11 months and 29 days, the contract can be terminated at the end of each month insured. The payment of the insurance is due on a monthly basis. The insurance coverage is valid during the temporary stay in the selected country. Trips to the student's home country are excluded from the insurance cover offered. The insurance coverage has to be applied for prior to the entry to the country in question.

Benefits:

Insurance coverage is being offered for the treatment of an acute disease or for the treatment of the patient due to an accident. Moreover insurance coverage is offered in case of death, permanent disability in the line with a concluded professional indemnity / private liability insurance.

Medical expenses (franchise 10%, minimum € 36)	up to € 145.300
Dentist, analgesic treatment	100% of costs occurred
Inpatient treatment	up to € 145.300
Transport home if medically necessary	up to € 72.650
Sick person transport	100% of costs occurred
Accident- death	€ 5.000
Compensation of a permanent disability following an accident from 20%	up to € 100.000
Private liability (insurance coverage is restricted to bodily injuries	up to € 363.000

For the following the insurer does **not** offer insurance coverage:

- Disorders / medical conditions that were already existing and in need for treatment before concluding the insurance contract
- psychoanalytic or psychotherapeutic treatment
- preventive medical checkup / medical check ups in general ; e.g. preventive cancer checkup
- required medical examination in order to obtain a residence permit
- immunization, massage, health resort and spa, detoxification
- attestation and medical opinions
- provision of remedies (e.g. spectacles, fillings, artificial limbs/dentures);
- childbirth or interruption to pregnancies
- preserving or prosthetic dental treatment;
- received treatment by members of a host family
- damage to property and financial losses- professional / private liability

Product Information

Students Insurance

Description of proceedings when medical treatment is being needed:

Dental treatment

analgesic treatment, together with e.g. plastic- instead of amalgam filling.

The bill for the dental treatment received is paid by the student; the original invoice has to be forwarded to the insurance company. The party insured receives a refund of the total costs of the analgesic treatment; „as if“ the standard amalgam filling. Incremental costs for the high quality filling are being deducted from the amount paid.

We kindly ask the applicant to fill in the following information on the application form (to be downloaded from the website www.careconsult.at):

Applicant in Austria

Address of the applicant in Austria

Phone and e-mail

Student's Name

Student's Date of birth and sex

Student's address abroad (including postal code (city and country of residence)

Beginning and ending of the insurance period

In the Box

Bank code and account number of the austrian bank account

The monthly premium is € 36 (Europe) and € 54 (worldwide)

The text in hand serves for information purpose only. The original German version is the legally binding one.