

# Genki Explorer

## Insurance Product Information Document

This is a very brief summary for your convenience. The *Consumer Conditions* are the legal basis.

## What is this type of insurance?

*Genki Explorer* is travel health insurance for people who travel multiple months at a time.

It covers the cost of medically necessary treatment around the world for a period of up to two years.



### What is insured?

- ✓ Medically necessary treatment
- ✓ Any locally recognized healthcare provider
- ✓ 24/7 emergency assistance
- ✓ Direct billing with any hospital
- ✓ Medical transport to a suitable hospital
- ✓ Repatriation to your home country
- ✓ Medication & materials
- ✓ Hospital visit of a friend or family member
- ✓ Sports injuries
- ✓ Sexually transmitted diseases
- ✓ Emergency dental treatment
- ✓ Emergency treatment for mental disorders
- ✓ Regions with travel warnings
- ✓ COVID-19 treatment

Some limitations and exclusions apply.



### What is not insured?

- ✗ Pre-existing conditions
- ✗ Dental treatment (except emergencies)
- ✗ Psychotherapy (except emergency inpatient)
- ✗ Consequences of professional sports
- ✗ Consequences of drugs & excessive alcohol
- ✗ Consequences of dangerous activities
- ✗ Consequences of active participation in war



### Are there any restrictions on cover?

- ! If you choose a deductible, then benefits will only be paid in excess of €50 per case.
- ! If you limit cover in Canada and the USA, then cover there is limited to six weeks per 180 days.
- ! Cover in your home country is always limited to six weeks per 180 days.
- ! If you sign up abroad, cover in the first 14 days is limited to accidents and emergencies.
- ! Pregnancy benefits aren't covered during the first 10 months of insurance.



## Where am I covered?

- You are covered in every country.
- You can choose limited cover in Canada and the USA for a lower premium.
- Cover in your home country is always limited.



## What are my obligations?

- Pay the monthly invoice in full and on time.
- File claims as quickly as possible and provide the necessary evidence.
- Release the physician-patient privilege if needed to process a claim.



## When and how do I pay?

- The first month will be charged when you sign up for your insurance subscription.
- Recurring monthly charges happen automatically every month on the same day.
- Payments are made with any supported credit or debit card.
- The price of this insurance doesn't change during the subscription.



## When does the cover start and end?

- Your cover starts from the date you choose.
- Your subscription and cover end after two years.
- You can cancel your subscription earlier on a monthly basis.



## How do I cancel the contract?

- You can cancel any month on **genki.world**.



## Who is involved?

- **Genki** UG (haftungsbeschränkt), Germany, takes care of product development & customer support.
- **DR-WALTER** GmbH, Germany, our partner who handles your contracts & claims.
- **Allianz Partners** – AWP Health & Life SA, France, the insurer who takes the risk.