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## FAQ on Covid-19 (coronavirus) and group insurance

➤ **Is there insurance cover when I travel to or stay in a Covid 19 risk area?**

Yes, insurance cover is provided in accordance with the tariff conditions. These do not exclude benefits for travel to areas where there is a travel warning from the Federal Foreign Office or which are regarded as Covid-19 risk areas.

➤ **Is insurance cover provided if I am infected or suspected of being infected with Covid-19?**

Yes. Our tariff conditions do not provide for any exclusion of benefits for pandemics. Insurance cover is therefore provided for (possible) infections within the framework of the tariff conditions.

➤ **What should I do if I have a (possible) infection with Covid-19?**

A corona infection manifests itself through flu-like symptoms such as dry cough, fever, cold and fatigue. Respiratory problems, a scratchy throat, headaches and aching limbs, nausea, diarrhoea and chills have also been reported.

### **In Germany:**

Persons who have had personal contact with a person in whom Covid-19 has been detected should contact the responsible health authority immediately and regardless of symptoms, contact a doctor or call 116 117 - and stay at home. Further action will then be coordinated with the responsible authority and the person concerned.

### **Abroad:**

Persons who have had personal contact with a person in whom Covid-19 has been detected, or who have symptoms of Covid-19, should follow the applicable regional or national instructions on how to behave from the relevant health authorities.

➤ **Can I get tested for Covid-19 and who pays for the test?**

At present, in Germany it is the clinics and general practitioners themselves who decide who is tested. They follow the recommendations of the Robert Koch Institute (RKI). Symptoms such as fever, sore throat and breathing difficulties alone are therefore not sufficient. The person must also have had contact with an infected person or have been in a region where the virus has been detected throughout the country. The criteria for testing may differ abroad.

With regard to the costs of a test for coronavirus, our reimbursement obligation is based on the regulations of the Robert Koch Institute. In this respect, tests for coronavirus are reimbursable if there is a justified suspicion of infection with the coronavirus and a corresponding complaint.

Self-tests for coronavirus, if they exist, are not reimbursable. The testing must be subject to medical assessment and instruction.

➤ **Who pays the costs of medical treatment if I fall ill with Covid-19?**

As far as a proper registration for the group insurance contract has been made and the insured event (here: Covid-19 disease) has occurred in the area of application, we shall pay the costs of medically necessary medical treatment in accordance with the conditions, provided that the other

prerequisites for benefits are fulfilled and there are no statutory provisions to the contrary.

➤ **Does the insurance cover repatriation to the home country in case of (possible) infection with Covid-19?**

In accordance with the conditions, the costs incurred for the medically necessary return transport of a person who is acutely ill or injured in an accident to the home country are reimbursed if, due to the clinical picture or possible medical undersupply, treatment cannot be carried out in the area of application and subsequent inpatient treatment is carried out.

An infection with Covid-19 therefore does not give rise to a fundamental right to a return transport. Only if adequate medical care cannot be provided due to the type and severity of the symptoms and the supply situation at the place of stay (medical undersupply), we will bear the costs of a return transport.

In this context, however, please note that delays may occur due to entry restrictions and quarantine regulations. In addition, more and more airlines are cancelling numerous flights.

Due to this protective measure against the coronavirus, it is unfortunately also no longer possible for German doctors, medical professionals and ambulance flight partners to directly initiate the patients' return from these countries. Through international network partners, our assistance partner MD Medicus can, however, ensure that necessary repatriations can continue to be carried out. In this exceptional situation, it may not always be possible to provide German-speaking escort personnel. However, it is guaranteed that the escorts have the necessary medical qualifications and experience.

➤ **What happens if I am quarantined?**

In any case, the orders of the responsible authorities must be followed. We shall provide contractually agreed services in the event of an insured event, irrespective of any existing quarantine.

If a return journey from the country of stay is not possible by the agreed time due to the ordered quarantine measures, we require notification. We will then extend the insurance cover until the quarantine measure is lifted.

Please note that costs for hotel accommodation, food supply and similar, irrespective of any quarantine measure that may have been ordered, are not subject of the contractual agreements and can therefore not be covered by us.

➤ **Where can I get up-to-date information about Covid-19 and related topics?**

Information on current developments regarding the corona issue is provided by our assistance partner MD Medicus under the following link:

[www.md-medicus.net/de/news/corona-virus-pandemie](http://www.md-medicus.net/de/news/corona-virus-pandemie)