

**PRO TRIP-WORLD-H (PT-W-H1)**  
**Description of benefits – Liability insurance**

For students, scholarship holders, trainees, interns, doctoral students, language students, and au pairs in Germany and worldwide

Tariff	PRO TRIP-WORLD-H
Insurance	Professional and personal liability insurance
Insurer	Generali Versicherung AG
Area of validity	Worldwide. For insured persons from the Federal Republic of Germany, the insurance cover, with the exception of professional liability insurance for doctors, also applies to a temporary domestic stay of up to 12 months. For insured persons with a permanent residence outside Germany, the insurance cover does not apply in countries whose nationality the insured person has or where he / she has a permanent residence.
Insurable group of people	Insurance for students, scholarship holders, interns, trainees, doctoral students, language students, and au pairs for their stays abroad as participant of educational and cultural exchange programs; also covered are their accompanying spouses or partners as well as their unmarried children.
Maximum age	No
Insurable stays abroad	Private and professional stays abroad
Maximum period	Unlimited
Emergency telephone	Dr. Walter claims department during normal business hours
Claims handling	Dr. Walter claims department
Early termination	Possible
Extension	Possible

Benefits	PRO TRIP-WORLD-H
Scope of insurance	The insured person is insured as a private person against the risks of everyday life, against risks resulting from his/her working as an au pair, and against risks resulting from his/her internship if the internship is part of studies or of an Erasmus Plus program.
Insurance cover	Insurance cover within the scope of insurance is provided if claims for compensation are brought against the policyholder by a third party <b>on the basis of statutory liability provisions under private law</b> because of a loss event (insured event) taking place during the validity of insurance cover and resulting in bodily injury, property damage or a consequential financial loss. Loss event is the event directly causing the third party's loss.
Sums insured	€ 5,000,000 for bodily injury, property damage and € 1,000,000 for financial loss (or respectively the sums insured for bodily injury and property damage agreed on with regard to the main or basic risk, see table).  The maximum compensation for all insured events of one insurance year is twice the stipulated sums.
Deductible	No. Merely for internships, which are not being completed as part of the studies or Erasmus Plus program, a deductible of € 100 per claim applies.
Internship	Damages occurring during internships, which are part of studies or an Erasmus Plus program, are covered in the amount of the agreed sum insured.  Damages occurring during internships, which are not part of studies or an Erasmus Plus program, are covered in the amount of € 10,000. In the latter case, a deductible of € 100 per damage case applies.
Au pairs	Covered is the legal liability of the au pairs (professional liability) arising from the specific work they are allowed to do according to their professional qualifications.
Host Family coverage	Damages to host family's property are covered.
Volunteering	Yes, if unpaid. Also applies to co-insured family members.
Indemnification of damages caused by co-insured children under the age of criminal responsibility	€ 10,000 *
Similar legal liability of exchange students	Yes

<b>Legal liability of people living in the same household and the nursing staff</b>	Yes
<b>Working as a childminder (paid and voluntary)</b>	Yes
<b>Home and property</b>	Among other things for an owner-occupied home with a maximum of two self-contained apartments
<b>Photovoltaic and solar thermal installation</b>	Yes, as long as the installation is located on the enclosed home and property
<b>Contractor's protective liability</b>	Up to € 100,000 building sum per building project
<b>Damage to rented property</b>	€ 1,000,000 *
<b>Dog owner liability insurance for trained guide dogs</b>	Yes, if the insured person has a disabled person's pass (class BI)
<b>Occasionally looking after other people's dogs</b>	Yes, if done as a favor
<b>Occasional use of other people's boats</b>	Yes, if its engine has no more than 55 KW/75 HP
<b>Use of motor vehicles up to a speed of 6 km/h (e.g. motor vehicles for the handicapped, children's vehicles)</b>	Yes
<b>Use of trailers</b>	Yes, if there is no obligation to insure the trailers and if they are not connected to a motor vehicle
<b>Use of self-propelled working machines up to a speed of 20 km/h (e.g. riding mowers, snow ploughs)</b>	Yes
<b>Use of motor vehicles and trailers without obligation to insure on private roads and grounds</b>	Yes
<b>Losses occurring abroad (within Europe)</b>	Unlimited duration of stay
<b>Losses occurring abroad (outside Europe)</b>	Unlimited duration of stay
<b>Security deposit in case of losses occurring abroad</b>	€ 25,000 *
<b>Federal Water Act (WHG) residual risk and WHG equity-to-fixed-assets ratio for small containers (individual containers up to 60l)</b>	Yes, up to a maximum of 1,000 l holding capacity. The insurance cover expires if the quantity limitation is exceeded.
<b>Loss of key risk (other party's private and business keys)</b>	€ 30,000 *
<b>Property damage caused by a favor</b>	€ 10,000 *
<b>Bad debt losses</b>	Yes
<b>Damage due to data exchange and internet use</b>	€ 1,000,000 € *
<b>Maximum compensation in case of infringement of right to a name or personal rights</b>	€ 200,000
<b>Special regulations for professional liability insurance</b>	Excluded are claims for compensation from accidents by persons who work directly or indirectly for the policyholder, as far as such accidents are considered to be occupational accidents according to German Social Security Acts or foreign laws. Claims from § 640 par. 1 National Social Insurance Code (RVO) are covered as long as they are made against the legal representative of the policyholder and persons he / she hired to lead or monitor the insured company or part of it.
<b>Special regulations for insurance cases in the USA, Canada and countries with US legislation</b>	In the event of insurance cases in the USA, Canada and countries where US legislation is applied, the insurer's costs will be charged as benefits to the sum insured. Costs are: lawyer's fees, expert's fees, witness fees and court fees; expenses to avoid or minimize the damage in case of a claim or after a claim is made as well as costs to calculate the damage and travel expenses not accruing to the insurer himself. This also applies if the costs resulted from an instruction by the insurer.
<b>Liability claims among co-insured persons</b>	Any claims among co-insured persons are covered.
<b>Subsidiary coverage</b>	If other private liability insurances apply for the persons mentioned, insurance cover only applies if and insofar as the other insurer does not have to pay.

\* Sublimit within the basic sum insured

## Benefit exclusions PRO TRIP-WORLD-H

**There is no insurance cover within the liability insurance, among other things:**

for claims, even if they are statutory claims, of fulfillment of contract, claims for subsequent performance, claims from self-remedy of defects, withdrawal, reduction, claims for compensation instead of benefits;

for damages caused to be able to carry out the subsequent performance;

for cancellation of use of the subject matter of the contract or for the absence of success owed by the contractual performance;

for compensation of futile expenses relying upon the orderly fulfillment of the contract;

for compensation of financial losses due to delay of performance;

for other compensations taking the place of the fulfillment.

## Premium PRO TRIP-WORLD-H

### Tariff

**PT-W-H1** – Insurance for students, grantees, trainees, doctoral students, language students, and aupairs in Germany and worldwide as well their accompanying spouses or partners and their unmarried children.

### Premium

**€ 5.00 per person per month**

## Conditions

## PRO TRIP-WORLD-H

### Basic conditions

General Liability Insurance Conditions (AHB 0372 01.2009) in connection with the Special Liability Insurance Conditions PT-W-H of Generali Versicherung AG consisting of:

- Special Conditions and Risk Description of Personal Liability Insurance
- Supplemental Special Conditions of Personal Liability Insurance

Please note that this information is not conclusive. For the exact benefits and benefit exclusions, please refer to the general conditions of insurance which can be found at [www.dr-walter.com/verbraucherinformationen/protrip-world-h.html](http://www.dr-walter.com/verbraucherinformationen/protrip-world-h.html). This English translation may be used for information purposes only; the German wording prevails in case of litigation.

**Please feel free to contact us with any further questions. You can contact us at:**

### Dr. Walter GmbH

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