

PROTRIP-WORLD-GRUPPE



Peace of mind in times of COVID-19

Here you will find the most frequently asked questions about the coronavirus.

I have not yet left the country



I cannot/do not want to start my journey because of the coronavirus. Is a cancellation of the insurance possible?

The organization you are travelling with holds a group contract with us and may postpone or cancel the insurance without any additional costs.

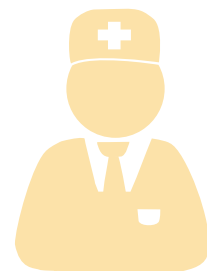
I have booked flights and accommodation in my destination country that I cannot cancel. Does my PROTRIP-WORLD insurance cover the expenses?

No, travel expenses are not covered by the international health insurance. We recommend to contact your travel company/organization in order to clarify the terms and conditions.

I have already left the country

Does the insurance cover an infection with the coronavirus?

Fever, cough, signs of corona infection? You can rest assured. With PROTRIP-WORLD's insurance cover, you don't need to fear high medical costs. The medical treatment of the corona virus infection is covered. In addition, PROTRIP-WORLD includes unlimited coverage for medical expenses should you be forced to stay abroad for a longer period of time due to the infection.



Are quarantine costs covered by the foreign health insurance?

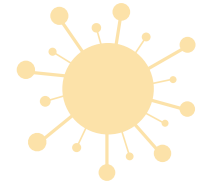
Quarantine costs are not covered by the foreign health insurance. Quarantine is often prescribed as a precautionary measure. This is not a medically necessary treatment. If you fall ill with the coronavirus during quarantine, the treatment is of course insured.

Does insurance cover continue to exist even if the Foreign Office has issued a travel warning?

Yes, PROTRIP-WORLD's international health insurance protects you both when traveling in countries for which the German Foreign Office has issued a travel warning and in case of illness related to a pandemic.

Is insurance cover still available even if corona is now a pandemic?

Yes, PROTRIP-WORLD offers insurance cover for pandemics as well as for travel in countries for which a travel warning has been issued by the Federal Foreign Office.

**My government recommends that I return to my home country. Are travel expenses covered by the insurance?**

No, travel costs are not covered by the foreign health insurance. We recommend: Contact your travel company/organization to clarify whether, for example, the airline will offer you a goodwill arrangement (free rebooking or cancelation of your trip).

I am returning to my home country prematurely due to the coronavirus. Does PROTRIP-WORLD still provide protection?

In principle, insurance cover also exists for a certain period of time in case of interruption of the stay abroad. Due to the development of COVID-19, you cannot estimate how long your stay in your home country will last. Therefore, we recommend that our contractual partner terminates your PROTRIP-WORLD insurance immediately after entering your home country. We will only charge the premiums depending on the number of days you stayed abroad.



Tip: Please contact your insurance company in your home country to reactivate your previous insurance immediately. When you resume your travel plans, you are welcome to take out a new PROTRIP-WORLD insurance policy.

If I get infected on the way home, are my costs covered in my home country?

PROTRIP-WORLD insurance coverage ends upon entry into your home country. Please contact your last insurance company in your home country to reactivate your previous insurance immediately.

Would you like more information about the coronavirus?

The Robert Koch Institut provides you with important information about the current coronavirus development:
https://www.rki.de/DE/Content/InfAZ/N/Neuartiges_Coronavirus/nCoV.html (machine translated from German).

All questions about notices of claim and claims:

Tel: +49 (0) 2247 9194 -31

Email: claims@dr-walter.com