

Accident insuranc		Simply good	Simply better	Simply complete
Additionally co-	Abdominal hernia. Damage to extremities or vertebral column by increased exertion	Abdominal hernia and bone fractures	1	✓
vered	Abdominal hernias, damage to extremities or vertebral column caused by own movements	_	_	v
Prolonged periods	Period for the beginning of disability	15 months	18 months	24 months
	Registration of disability before	18 months	24 months	36 months
	Within 5 years for (in days)	730 (in 2 years)	1,000	1,825
	Accident hospital daily benefits (UKHT) will be paid beyond the period of 5 years if the hospital stay is required for follow-up	_	_	✓
	Convalescence allowance (GG) at 100 % for (in days)	100	500	750
	Double accident hospital daily benefits (UKHT) on hospital stay abroad		J	v
Accident hospital	3 days accident hospital daily benefits (UKHT) and conva- lescence allowance (GG) with outpatient surgery	✓	V	J
	7 days accident hospital daily benefits (UKHT) and conva- lescence allowance (GG) with outpatient surgery	_	_	J
daily benefits / convalescence allowance (UKHT/ GG)	A claim for convalescence allowance (GG) will also exist if the person who suffered the accident dies in hospital	_	_	J
	Even at urgent hospitalisation in rehabilitation institutes		1	√
	Even at accident-caused com- pletely inpatient medical treat- ment in a sanatorium, rehabili- tation facility or recreation home	_	J	1
	7 days accident hospital daily benefits / convalescence all- owance (UKHT/GG) with umbili- cal hernia or abdominal hernia		_	J
	Payment of the deductible at EUR 11 for maximum 28 days	_	_	1
	Accident-caused outpatient re- habilitation, flat-rate financial support towards cost amounting to EUR 13		_	
Coma allowance	As accident-caused hospital daily benefits (UKHT)		J	J mind. 30 EUR



Accident

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Nursing allowance	Payment with nursing requirement from Level 2 for up to three years	_	_	30 EUR
Accident pension	From disability degree of	50 %	50 %	50 %
	Agreed, improved HK degree of disability will be taken into consideration	✓	v	
	Partner/ orphan pension on death of the pensioner	✓	/	✓
Transitional be- nefit	50 % of the transitional be- nefit will become due after 3 months, at 100 % disability	-	v	✓
	No objection in regard to mental disorder or impaired consciousness on death caused by accident	_	Up to EUR 6,000	v
	Death benefit up to 24 months after the accident date, inste- ad of 12 months	-		✓
Death benefit	Double death benefit if both parents die in one accident, maximum EUR 500,000	_	√	✓
	Double death benefit of the accident occurred in means of public transportation, maxi- mum EUR 50,000	_	v	✓
	Death benefit even if the per- son insured is only missing	1		_
	Intoxication by gas or vapour	v	√	✓
	Intoxication by gas or vapour, with detrimental effect of up to 7 days	_	_	V
	Intoxication by breathing other damaging substances in	_	_	√
	Drowning and suffocation	✓	v	✓
	Freezing	v	v	✓
Extensions of the	Deprivation of fluid, food or oxygen	✓	v	✓
accident term	Sunburn or sunstroke	√	_	√
	Anoxia	-	_	✓
	Explosion waves, acoustic wa- ves or other compression waves	_	_	✓
	Mechanical, chemical or elect- rical impact	_		✓
	Damage to health typical for diving	1		✓
	Therapy and pressure chamber cost with diving accidents, up to	_	EUR 50,000	EUR 100,000



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	The compensation of the cost for the pressure chamber does not depend on adhering to the diving rules	_	J	V
	Damage to health caused in rescue	v	J	_
	Damage to health caused in violent disputes and civil unrest	J	J	√
	Kidnapping, hostage-taking or robbery, up to EUR 3,000	_	_	1
	Fracture of femoral neck or arm, not depending on an acci- dent event	_	_	√
	Fracture of femoral neck, not depending on an accident event, from age 65	1	J	✓
Extensions from age 65	Payment with blindness, not depending on an accident event, from age 65, amounting to EUR 2,000	_	_	v
	Heart and/or circulatory di- sorders	_	_	/
	Myocardial infarction or apo- plexy	J	J	J
	Myocardial infarction or apo- plexy within one hour after the accident are regarded as a consequence of the accident	_	_	1
	Sugar shock	_	_	✓
	Epileptic or cramping seizure	_	_	
	Mental or conscientiousness disorder following unwanted intake of knockout drops	_	J	√
Extensions in re- gard to conscienti-	Effects of weather (e.g. he- at-caused vascular response)	_	J	✓
ousness disorders	Medication intake	-	v	√
	Drinking of alcoholic beverages	√	√	√
	Drinking and driving, up to	1.1 ‰	1.5 ‰	1.6 ‰
	Sleeping in while driving	√	v	✓
	Fatigue (drowsiness)	J	v	J
	Accidents on sleepwalk	_	_	✓
	Fainting fit	_	_	J
	Getting frightened	_	_	1



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	Other conscientiousness disor- ders, except influence of drugs	_	_	1
	Skin injuries caused by animals, including insect bites (e.g. borreliosis)	_	1	J
	Infectious diseases (e.g. cho- lera, herpes zoster, diphtheria, tuberculosis)	_	1	J
	Insurance cover for infection even before the beginning of the contract	_	1	J
	No minimum disability with infectious diseases	_		1
	Damage to health caused by vaccinations	_		1
Extensions in re- gard to infections	Infected wounds, rabies, teta- nus, sepsis	_	1	J
	Other infections with minor injuries to skin or mucosa, in- cluding allergic reaction	-	✓	1
	Other consequences of insect bites (e.g. allergic reaction)	_	1	✓
	Desensitisation after allergic reaction in hospital, payment of accident-caused hospital daily benefits (UKHT)	_	_	1
	Infection clause for medical professionals	_		1
	Psychic disease caused by accident	1		1
	Payment of cost of psycholo- gical treatment after a severe accident	_	_	10 sessions
	No exclusion in regard to bleeding from internal organs or brain	_	_	J
	Passive risk of war	up to 21 days	up to 21 days	up to 28 days
	Unlimited passive risk of war if leaving is impossible	_	_	✓
Extensions in re- gard to exclusions	Terrorist attacks	1		1
	Radiation injuries (except nuclear energy)	✓	✓	✓
	Therapeutic measures (cutting nails, corns or hard skin)	✓	✓	✓
	Food allergies	_	_	✓
	Food poisoning	✓	√	√
	Poisoning by oral intake of firm or fluid substances	1		1
	Poisoning caused by plants	_		J



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	Supplementary poisoning with children under	_	Age 14	Age 18
	Driving events for achieving an average speed	1	1	✓
	Racing in leisure-time with karts on kart tracks is also covered	-	✓	1
	Illegal driving of a land or wa- ter vehicle, persons under age 18 or persons under guardians- hip "in all matters"	✓	✓	✓
	Self-made firework, persons under age 18 or persons under guardianship "in all matters"	_	✓	✓
	Kitesurfing is also covered		✓	✓
	Aviation accidents (persons not belonging to the crew, passen- gers, pilot trainees)	_	_	1
	Immediate payment with seve- re injuries	3 % of the basic disability sum, maximum EUR 5,000	5 % of the basic disability sum, maximum EUR 10,000	20 % of the basic disability sum, maximum EUR 20,000
Extensions of pay-	Helmet clause (accident-cau- sed head injuries, wearing a suitable helmet	_	_	Increase of the basic disability sum by 25 %. maximum increase EUR 100,000
	Immediate payment with seve- re injuries when construction/ buying a privately owned home	_	_	1
	Extra cost caused by disability (e.g. retrofit, re-training, pro- stheses etc.)	EUR 2,000	EUR 6,000	EUR 30,000
	Repair or replacement respec- tively on damage to already existing prostheses of extre- mities up to EUR 2,500	_	_	✓
ment	Participation in cost for aids up to EUR 1,500	_	_	✓
	Medical treatment abroad up to EUR 5,000	_	_	✓
	Rooming-in with children, amounting to	EUR 30 (for maximum 5 overnight stays)	EUR 50 (for maximum 10 overnight stays)	EUR 60,00
	Orphan pension to all minor children insured, per year and child, up to	_	EUR 6,000	EUR 8,000
	Private lessons on acci- dent-caused days missing at school, with children, per day	EUR 15	EUR 30	EUR 30
	Logopaedic/psychiatric the- rapy after accident-caused aphasia with children	_	_	1



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	Rescue, search and transporta- tion cost, up to	EUR 100,000	EUR 500,000	J
	Additional cost for the return home, following medical pre- scription	1	✓	1
	Additional cost for the return home, without medical requi- rement if stay in hospital is minimum 7 days	_	_	v
	Return to home town, accom- modation and board following stay in hospital, until transpor- tation capability, stay in hotel, up to	_	_	EUR 300
	Return to home town and ac- commodation for the co-travel- lers on accident abroad	v	✓	v
	Cost of board for the co-travel- lers on an accident abroad	_	_	EUR 300
Non-contributory payment	Visit to the sick person on accident abroad, cost of board and accommodation, up to 300 EUZ, as well as cost of trip there and back	_	_	1
	Payment of cost of repatriation by flight	v	√	✓
	On domestic death, repatri- ation to home town	v	√	✓
	On death abroad, optionally repatriation or funeral	V	√	1
	Aid towards treatment at a health resort, already from a stay of one week, up to	_	EUR 500,000	v
	Aid towards treatment at a health resort, only from week 3 of the stay, up to	EUR 100,000	-	_
	Aid towards treatment at a health resort, also for partially inpatient rehabilitation	-	1	J
	Cosmetic surgery, up to	EUR 100,000	EUR 500,000	✓
	Dental prostheses if natural incisors and canine teeth are damaged	v	✓	v
	Dental prostheses if natural teeth are damaged	_	1	
Provisional insu- rance cover	Provisional insurance cover for newborn, already during pregnancy, until aniniversary date of the cover, in the 1st year, amounting to the already co-insured child or adult (disa- bility sum € without progres- sion)	_	_	Minimum Disability EUR 100,000 Death EUR 10,000 Hospital daily benefits / convalescence allowance (UKHT/GG) EUR 20



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	Provisional insurance cover for newborn, already during		Disability EUR 30,000	
			Death EUR 5,000	
	pregnancy, until aniniversary date of the cover, minimum 3 months, (invaldity sum € wit- hout progression)	_	Hospital daily benefits / convalescence allowance (UKHT/GG) EUR 5	_
	Provisional insurance cover for			Disability EUR 100,000
	adopted children under age			Death EUR 10,000
	18, from adaption, in the 1st year (disability sum without progression)	-	-	Hospital daily benefits / convalescence allowanc (UKHT/GG) EUR 20
	Provisional insurance cover for		Disability EUR 30,000	
	adopted children under age		Death EUR 5,000	
	14 years from adoption, until anniversary date of the cover, minimum 3 months (disability sum without progression)	_	Hospital daily benefits / convalescence allowance (UKHT/GG) EUR 5	_
	Provisional insurance cover for			Disability EUR 100,000
	spouses / registered partners			Death EUR 10,000
	(disability sum without progres- sion), until anniversary date of the cover, minimum 3 months	_	Disability EUR 30,000	Hospital daily benefits / convalescence allowance (UKHT/GG) EUR 20
Own contribution	Benefit cut from a contributory share of	25 %	50 %	100 %
to disease or inva- lidism	No deduction for a contributory share	_	_	1
Duties	Accident accidentally reported too late, at only minor injury at first, is not an omission of duty	J	√	J
	No release from obligation to pay with accidental omission of duty	1		J
	The deadline to report a death will only begin on getting knowledge of the death and will be 7 days	✓		_
	Deadline to report a death caused by an accident is de- leted	_	/	v
	Loss of earnings that cannot be proven concretely, maximum	EUR 500	EUR 500	EUR 1,000
Change of occu- oation	No reduction of sum on acci- dental non-reporting of change of occupation Group A to Group B	J	✓	1
Advance payments	Before completion of medical treatment even without sum for death agreed, up to maximum	EUR 20,000	EUR 100,000	Up to disability sum
Reassessment of disability	Betterment with reassessment of invalidity	_	_	



Accident Simply Simply Simply insurance good better complete Retrospective termination by policyholder (not by insured J J person) possible with long-time care or mental disorder Termination Reduction of deadline for ter-1 mination on change from child rate to adult rate Beginning on Insurance cover at temporary J change of insurer gap in cover Optionally, suspension when J J being unemployed Unemployment Non-contributory insurance cover during suspension Optionally, suspension when being incapable of working Unfitness for work Non-contributory insurance cover during suspension In child accident insurance, on death of the policyholder (until J J age 18 of the child) Exemption from In child accident insurance, on payment death caused by accident or disability caused by accident of minimum 50 % of policyholder (until age 21 of child) Innovation guarantee: Future improvements of terms and ./ conditions will be deemed in-Terms and condicluded in the insurance cover tions Betterment clause Categorisation in Risk Group A, Apprentices J during apprenticeship **Discount for seve-**From 2 persons under one 10 % 10 % 10 % contract ral persons On existence of a further 5 % 5 % 5 % private liability contract or a household insurance Bundle discount On existence of a further private liability contract or a 10 % 10 % 10 % household insurance The prerequisite for the discount is giving a valid email Paperless discount 5 % 5 % 5 % address. Correspondence will only be electronic On agreement on dynamics, **Dynamics** 3 % oder 5 % 3 % oder 5 % 3 % oder 5 % annual increase by Damages for pain and suffe-J rings can be agreed J Cancer money can be agreed **Additional clauses** Disability payment with 25 1 J % absolute franchise can be agreed