**The worldwide PractiGo-Outbound-Insurance!**

Insurance coverage abroad:

We assume that our participants insure themselves against any eventuality. We can help by choosing the correct insurance policies. Each participant should have these 3 insurances before beginning their internship, volunteer work and/or work &travel programme.

* Medical insurance
* Accident insurance
* Liability insurance

In some cases, students may already be covered by a family insurance. Please inquire first about the existing policies.

**We offer a travel package of health, liability and accident insurance from Caremed, making it easier and quicker for you.**

**Travel health insurance:** Since you will be staying abroad for quite some time, it is that important you are adequately insured. Even a change in climate, unfamiliar food or an accident may require medical treatment. With travel insurance it allows you to to be treated as a private patient. This is particularly important for health insurance members as the statutory health insurance with the certificate doesn’t always have the sufficient cover. We recommend that each intern (within Europe) have these travel insurances. They cover any programme abroad for up to a year and offer very good value for price.

**Liability Insurance:** If damages are made they must be paid for. A little lapse of concentration, unfortunate circumstances and the damage may already be in the millions.

**Accident Insurance:** An accident insurance provides financial assistance for disability caused by an accident. The statutory provision is not adequate. With this insurance you are covered anywhere in the World anytime.

**Prices**

The PractiGo Outbound Insurance can be booked as one of three different packages and includes the following services:

* PractiGo Outbound Classic (health Insurance): € 12.50 a week.
* PractiGo Outbound Extra (liability, accident and luggage Insurance): € 8.50 a week.
* PractiGo Outbound Premium (both insurance packages can be booked together): € 16.95 a week.

Benefits:

* 24h hotline number, 7 days a week (free of charge – English, German and Spanish speakers)
* Fast on-site support
* Recognized worldwide

Each insurance can be booked weekly and can be tailored to your stay.

**Costs without insurance**

**Health insurance (doctor/hospital):**

* Medical repatriation up to 100.000 € / U.S.$
* Repatriation in case of death up to 10.000 € / U.S.$
* Self-Equity in an emergency-related visit to the emergency room: 250 € / U.S.$
* Medical assistant: 250 € / U.S.$
* Emergency dental treatment up to 500 € / U.S.$, dental repair after an accident up to 1.500 € / U.S.$, psychiatric evaluation up to 500 € / U.S.$ € / U.S.$, outpatient physiotherapy up to 750 € / U.S.$, diagnostic tests (x-rays and laboratory tests) up to 500 € / U.S.$, computer and magnetic resonance imaging up to 1.000 € / U.S.$.

**Travel Assistance:**

* Family members to assist at the hospital bedside of the insured person up to 2.500 € / U.S.$
* Return home in case of a death in the family (for travelers from 3 months) up to 2.000 € / U.S.$

**Liability insurance:**

* Injury to persons up to 500.000 € / U.S.$
* Property damage up to 150.000 € / U.S.$
* Host family property damage up to 1.000 € / U.S.$

**Accident insurance:**

* Death 13.000 € / U.S.$
* Total disability 50.000 € / U.S.$

**Residence outside of Germany**

Of course, customers can have a residence outside of Germany to claim these insurances.