

“students” Insurance

With this insurance you enjoy all the advantages of our “students” insurance program. It holds convincing benefits combined with the additional service of direct support from FUBIS employees.

Health insurance

Medically required curative treatment of complaints resulting from acute illnesses (emergencies) and accidents etc. will be refunded.

Fully covered in-patient and out-patient services:

- Out-patient medical treatment
- Prescribed medication and accessories (excluding nutrition supplements, tonics and cosmetic substances). There is a personal contribution of € 5.– per prescription
- Prescription aids for treatment of injuries resulting from accidents
- Treatment during pregnancy and delivery within the contract period, if the pregnancy commenced within the contract period
- In-patient treatment including operations in standard-care without optional benefits; for the first 14 days of an in-patient treatment there is a personal contribution of € 9.– per person and day
- Medically prescribed transportation, including transportation to home country
- General conveyance and funeral cost up to **€10,000.–**

Fully covered services by dentists and oral surgeons

- Acute pain-relieving dental treatment, i.e. simple fillings, root canal treatment and extractions up to 2.3times the amount set out in the GOZ/GOÄ
- Simple repair of already existing dental prosthesis after an accident at 50%

This insurance meets the standards and requirements of the Schengen Treaty according to the decision of the European Council of 22 Dec 2003 and complies with the terms of a minimum cover of €30.000 in the health insurance.

Accident insurance

- In case of death **€5,000.–**
- In case of invalidity **€30,000.–**
- Total and permanent disability (350% progression) **€105,000.–**
- Esthetic Surgery
If the appearance of the insured person has been seriously and permanently impaired through an accident, cost for esthetic surgery, including the necessary hospital stay, will be covered up to a max. of **€5,000.–**
- Rescue charges
After an accident the insurer will pay the necessary cost for search, rescue or salvaging work of rescue services, including transportation to the nearest hospital, as long as this is medically necessary and ordered by a physician or unavoidable due to the kind of trauma up to a max. of **€5,000.–**

Personal Liability Insurance (Subsidiary Cover)

- Flat rate for damage to persons or property **€1,100,000.–**
- Including damage to housing (rented or owned) – subsidiary cover

Cost for deportation

- In case of deportation ordered by public authorities according to §§ 765, 773 German Civil Code (BGB) in conjunction with §§ 66 para. 2, 67 and 68 of the German law relating to foreigners max. **€1,600.–**