

## Protrip-world-H Benefits overview

PROTRIP-WORLD-H is a full personal liability insurance for private and professional stays abroad within the framework of youth and educational programmes. Additional to bodily injury and property damage, damage to rented property is included in the insurance scope.

Damages occurring during internships, which are part of studies or an **Erasmus Plus** programme, are covered in the amount of the agreed sum insured. Damages occurring during internships, which are not part of studies or an Erasmus Plus programme, are covered in the amount of € 10,000. In the latter case, a deductible of € 100 per damage case applies.

Damages to motor vehicles as a result of operating such vehicles are excluded from cover.

### Sums insured in liability insurance

PROTRIP-WORLD-H	
	Sums insured
Personal injury and property damage	€ 5,000,000
Financial loss	€ 1,000,000
Insurance coverage during internships, which are not part of studies or an Erasmus Plus programme with a deductible of € 100 per case	€ 10,000*
Indemnification of damages caused by co-insured children under the age of criminal responsibility	€ 10,000*
Damage to rented property	€ 1,000,000*
Security deposit in case of losses occurring abroad	€ 25,000*
Risk of key loss (other party's private and business keys)	€ 30,000*
Property damage caused by a favour	€ 10,000*
Damage due to data exchange and internet use	€ 1,000,000*
Maximum compensation in case of infringement of right to a name or personal rights	€ 200,000
* Sublimit within the basic sum insured	