



**YOUTH EXCHANGE AND GENERAL INSURANCE
DISTRICTS 1910, 1911, 1912, 1913 & 1920**

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**Uniq Health Insurance Expat and Travel Plan, group 042025 (Rotary)
Tariff QEXPYA 3 2018/B – Abstract of Coverage^{*)}**

This or an equivalent health insurance coverage is required for all persons without a valid EU social security plan staying in Austria for longer than three months. These persons are obligated to obtain the compulsory residence permit because they are regarded as residents, not as travelers. Pre-condition is a government ordered insurance coverage with very specific contents. For Rotary exchangees the term of insurance usually is limited to one year ending without notice. Individual prolongations are possible.

Health Insurance

General sum of Insurance: 2,526.000,00 €, inpatient, outpatient, medicines, treatments ...
Policy territory: Europe
World-wide validity: for arrival and departure 3 days each, emergency home transport
All risk coverage included: alcohol or drug abuse, self-endangerment, pre-existing diseases ...
Guaranteed compensation of hospital costs in all European public hospitals

Amendment for Rotary Exchangees

Accident Insurance

Sum of insurance: Death 100.000 €
Permanent disability: up to 100.000 € (linear system)
Policy territory: world-wide
Usual exclusions: races, alcohol, drugs, professional sports, pre-existing injuries ...

Baggage Insurance

General sum of insurance: 2000 € actual cash value
Policy territory: world-wide except home and expat residence
Usual limits and exclusions

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^{*)} the complete wording in German including updates being the only legally valid version