

Genki Resident

Insurance Product Information Document

This is a very brief summary for your convenience. The *Consumer Conditions* are the legal basis.

What is this type of insurance?

Genki Resident is international health insurance for people who live abroad long-term.

It covers the cost of medically necessary treatment and preventive care around the world.



What is insured?

- ✓ Inpatient and outpatient medical treatment
- ✓ Telemedicine & 24/7 hospital assistance
- ✓ Direct billing with any hospital
- ✓ Search & rescue after accident (up to €10,000)
- ✓ Medical transport to a suitable hospital
- ✓ Repatriation to your home country
- ✓ Initial outpatient psychological primary care
- ✓ Inpatient psychotherapy
- ✓ Alternative treatments (e.g. homeopathy)
- ✓ Physiotherapy, osteopathy, chiropractic
- ✓ Dental fillings, inlays, root canal treatment
- ✓ Prenatal care, childbirth, and postnatal care
- ✓ Inpatient rehabilitation measures

Additionally in Genki Resident Premium:

- ✓ Vaccinations & medical checkups
- ✓ Eyesight correction surgery (€2,000 / eye)
- ✓ Glasses and contact lenses (€300 / two years)
- ✓ Dental cleaning (two per year)
- ✓ Dentures (50% of the costs)
- ✓ Outpatient psychotherapy
- ✓ Outpatient rehabilitation measures
- ✓ First trimester screening and amniocentesis
- ✓ Single room & treatment by chief physician

Some limitations and exclusions apply.



What is not insured?

- ✗ Lifestyle products (contraceptives, vitamins, ...)
- ✗ Consequences of professional sports
- ✗ Consequences of active participation in war
- ✗ Treatment that is one of the reasons for traveling
- ✗ Non-medical travel-related costs



Are there any restrictions on cover?

- ! Dentures, tooth and jaw adjustments, childbirth, and psychotherapy aren't covered during the first 10 months of insurance.
Eyesight correction surgeries aren't covered during the first 2 years of insurance.
- ! If you choose a deductible, then benefits within a calendar year will only be paid in excess of the deductible amount.
- ! If you limit cover in Canada and the USA, then cover there is limited to six weeks per stay and to medical emergencies, accidents & death.
- ! Cover in your home country is always limited to 180 days per calendar year.

Where am I covered?

- You're covered in every country.
- You can restrict cover in Canada and the USA for a lower monthly price.
- Cover in your home country is restricted.

What are my obligations?

- Pay the monthly invoice in full and on time.
- Provide the necessary evidence for all claims you file.
- Release the physician-patient privilege if needed to process a claim.

When and how do I pay?

- The first month will be charged when you confirm your insurance subscription.
- Recurring monthly charges happen automatically every month on the same day.
- Payments are made with any supported credit or debit card.
- The price of this insurance changes over time. It depends on your age and on a yearly evaluation of global medical costs and inflation. In case of a price change you have a special right of cancellation.

When does the cover start and end?

- Your cover starts from the date you choose.
- There is no time limit. You decide when to end this insurance.
- The minimum period of the subscription is one year.

How do I cancel the contract?

- You can cancel any month on [genki.world](https://www.genki.world) after the minimum period of one year.

Who is involved?

- **Genki UG** (haftungsbeschränkt), Germany, takes care of product development & customer support.
- **DR-WALTER GmbH**, Germany, our partner who handles your contracts & claims.
- **Barmenia Krankenversicherung AG**, Germany, the insurer who takes the risk.