

What to do in case of an emergency and in the event of a claim

A. What to do in case of an emergency?

1.

Check if there is an emergency. Typical emergencies are:

- Accidents
- Serious illnesses
- (Upcoming) hospital stays

If you are not sure, you better assume it is an emergency!

2.

Call the Assistance's 24-hour emergency number:

without USA/Canada +49 2247 922 5014

including USA/Canada +1-877-835-6243

Please refer to the DR-WALTER insurance and provide the following information:

- Name and birth date of the patient
- Name and phone number of the attending physician/hospital
- Diagnosis/suspected diagnosis
- Onset of the illness/date of the accident
- Contact data of the contact person on site

3.

The Assistance will help you:

- They will provide you with the name of a nearby physician or hospital
- In case of accidents, serious illnesses and hospital stays, the Assistance will: contact the attending physician or hospital, immediately provide a confirmation of cover and organize all further steps
- It will organize and coordinate any unplanned return flights and return transports

B. What to do in case of illness?

1.

Stomach pains, toothache, mental problems? Go see a doctor! You are covered abroad by your international health insurance policy. However, not all treatments are covered. To make sure your treatment costs are covered, we recommend informing yourself prior to any treatment about the provided services and exclusions of benefits under your insurance policy.

If you are not sure whether your illness is covered or in case of expensive upcoming treatments, we recommend that you get in contact with us.

You can call the Claims Department of DR-WALTER GmbH from Monday to Friday between 8.00 am and 6.00 pm (CET) at

T +49 2247 9194-31

Please send any written requests via **email** to claims@dr-walter.com or send us a **fax** to +49 2247 9194-20

2.

Go see a doctor and get yourself treated.

3.

When it comes to paying the invoiced treatment, you will have to make an advance payment. Don't forget to demand **original receipts** for all costs incurred.

Exception: in case of an inpatient treatment at a hospital or specialist clinic, we will immediately cover the costs.

4.

Please submit your medical expenses for reimbursement using our online form:

[dr-walter.com/submit-bill](https://www.dr-walter.com/submit-bill)

If you have any questions or other damage, please contact:

DR-WALTER GmbH

Abteilung Leistung Gruppe (Claims Department)

Eisenerzstrasse 34

53819 Neunkirchen-Seelscheid, Germany

E-Mail: claims@dr-walter.com

5.

As soon as your right to benefits and the invoices are approved by our Claims Department, we will reimburse your prepaid costs.

C. Notice of accidental damage and liability loss

1.

Please inform us immediately about any accidents and substantial liability losses.

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Please send any written requests via **email** to claims@dr-walter.com or send us a **fax** to +49 2247 9194-20

2.

Please send us a detailed report of the circumstances of the accident/loss as well as receipts of the costs incurred. In case of damage to baggage, please also send us the police report and the respective confirmation of the local police. You can download all notices of claim and accident report forms as a PDF at <https://www.dr-walter.com/en/consumer-information/concept-easy-plus.html>

DR-WALTER GmbH

Abteilung Leistung Gruppe (Claims Department)

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Germany

3.

Our Claims Department will assess the claim and, if necessary, coordinate with the claims department of the insurer. As soon as your right to benefits and the invoices are approved, we will reimburse your prepaid costs.