



# Foreign Travel Insurance of HORIZONT3000

[www.horizont3000.at](http://www.horizont3000.at)

**HORIZONT**  
**3000**

# Basis of insurance contract

- Development Workers Act of 1983
- Amounts adjusted according to
  - necessities abroad
  - living standard in Europe

# Beneficiaries

- Development worker and his/her accompanying family
  - spouse
  - children

# 7 Insurance categories

- Death
- Disability
- Health insurance
- Insurance of movable property
- Personal and professional liability
- Automobile liability
- Household

## A) Development worker up to age 55

- Sum payable at death € 43.600,-
- Disability benefit (12x p.a.) € 1.300,-
- Health insurance unlimited
- Movable property (max. per case) € 2.900,-
- Household insurance € 21.800,-
- Personal and professional liability € 750.000,-
- Automobile liability insurance € 1.000.000,-

## B) Accompanying spouses with little or no income

- Insurance like development worker, except
  - No extra household insurance
  - No disability benefit

## C) Accompanying spouses mit more than minimal income (limit for compulsory social security income)

- Death € 7.270,-
- Health unlimited
- Movable property (per case) € 727,-

# Supplements for the development worker for (under-aged) children

- **Death supplement**
  - Double for 1st child
  - Every additional child € 10.900,-
- **Disability benefit supplement (12x p.a)**
  - € 218,- per child
- **Supplements limited to max. 4 children**

# Insurance for (under-aged) Children

- Unlimited health insurance

# Duration of insurance

- Throughout the whole engagement period abroad (no interruption during holidays)

# Procedure in case of a claim

- Directly between development worker and insurance company
- Data protection!
- Refund within 2 weeks

# Group health insurance!!!

- Medical treatments
- Medicines
- Prophylaxes
- Hospital expenses
- Patient transport (including flights)
- Pregnancies
- Return transport in critical cases
- Return transport for deceased
- Goodies:
  - Glasses, contact lenses (max. € 250,- per year)
  - Dental treatment (max. 2.000,- per year)