

Information on the SARS-CoV-2 coronavirus and the COVID-19 lung disease

The spread of the coronavirus is currently having a considerable impact on our everyday life. This is why we have summarised some answers to the most important general questions and also provide you with information about your insurance cover within the scope of the Weltpolice health insurance.

Are there any limitations in the availability of Barmenia?

No. The colleagues from all departments are still available for you by phone and e-mail.

Do you offer insurance cover for travel to countries with a travel warning from the German Federal Foreign Office?

Yes. For travel in regions for which a travel warning has been issued by the German Federal Foreign Office, insurance cover is provided through the Weltpolice. We advise you to obtain information about travel warnings (e.g. from the German Federal Foreign Office) and restrictions.

What about the insurance cover in case of an infection with the coronavirus?

Should you become infected with the coronavirus, your Weltpolice insurance covers the contractually agreed medically necessary treatment costs.

The Weltpolice insurance also provides insurance cover in the event of pandemics or epidemics.

Are tests paid for?

Yes. Blood counts or other tests recommended by the physician as proof of the virus infection as well as subsequent treatment including medication are insured. This also applies to tests in the event of contact with demonstrably infected persons. However, testing as pure exclusion diagnostics (e.g. to obtain entry or exit permits or to apply for a visa and as fit-to-fly) is not covered by the insurance.

Which physicians or hospitals may I go to?

You are free to choose among the physicians, dentists and hospitals authorised to provide medical treatment under the law of the country of residence. Therapists who are licensed in the country of residence and who practise a recognised medical profession there (e.g. alternative practitioners, chiropractors, physiotherapists, osteopaths) may also be consulted.

In the case of medically necessary in-patient treatment, you are free to choose among those hospitals that are generally recognized in the country of residence, are under the constant management of a physician, have sufficient diagnostic and therapeutic facilities, work in accordance with generally recognized scientific methods and keep medical records.

What if treatment on site is not possible?

Where treatment on site is not possible, insurance cover also exists for the transportation to the nearest qualified hospital. If this hospital is located outside the country of assignment, transport would also be possible, e.g. to a neighbouring country, insofar as this is possible subject to officially imposed quarantines or entry and exit bans.

Are the costs of quarantine measures reimbursed?

Where local health authorities impose quarantine measures, we also voluntarily pay for the medically necessary treatment provided during quarantine. However, costs that may arise solely as a result of the quarantine (hotel or accommodation costs, food costs etc.) are not covered by the insurance.

Are the costs of a precautionary evacuation from risk areas covered?

No. A precautionary evacuation from a risk area is not covered by the health insurance (Weltpolice).

Are the costs of a rescue flight or medically necessary or reasonable return transport covered?

Yes. In this respect, the normal contractual conditions apply, insofar as return transport is possible subject to officially imposed quarantines or entry and exit bans.

What about my insurance cover under the travel interruption regulation, if I am not allowed to return to the country of assignment?

Due to the current "corona situation" and the many entry and exit restrictions, we accept that the current travel interruption regulation of a maximum of 90 days outside the country of assignment will be temporarily extended.

Please note:

- For stays of more than 90 days - outside the country of assignment - you or your employer must clarify whether you are required to fulfil an insurance obligation in the current country of residence during this "corona"-related interruption of travel.
- If an insurance obligation arises, the Weltpolice can remain in addition. If there is no obligation to insure, insurance cover is provided by the Weltpolice.
- Only applies to Germany: If no compulsory insurance occurs, this must be proven by a certificate from the statutory health insurance (GKV) or private health insurance (PKV). Please send us a copy of the certificate (post@weltpolice.de).