

Insurance Certificate for members in the Hartmannbund

Policyholder	Name/First name Street address Postal code/City of residence
Insurer	Deutsche Ärzteversicherung Allgemeine, Zweigniederlassung der AXA Versicherung AG in Cologne
Policy Number	35.29.00.73500
Insured group of persons	Combined Professional and Personal Liability insurance is provided under the above mentioned Policy No for medical students who are members of the Hartmannbund during the pre-clinical and clinical semesters.
Commencement of individual insurance cover	Insurance cover shall commence on the respective date of commencement of the membership in the Hartmannbund.
End of individual insurance coverage	Insurance coverage ends automatically with the begin of the so called Praktisches Jahr (practical training in the Final clinical year) or when membership in the Hartmannbund ends.
Sum insured (Professional Liability)	■ EUR 5,000,000 combined single limit for bodily injury, property damage and financial losses any one occurrence. The annual aggregate amounts to the tripple these limits of indemnity.
Territorial scope	Coverage is granted worldwide, including the USA and Canada.
Scope of coverage	Within the limits defined by the terms and conditions of this insurance our company grants the insured cover against third-party-claims on the basis of legal liability provisions under private law with respect to any bodily injury, property damage and pure financial losses occurring during the validity of the said insurance. This insurance covers legal liability arising from on-duty out-patient and in-patient as well as occasional off-duty out-patient activity/training as a medical student during the pre-clinical and clinical semesters, provided that no other cover exists. The Personal Liability for the member, of his or her partner and children is included provided that they live in the same household as the member and provided, that no other cover exists (reporting their name is not required).
Other Liability insurances	This insurance offers subsidiary insurance coverage. Should any other insurance exist (e.g. Professional or Personal Liability insurance), insurance cover will only be provided if and as far as the other insurer is not obliged to perform.
Consumer information/Insurance terms and conditions	You can obtain information regarding the exact benefits and terms and conditions of your insurance cover at any time. Simply visit Deutsche Ärzteversicherung under: www.aerzteversicherung.de
What to do in the event of a claim	Please contact us immediately stating your Policy Number: Deutsche Ärzteversicherung Allgemeine 51171 Köln, Germany Tel.: +49 (0) 221/1 48-2 27 00 · Fax: +49 (0) 221/1 48-2 14 42 · E-mail: service@aerzteversicherung.de

Cologne,

Deutsche Ärzteversicherung Allgemeine
Zweigniederlassung der AXA Versicherung AG



Dr. Thilo Schumacher
Vorsitzender des Vorstands



Dr. Nils Reich
Mitglied des Vorstands

Only the wording of the German „Master Policy on Professional Liability for Medical Students and Doctors in advanced training in the Hartmannbund“ – Rahmenvereinbarung zur Berufshaftpflichtversicherung für Medizinstudenten und Ärzte in der Weiterbildung im Hartmannbund – and the agreed terms and conditions of insurance are legally binding.