

Special benefits for Koreans in Germany

** The following benefits are only available to Koreans and their dependants.*

Compulsory Insurance

1. Car Insurance

- **Full acceptance of no-claim period from Korean insurance company** (Max. 50%~70% of annual premium savings depending on certified no-claims period in English)
- **Free claim handling service** for clients. (Korean claim form in the Sicher Sicher GmbH website)
- **Issue of No Claim Bonus Certificate** (in English) for the No Claim Period from Germany. After returning to Korea, the car insurance premium benefit from Korean insurer can continue.

2. Full Comprehensive Health Insurance *(for employees and the self-employed)*

- **Territory covered: Worldwide** (including home country, America, and Canada)
- **Covers 100%** of the costs of medical treatment (max. 5.000 per year for dental treatment)
- **No health questionnaire** or medical examination is required.
- **Past or current diseases are covered** from the commencement date of the policy without any exclusion or premium increase.
- **No annual self-participation / No waiting period for coverage**
- **Full acceptance by the immigration authorities in Germany** for all types of visa applications. (incl. permanent visa)
- Medical expenses will be **fully covered under 6 months stay in Korea** (for holidays or family visit), which is not covered by Korean National Health Insurance due to policy changes. (Foreigners and expatriates health insurance benefits, available 6 months after arrival)
- **Fast and easy claims process via app** (English option available)

If you have any further questions, please contact us at Kservice@sichersicher.eu.