

JOKER.flex special conditions

Insurance coverage of option for comprehensively insured persons of Hallesche

Version of July 2016

Essential Parts of the JOKER.flex special conditions

Option

- to switch within Hallesche comprehensive insurance
 - without a renewed risk assessment and without waiting periods
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The JOKER.flex special conditions only apply in conjunction with Part I (German standard conditions 2009 of the Association of Private Health Insurance [MB/KK 2009]) and Part II (tariff Conditions [TB/KK 2013]) of the General Terms and Conditions of Insurance.

I. Insurability

Eligible for the insurance are persons up to an entry age of 45 years and who simultaneously take out a Hallesche comprehensive health insurance policy or an insurance policy for civil servants, and who are resident in the area where the insurer operates its business when the insurance commences.

II. Option

1. The insured person has the option of switching within the Hallesche comprehensive health insurance policy or the Hallesche insurance policy for civil servants. The switch can be made to tariffs which are open to new applicants, providing that the applicants are eligible for the tariffs concerned.
2. This option can be exercised
 - with effect from 1st January of the following year in the case of an existing insurance cover under a comprehensive health insurance policy, or under a policy for civil servants, that has been held for 3 or 5 full calendar years,
 - and also in the case of an existing insurance cover in accordance with special conditions for training periods, at the time when these special conditions end.

If the insured person wishes to make use of his option right, he must send a written request for the switch to the insurer before the time when he wants the switch to be made.

3. The switch takes place without a renewed risk assessment and without waiting periods in respect of the part of the insurance cover which is being added; the basis for calculating any risk loading and/or agreeing to any exclusion of benefits is the assessed risk circumstances at the time when the comprehensive health insurance policy or civil servants policy is taken out.

III. End of the insurance

1. The insurance policy according to the JOKER.flex special conditions ends at the time when the option right is exercised, but no later than the latest point in time when the option can be exercised.

Furthermore, the insurance according to these special conditions ends if a comprehensive health insurance policy or a policy for civil servants is no longer held with Hallesche.

2. If the option right is not exercised, all the rights provided by the optional insurance are forfeited; the repayment of any premiums that have been paid is not possible.