

# Our Service Charter

We are committed to providing the best service possible, with your needs at the heart of what we do.

## Our Core Values:

- ✓ Genuine concern for our members' health and wellbeing
- ✓ Professionalism
- ✓ Integrity and fairness
- ✓ Full transparency
- ✓ Respect and protect our members' privacy
- ✓ Provide excellent service
- ✓ Make healthcare accessible for anyone, anywhere

## This charter is our promise to you - our members:

Values	Nature of Service	Our Commitment
Availability	Customer service call centre	24 hours a day, 365 days a year.
	Call toll-free	Via toll-free number.
	WhatsApp	You can WhatsApp us 24/7 at: + 49 170 210 1616.
Management re-sponsibility for your personal well being	Medical advice call centre	24 hours a day, 365 days a year.
	Speak to a supervisor	Within one business day.
Paying for medical services	Medical emergencies	Our representatives are trained to handle medical emergencies. However, per your request, a senior supervisor will return your call up to 30 minutes, in the event of a medical emergency.
Transparency and good faith	Claims and reimbursements	Once you submit a claim: If we need to reimburse you according to the policy terms, we will process the claim up to 5 business days (once we receive all the documents relevant to your claim).
	Changes in coverage	We will notify you of any change in your insurance cover, two months in advance.
Quick response	PassportCard website & mobile App	As a member, you will have access to our site & app, where you will be able to: <ul style="list-style-type: none"> <li>• Review your insurance policy.</li> <li>• View your claim status and your personal coverage limits.</li> <li>• Locate nearby medical service providers.</li> <li>• Submit customer service inquiries online and more.</li> </ul>
	Eligibility for medical insurance	You will be notified of your eligibility within one business day (once we receive all the information). If you wish to appeal our decision regarding your eligibility, a response will be issued within 7 days (once we receive all the information and paperwork relevant to the appeal).
	Email inquiries	Our email response time is up to 8 hours. (emails sent to <a href="mailto:kundenbetreuung@passportcard.de">kundenbetreuung@passportcard.de</a> ).
	Hospitalisation and elective surgery	Approval of payment will be issued within 7 days. (once we receive all the relevant information and paperwork).

The PassportCard Plan is offered through the Association for Insurance Coverage, an association governed by the French law of 1901 on associations, and underwritten by AWP Health & Life SA (Allianz Partners), of the Allianz Group and MGEN/VyV-IB (MGEN). The plan is brokered and administered by PassportCard Europe ("PassportCard"). PassportCard is an insurance intermediary incorporated in Germany with registration number HRB 158858 as a private limited liability company. Its registered address is Kaiser-Wilhelm-Straße 93, 20355 Hamburg, Germany. PassportCard receives a sales commission from its carriers in this respect.

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