



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, Skype - (ID: passportcard.de).
	WhatsApp	You can WhatsApp us 24/7 at: + 49 170 210 1616.
	Response to voicemail	Up to 60 minutes during business hours.
Management responsibility for your personal well being	Medical advice call centre	24 hours a day, 365 days a year (MD-Medicus).
	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).
Quick response	Changes in coverage	We will notify you of any change in your insurance cover, two months in advance.
	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"> • Review your insurance policy. • View your claim status and your personal coverage limits. • Locate nearby medical service providers. • Submit customer service inquiries online and more.
	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 kundenbetreuung@passportcard.de).
	Hospitalisation and elective surgery	Approval of payment will be issued within 7 days. (once we receive all the relevant information and paperwork).