Consultation protocol for your request

Provisit Educare24 from the 28.07.2026

Dear Kirandeep Singh

The EU distribution directive requires to document the minutes of a consultation meeting. Please read through the minutes and print them for your records or save them on a secure data carrier. The minutes were prepared during the consultation meeting. The consultation took place automatically on your initiative by means of an online consultation. These consultation minutes were created electronically and are valid without signature.

Identity of the companies involved:

Health insurance is provided by:
Generali Deutschland Krankenversicherung AG, Hansaring 40-50, 50670 Köln, Germany
Headquarters: Munich, Registration court: District Court Munich HRB257065

Accident, lliability and deportation costs insurance - if applicable - is provided by:
Dialog Versicherung AG, Adenauerring 7, 81737 Munich, Germany
Headquarters: Munich, Registration court: District Court Munich HRB 234855

Expatrio Global Services GmbH acts as an insurance agent for one or multiple clients in accordance with § 34d par. 1 Industrial Code. The competent authority is IHK Berlin, Breite Straße 29, 10178 Berlin, Germany. Expatrio Global Services GmbH is registered in the register of insurance intermediaries under the number D- IOJC-EBSW8-35. You can verify this information at any time with the registration body: DIHK | Deutsche Industrie- und Handelskammer, Breite Straße 29, D-10178 Berlin, T 0180-600-585-0, https://www.vermittlerregister.info

As part of its role as an insurance intermediary, Expatrio Global Services GmbH provides consulting in accordance with the legal requirements and receives a commission by the product provider for successful mediation of an insurance contract. As a result, this commission shall not be paid by you but is already part of the insurance premium. Expatrio Global Services GmbH does not receive any additional compensation in connection with the mediation. No insurance company or parent company of an insurance company has a direct or indirect interest of more than 10 % in voting rights or capital of Expatrio Global Services GmbH.

expatrio

Your Details

Data of the policy holder

Name: Kirandeep Singh

E-mail: kirandhillon599@gmail.com

Data of the insured person

Title:	Mr
First name:	Kirandeep
Last name:	Singh
Date of birth:	25.12.2003
Native country:	IN
Nationality:	Indian
Phone:	+49 15214969741
E-mail:	kirandhillon599@gmail.com
Passport number:	V9927098

Reason of consultation

By independently obtaining information on the following insurance policies at www.expatrio.com you have expressed specific insurance needs:

- Travel private health insurance

(if applicable):

- Travel liability insurance
- Travel accident insurance
- Deportation costs insurance

Customer requirements and personal comparison criteria of the policy holder/ insured person

You have provided us with the following information:

Reason:	Job Seeker
University:	---
Subject:	---
Date of entry:	08.01.2027
Start of insurance:	08.01.2027
End of insurance:	08.12.2027

Note: Your other details are stored in our system and are not mentioned in these minutes for reasons of data security. We reserve the right to check your details individually.

Your Choice

The aim of our consultation service is to advise and insure people who are temporarily staying abroad on all issues related to their insurance coverage. We attach great importance to comprehensive insurance coverage that is sufficient in all respects and favorable for the policy holder.

The policy holder has opted for the following insurance coverage:

From the beginning of the study/activities

Tariff: Travel health insurance (Travel health insurance of Generali Krankenversicherung AG) Services: Please refer to the consumer information, the product information sheet and the insurance confirmation	Payment contribution: 34.5 € Contract type: Travel health insurance, up to 4 year term, can be canceled monthly Minimum contract term: 1 month Scope: Germany and Europe

If applicable:

Tariff: Travel liability insurance (Travel liability insurance of Dialog Versicherung AG) Services: please refer to the consumer information, the product information sheet and the insurance confirmation	Payment contribution: 0.5 € Contract type: Travel liablity insurance up to 4 year term, can be canceled monthly Minimum contract term: 1 month Scope: Germany and Europe
Tariff: Travel accident insurance (Travel accident insurance of Dialog Versicherung AG) Services: please refer to the consumer information, the product information sheet and the insurance information	Payment contribution: 2.5 € Contract type: Travel liablity insurance up to 4 year term, can be canceled monthly Minimum contract term: 1 month Scope: Germany and Europe
Tariff: Deportation costs insurance (Deportation costs insurance of Dialog Versicherung AG) Services: please refer to the consumer information, the product information sheet and the insurance information	Payment contribution: 1.5 € Contract type: Deportation costs insurance up to 4 year term, can be canceled monthly Minimum contract term: 1 month Scope: Germany and Europe

Important notes

The wording of the insurance certificate is binding. Please check the exact content of the insurance certificate and report any discrepancies.

Conclusion of the contract

The insurance contract is concluded when the insurance certificate is sent or offered, or the written acceptance of the application is declared by the insurer. If you fail to pay the first premium on time but at a later point in time, the insurance coverage starts possibly from this later point in time. This shall not apply if you prove that you were not responsible for non-payment.

Preliminary insurance coverage

Generally, insurance coverage is only provided after the insurer has accepted the application. Preliminary insurance coverage is only provided if it was agreed upon at the time of application and confirmed in writing by the insurer.

Arbitration bodies - extrajudicial arbitration

For possible disputes between customers and insurance companies or insurance intermediaries, there is the possibility of extrajudicial arbitration through the insurance industry ombudsmen. If necessary, you can contact them at the following addresses:

Versicherungsombudsmann e. V.
Postfach 080632
10006 Berlin
T 0800 3 696 000
E-Mail:
beschwerde@versicherungsombudsmann.de
Internet:
www.versicherungsombudsmann.de

Ombudsmann Private Kranken- und Pflegeversicherung
Postfach 060222
10052 Berlin
T 0800 2 55 04 44
E-Mail: ombudsmann@pkv.de
Internet: www.pkv-ombudsmann.de

The European commission offers a platform for online dispute settlement.
Internet: webgate.ec.europa.eu