

Genki Native

Insurance Product Information Document

What is this type of insurance?

Genki Native is group **health insurance** designed for long-term travelers and remote workers, including digital nomads and expats. It provides **extensive worldwide coverage for your healthcare costs**.



What is insured?

- ✓ Accidents, emergencies, ailments, diseases, and chronic diseases (diabetes, cancer, etc.)
- ✓ Doctors' visits at any medical practitioner, including telemedicine (video calls)
- ✓ Hospitalization with a 24/7 hospital emergency hotline and direct payment for all hospitals
- ✓ Medical consultations, examinations, surgeries, procedures, transplants, medication, devices, physiotherapy, and rehabilitation measures
- ✓ Medical transport to a suitable hospital or another country for long-term treatment
- ✓ Hospital visit by a family member in case of a life-threatening emergency

Covered only in Genki Native Premium:

- ✓ Preventive care (routine health assessments, examinations & laboratory tests, vaccinations)
- ✓ Dental care (checkups, fillings, inlays, onlays, crowns, bridges, dentures, extractions, root canal therapy, professional cleaning)
- ✓ Alternative care (massages, osteopathy, homeopathy, chiropractic, acupuncture)
- ✓ Eye & ear care (preventive check-ups, and prescribed frames, lenses, and contact lenses)
- ✓ Mental health care (talk therapy and psychiatry)
- ✓ Maternity care (prenatal & postnatal, childbirth including at home, first-trimester screening, amniocentesis, preparation courses, postnatal exercises, and medically necessary termination)
- ✓ Hospital single-room stay, home nursing care



What is not insured?

- ✗ Scooter driving without a helmet (driver only)
- ✗ Professional sports (meaning you earn money)
- ✗ Medical care that is not medically necessary
- ✗ Dental implants, tooth & jaw adjustments
- ✗ Experimental & investigational treatments

These are key exclusions. Additional exclusions apply.



Are there any restrictions on cover?

- ! Maternity care is not covered during the first 12 months of insurance
- ! Mental health care is not covered during the first 6 months of insurance
- ! Within dental care, bridges, crowns, dentures, inlays and onlays are not covered during the first 12 months of insurance
- ! Within eye & ear care, contact lenses, frames and lenses are not covered during the first 6 months of insurance
- ! Coverage of pre-existing conditions depends on a medical evaluation when you sign up
- ! If you choose a deductible, then benefits within a year will only be paid in excess of that amount

Restricted only in Genki Native Basic:

- ! Coverage is limited to €1 million per year

These are key restrictions. Additional restrictions apply.

Where am I covered?

- For **Canada and the USA**, you choose between **28-day emergency-only** and **182-day full coverage**.
- For your **countries of nationality** (except Canada and the USA), you choose between **182-day full coverage** (Genki Native Basic) and **full coverage** (Genki Native Premium).
- In **all other countries**, you have **full coverage**.

What are my obligations?

- Provide all information when you sign up completely, accurately, truthfully, and in good faith.
- Communicate and work with us to resolve issues with your payment.
- Request prior approval when required to confirm coverage.
- Support the insurer in processing your request for reimbursement.

When and how do I pay?

- You make the first payment upfront when signing up.
- Additional payments happen automatically depending on your chosen payment interval.
- Your price can change yearly depending on your age and on changes in worldwide medical costs.

When does the cover start and end?

- Coverage starts from the date you choose for an indefinite period.
- The minimum period of coverage is one year.
- You can find detailed information about the end of coverage in the Insurance Conditions.

How do I cancel the contract?

- You can cancel any month on [genki.world](https://www.genki.world) after the minimum period of one year.

Who is involved?

- **Genki UG** (haftungsbeschränkt), Germany, is the policyholder, agent, and responsible for customer care.
- **Nomads for Impact e.V.**, Germany, is our association through which you access this group insurance.
- **Squarelife Insurance AG**, Liechtenstein, is our partner who manages your insurance contracts & claims.
- **MCI Assist**, S.L., Spain, provides 24/7 hospital assistance & direct payments worldwide.

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- This **Insurance Product Information Document** is a very brief summary for your convenience.
 - The **Table of Benefits** contains additional information for your convenience.
 - The **Insurance Conditions** contain the complete pre-contractual and contractual information.
 - Please note that a “year” above refers to an insurance year relative to the start date of your insurance.
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