

**Who? – Person from abroad\***

Which professional status does this person have?

Financial Check

Employee/Civil Servant	Self-employed	Freelancer	Privatier	Student		
With permanent employment contract or fixed-term employment contract, which is still valid for at least 12 months from the start of insurance	With a gross income > € 30,000 and from age 51 with a gross income > € 45,000	With a gross income > € 30,000 and from age 51 with a gross income > € 45,000	With a gross income > € 60,000	The student has been abroad for a maximum of 2 years and had a <u>German health coverage</u> and a residence in Germany		
				<table border="1"> <tr> <td>If yes</td> <td>If no</td> </tr> </table>	If yes	If no
If yes	If no					

Please see the back for the necessary proofs for the financial check!

not insurable

**Seamless Pre-insurance?\***

yes

no

Pre-Insurer

**Pre-insurance is considered to be:**

- German/foreign statutory or private health coverage (e.g. Obamacare)
- EU-/EEA-service providers (e.g. Global Health Insurance, mawista, Care Concept)
- Incoming-coverage/VSAplus2 (no holiday trip coverage)

Medical and dental examination required (VG 149/VG 150)

**Has a pre-insurance existed seamlessly during the last 12 months?**

yes

no

**Acceptance possible** – Please send the application to [partner@hallesche.de](mailto:partner@hallesche.de) with all necessary proofs!

\* Please see the consultation leaflet "Persons from abroad" W 63 for further hints and helpful advice concerning the group of persons and the pre-insurance.

# Proofs for the financial check of the risk

The usual financial check of the risk is not possible for this group of persons due to missing data or data without informative value. The following proofs are to be handed in for an individual check with the application.

## Employee

With unlimited working contract or limited working contract which is valid for at least 12 months after commencement date

### Proof:

Copy working contract

## Civil Servant

With unlimited working contract or limited working contract which is valid for at least 12 months after commencement date

### Proof:

Copy working contract or contract of service

## Self-employed

Depending on branch,  
e.g. automotive, science  
and research,  
business consulting,  
IT-specialists  
(Remark: craftsmen are not insurable.)

### Possible Proofs:

Short description of professional activity, references to professional skills, homepage/ LinkedIn-profile, tax notice, management analysis

current orders, account statements as proof of income

In addition: statement of assets, e.g. real estates, investments

## Freelancer

e.g. lawyer, notary, doctor, dentist, vet,  
psychotherapist, psychologist,  
pharmacist, engineer, architect,  
tax consultant, auditor

### Possible Proofs:

References of professional experience, homepage/ LinkedIn-profile

tax notice, current orders, account statements as proof of income

In addition: statement of assets, e. g. real estates, investments

## Privatier

e. g. with regular financial incomes

### Possible Proofs:

Statement of assets, e. g. real estates, investments, regular incomes as account statements

## Student

German students who return from abroad

### Possible Proofs:

Proofs of financial resources which secure the payment of premiums. A change of the policy holder is also possible such as one parent takes over the quality of the policy holder.

**Please note:** The more informative the documents are for the individual check and the more these guarantee that the living costs are secured by these financial means for a long term the bigger the chance of a positive decision.