



## About our Travel Guard travel insurance services

### The insurer – AIG Hungary

The following terms and conditions (hereinafter referred to as „Travel Insurance Terms and Conditions”) are provided by AIG Europe Limited. Registered in England and Wales by the Registrar of Companies. Company number: 01486260. Registered Seat: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited Branch Office in Hungary (hereinafter as “AIG” or “Insurer”) has its registered address at 76 Váci út, Budapest, H-1133, Hungary, and is registered by the Metropolitan Tribunal as the Court of Registration under the registration number Cg. 01-17-000387. Tel: +36 1 801 0801.

AIG Europe Limited is authorised by the UK Financial Conduct Authority and the Prudential Regulation Authority.

### Prevailing Language

The Hungarian version is prevailing to all contractual terms and conditions, as well as to any information provided prior to the conclusion of the contract.

### Main characteristics of the Travel Guard Multi Risk, Sport and Multi Risk Annual travel insurances

This travel insurance provides insurance coverage for specified events that may occur in connection with your travel (e.g.: loss of baggage, cancellation of your travel, illness or injury and medical assistance). The insurance shall be concluded and the premium shall be paid in advance, at least 5 hours before the beginning of your travel and leaving the territory of Hungary except for the prolongation of your Travel Guard travel insurance provided that the insurance coverage is uninterrupted. No prolongation of the insurance coverage is permitted in case an insured event occurs during the term of the insurance.

### Multi Risk and Sport travel insurance coverage

Under our single trip travel insurance coverage you are insured for the time period stated on your Insurance Policy up to 365 days.

Insurance coverage for the cancellation of your travel begins before the beginning of your travel and leaving the territory of Hungary, 48 hours following the booking of your trip and/or accommodation provided that the insurance contract is concluded at the same time. Should you conclude this insurance after your booking, your insurance coverage is valid for those events which occur at least 10 days following the conclusion of the insurance contract. Should you conclude this insurance less than 31 days before the beginning of your travel, the Insurer provides insurance coverage concerning cancellation of your travel or breaking your journey only in case you conclude your insurance contract and book your travel at the same time. **In case of booking your trip within 2 calendar days prior to the departure date of your trip the Insurer provides insurance coverage only for accidental events and death.** Coverage for all other insured events under this travel insurance begins at the time you leave the territory of Hungary, or from the beginning date shown on your Insurance Policy, whichever is the later. In case of any departures from a Hungarian airport or a Hungarian port the insurance coverage begins after you have checked in. The insurance cover terminates when you return to the Hungarian territory, or on the termination date shown on your Insurance Policy, whichever is the earlier.

### Multi Risk Annual Travel Insurance

By choosing an annual multiple travel insurance coverage, the Insurer provides insurance service for the term specified on the Insurance Policy for an unlimited number of travels. However, the Insurer does not provide insurance coverage for any travels longer than 31 days. If you wish to cover any single trip longer than 31 days, contact AIG Hungary. **Please note that insurance coverage for travel cancellation and breaking your journey are not included in the Multi Risk Annual Travel Insurance.**

### Insurance premium

The insurance premium shall be paid in one instalment at the time of conclusion of the insurance contract. The premium of this insurance coverage is shown on your Insurance Policy. Calculation of the premium is based on surcharges with regard to the term of insurance and scope of coverage specified on the Insurance Policy, the age of the insured person and the country of destination.

### Cancellation of the insurance contract

In case the insurance coverage provided under these Travel Insurance Terms and Conditions is not suitable for you, the insurance contract may be terminated within 14 days following the beginning date of the insurance coverage or receipt of your Insurance Policy by a written statement sent via e-mail to reception.hu@aig.com.

Single trip insurance coverage shall not be terminated if it contains insurance coverage for cancellation or break of journey.

Should the insured term specified on the Insurance Policy provided for a single trip fall between 1-365 days, the Policyholder may terminate the insurance contract in writing as stated above. If the insurance contract is terminated before the beginning of the travel, the Insurer shall refund the total sum of the premium to the Policyholder. If the contract is terminated after the travel has begun, AIG is entitled to the premium for the actual period of the policy during which AIG was liable to the Insured Persons, and the remaining part of the premium shall be returned to the Policyholder. Term of insurance services provided but cancelled and not claimed shall be calculated from the date following the date of cancellation.

Multiple travel insurance coverage may be terminated by the Policyholder within 14 days following the beginning of the insurance coverage in a written statement sent via e-mail to reception@aig.com. In case the insurance contract is terminated before the beginning of the insured term the Insurer shall refund the total amount of the premium to the Policyholder.

If the Insurer has provided any services, refund of the premium shall not be permitted.

### Applicable law

Any insurance contracts concluded under these Terms and Conditions shall be governed by the Hungarian law. The parties agree that in case of any legal dispute arising out of or in connection with the insurance contract shall be brought before the competent court.

## Travel Insurance Terms and Conditions

### I. GENERAL INFORMATION

#### Health insurance agreements

In case the Insured Person travels to a country where on the basis of a collateral agreement or reciprocity the Insured is entitled to services of the national health care of the country of destination, we suggest the Insured to take all reasonable steps to enjoy the benefits of them. For instance, should you travel to a member state of the European Union, a European Health Insurance Card allows you to receive free or reduced cost health care service of the member state in concern. Therefore, we suggest that you apply for a European Health Insurance Card prior to your travel within the EU.

#### Your travel insurance

The insurance contract you have concluded does not provide insurance coverage with respect to certain risks and circumstances as in these cases the Insurer may refer to an exclusion or exemption. Please read carefully the Travel Insurance Terms and Conditions and your Insurance Policy to make sure that the insurance coverage provided by the insurance contract fully corresponds to your needs.

### IMPORTANT INFORMATION

#### Travel Insurance Contract

Your Insurance Policy and the present Travel Insurance Terms and Conditions as an integral part thereof form the insurance contract. General terms and conditions (general exclusions included) shall be applied to the insurance contract as a whole, however, with respect to any sections referring to a certain insurance coverage, the additional terms and conditions and special exclusions stated therein shall be applied. Should the Insured person infringe any provisions of these general and additional terms and conditions the Insurer may be exempted from its obligation to provide any services.

#### Insured persons

Under the provisions of the present travel insurance an insured person is the person concluding the insurance contract (hereinafter referred to as „Policyholder”), any additional individual(s) named on the Insurance Policy as an insured person, as well as in consideration of Family Products the maximum of three children under the age of 18 and two adults accompanying them as relatives or sibling(s) of their parents (hereinafter collectively referred to as „Insured”) provided that the applicable premium has been paid. Further condition to be met is that the insured shall have at least six months permanent residency in the territory of Hungary before the beginning of the insurance coverage and have valid Hungarian social security (TAJ Card). The insurance provides coverage to any under aged Insured only in case he/she is accompanied by an Insured adult of an AIG policy, and the travel of the under aged Insured is authorised by his/her parents or official guardian. Furthermore, the insurance shall not provide coverage to persons who have reached the age of 80 or age of 70 by the time of the beginning of their travel in case of any multiple travel coverage (Multi Risk Annual Travel Insurance) and the coverage of special sports activities (Section I).

#### Your state of health

Your insurance contains provisions that are in relation with your state of health. The Insurer does not provide insurance coverage for any medical conditions that have existed before the beginning of the coverage.

By accepting these insurance terms and conditions you undertake, in the course and for the purpose of adjusting claims,

a) to release your doctor from the obligation of professional secrecy towards the Insurer and the emergency medical assistance company, and to authorize him/her to inform any of them about the medical treatments, whatever information is required in order to claim adjustment;

b) to give consent to the Insurer to request information from doctors or medical institutions relating to any illnesses that have already existed before concluding the insurance contract.

You also acknowledge that by failing to provide the necessary authorization or consent, the Insurer shall be exempted from its obligation to provide service in whole or in part in the course of an insured event according to the terms and conditions of the insurance contract, provided that material circumstances could not be revealed.

#### Your belongings

**Attention!** Most of the insurance claims in connection with lost personal belongings or theft occur due to lack of attention or negligence. In case the Insured fails to take any and all reasonable steps to protect his/her own personal belongings, the Insurer may be exempted from its obligation to provide insurance service in whole or in part. The insurance provides coverage only in respect of those personal belongings which have been possessed at the time of the beginning of the travel.

#### Activities of High Risk

This insurance does not provide coverage to certain sports or other activities if there is a high risk of injury or in case this is the main purpose of your travel. In case of purchasing **Travel Guard Sport** insurance coverage the coverage is extended to any sports activities stated in the **Additional Terms and Conditions of Insurance Benefits concerning Special Sports Activities in Section I.**



The coverage provided by the Insurer – unless otherwise stipulated – shall not include insured events in connection with the following:

- any insured event occurring during participation in a national or international sports competition or during the preparation or training for such competition;
- any insured event occurring during particularly dangerous sports or other activities, especially caving, underwater diving, hill and rock climbing, bungee jumping, as well as during such sports activities which necessitate exceptionally extensive preparation and skills, and involve land vehicles or water crafts or aircrafts excluding any sports activities stated in the **Additional Terms and Conditions of Insurance Benefits concerning Special Sports Activities in case of Travel Guard Sport insurance coverage in Section I.**;
- winter sports and skiing unless Travel Guard Sport insurance has been requested;
- any insured event occurring in relation with carrying or use of firearms by the Insured during his or her armed service;
- any insured events occurring in relation with physical or dangerous work activity;
- any insured events which fall within your employer's liability.

In case the sport or other activity you are participating in is not stated in the above list please check whether the insurance coverage provided by this travel insurance fully corresponds to your needs.

Should you have any questions concerning the insurance coverage or the present travel insurance do not hesitate to contact the Insurer via e-mail at [reception.hu@aig.com](mailto:reception.hu@aig.com). In these cases our colleagues bend every effort to respond to your enquiry within the next 24 hours.

#### Definitions

The words or phrases herein as stated in the Travel Insurance Terms and Conditions, on the Insurance Policy and the insurance proposal shall mean the following:

##### 'Accident'

A sudden, unexpected, external occurrence beyond the control of the Insured, which causes physical injury or damage and occurs during the travel. The following shall also be considered as an accident: involuntary drowning, injury caused by a major fluctuation in air pressure, gas poisoning and poisoning caused by any substance accidentally consumed by the Insured.

##### 'Beneficiary'

In the event of accidental death of the Insured Person the Beneficiary shall be the legal heir of the Insured Person under the Hungarian laws and regulations, or in case the Insured Person provides otherwise in a written statement to the Insurer any other person named as Beneficiary. Concerning any other insurance benefits the Beneficiary shall be the Insured Person.

##### 'Insurance Policy'

The document issued by the Insurer or on behalf of the Insurer by the insurance intermediary following the payment of the insurance premium stating the date of conclusion of the contract, beginning date of the travel and termination date of the travel, name of the insurance product chosen, territorial scope, policy number, insurance premium, names and other personal data of the Policyholder and the Insured(s). The insurance policy certifies the conclusion of the insurance contract with reference to the Travel Insurance Terms and conditions.

##### 'Family'

The Insured Person, his/her Spouse and his/her child/children under the age of 18.

##### 'Illness'

Health damage which requires medical treatment or its clear symptoms which occur, or, according to the latest medical experience may be considered to have occurred during the travel.

In case of certain insurance coverage under the provisions of Section A the insurance coverage includes the costs of immediate emergency treatment resulting from the unexpected worsening of a chronic illness that the Insured Person has already suffered from before the beginning of the travel, provided that no hospital or ambulant treatment of the patient was necessary for at least twelve months before the conclusion of the insurance contract and the physician of the Insured approved the travel. This provision shall not apply to other costs stipulated in the Travel Insurance Terms and Conditions. Worsening of such illness concerning which the medical examination or treatment has not been performed before the beginning of the travel shall not be considered an unexpected worsening of an illness with respect to the above conditions.

##### 'Injury'

Bodily injury caused by an accident.

##### 'Spouse'

An individual keeping house and living in emotional and economical community permanently together with the Insured (partner), furthermore the spouse of the Insured.

##### 'Permanent disability'

Permanent disability means a medically established general disability due to an injury sustained by the Insured Person. In determining disability, only the nature of the injury shall be taken into account; the individual circumstances of the Insured, such as his/her profession or leisure-time activities do not affect the determination of disability.

With regard to full and permanent disability the insurance service of the Insurer is the sum defined in the Schedule of Benefits.

In case of permanent disability the insurer pays a certain percentage of the sum insured shown on the Schedule of Benefits in proportion to the degree of the permanent disability. If several parts of the body have been injured in one single accident, the maximum amount of compensation is the sum insured defined in Section B (degree of disability 100%).

The Insured person is entitled to receive compensation for permanent disability if the degree of permanent disability caused by the accident reaches at least 10%.

##### 'Public transport'

The use of rail, bus, coach, aircraft or ferry services to reach the destination of the travel.

##### 'Close relatives'

Spouse, lineal relatives, adopted children, step-children, foster children, adoptive parents, stepparents, foster parents and siblings.

##### 'Relatives'

Close relatives, partner, spouse of a lineal relative, lineal relatives and siblings of the spouse and the spouse of the siblings.

##### 'Travel'

The voyage in countries within the territorial scope of coverage which begins in case of travelling by motor vehicle from the time the Insured Person leaves the territory of Hungary, in case of departing from a Hungarian airport or Hungarian port from the time of checking in or in case the time of departure falls to a later date, from the date specified on the Insurance Policy.

The travel terminates under these Travel Insurance Terms and Conditions at the time the Insured Person arrives back to the territory of Hungary or on the date specified on the Insurance Policy if this date falls before the date of arrival.

##### Attention!

The insurance coverage provided under these Travel Insurance Terms and Conditions terminates upon arrival of the Insured Person to the territory of Hungary.

##### 'Valuables'

Photographic, audio, video and electronic equipment of any kind (including CDs, MDs, DVDs, video and audio tapes), laptops, tablets, telescopes and binoculars, watches, jewellery.

##### 'War'

Any war, whether declared or not, or any warlike hostility, including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

##### 'AIG Hungary', 'Insurer'

AIG Europe Limited Branch Office in Hungary (Seat: 76 Váci út, Budapest, H-1133.).

##### 'Winter sports'

Down-hill skiing, mono-skiing, heli-skiing, off-piste skiing (only if accompanied by an official guide), snowboarding, ski jumping or sledging.

##### Winter sports equipment'

Skis, poles, boots and bindings or snowboards.

##### 'You', 'Insured'

Any individual(s) stipulated as an insured under this insurance and named as such on the Insurance Policy. (See: Section I, Important Information)

#### INSURANCE COVERAGE OPTIONS

##### Single trip insurance coverage

Under a single trip insurance the Insurer provides you insurance coverage to travel internationally outside the territory of Hungary (hereinafter: abroad) for a time period specified on the Insurance Policy up to 365 days.

##### Multiple travel insurance coverage

Under multiple travel insurance the insurer provides insurance coverage for the time period specified on the Insurance Policy with no limitation to the number of actual travels. However, no travels shall be covered which are longer than 31 days.

##### Territorial Scope

Territorial limits of the insurance coverage within the territorial scope specified on the Insurance Policy are as follows:

##### Europe

The territory of the European continent to the west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Jordan, Lebanon and Libya).

##### Worldwide



Any countries worldwide excluding travels of the Insured Person to or through the following countries: Afghanistan, Cuba, Democratic Republic of the Congo, Iran, Iraq, Liberia, North Korea, Sudan, Syria.

The travel insurance does not cover those countries or territories which were on the list of non-recommended countries and territories issued by the Ministry of Foreign Affairs of Hungary on the beginning date of the coverage or on the date of arrival of the Insured to the countries in concern.

#### CUSTOMER SERVICE OF AIG EUROPE LIMITED BRANCH OFFICE IN HUNGARY

AIG Hungary bends every effort to ensure you receive a high quality service. Should you be not satisfied with the service received you may contact us via the following:

In connection with the insurance contract, general administration, or other products:

##### Customer Service Centre

AIG Europe Limited Branch Office in Hungary  
Capital Square, 5th Floor, 76 Váci út, Budapest, H-1133, Hungary  
Tel: 801-08-01  
Fax: 801-08-99  
Monday-Friday: 8:00am – 4:00pm

In connection with claims:

##### AIG Claims Department

##### AIG Europe Limited Branch Office in Hungary

Capital Square, 5th Floor, 76 Váci út, Budapest, H-1133, Hungary

Please provide us the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

AIG Hungary bends every effort to resolve any complaints for your satisfaction. If there is any occasion when our service does not meet your expectations you are entitled to refer any dispute to the executive of AIG Europe Limited Branch Office in Hungary (76 Váci út, Budapest, H-1133, Hungary, tel:06-1-801-0801, fax: 06-1-801-0899, email:reception.hu@aig.com), to the Hungarian National Bank (MNB) (39 Krisztina krt, Budapest, H-1013, Hungary; postal address: PO Box 777, Budapest, H-1535, Hungary, telephone number (central): (36-1) 4899-100, Facsimile (central): (36-1) 4899-102) or to the Financial Arbitration Board (39 Krisztina krt., Budapest, H-1013, Hungary). You are also entitled to turn to the court if you are not satisfied with our decision.

Our policy on complaint handling may be found on our website:

[http://www.aig.hu/915\\_209746.html](http://www.aig.hu/915_209746.html)

#### Assistance Service

##### 24-hours assistance service

AIG Travel provides immediate help to the Insured Person in case of suffering an illness or accident abroad. AIG Travel in Hungarian and English languages may be contacted 24-hours on every day of the year via the following:

##### AIG Travel

Tel: +36-1-501-1-501

Should you contact AIG Travel, please refer to your insurance contract with AIG Europe Limited Branch Office in Hungary and provide the following data:

- Your (the Insured Person) name, permanent address, the telephone number abroad through which you may be contacted and the policy number indicated on your Insurance Policy.

In some cases it may be necessary to the Insurer to contact your doctor. Please state your doctor's telephone number on all travel insurance documents.

In case of the occurrence of an insured event you shall contact the Assistance Service as soon as possible but within 12 hours the latest by calling the telephone number indicated. Should you imputably fail to do so and the services are not organised by the Assistance Service or the Assistance Service has not given its prior consent to the services concerned, the Insurer shall be entitled to withhold its service in whole or in part. Furthermore, the Insurer shall be entitled to refuse providing insurance service in case you fail to claim any service according to your prior agreement with the Assistance Service.

##### Hospital treatment abroad:

In case the hospital treatment of the Insured as an in-patient lasts longer than 24 hours, he/she shall contact AIG Travel without delay, provided that the hospital settles any incurred costs directly with the Insurer. In case the Insured is provided with specialized healthcare as an out-patient, as far as possible he/she shall pay any incurred costs directly to the healthcare institution and report his/her claim to the Insurer after his/her arrival to Hungary. The Insured Person shall acquire and preserve any and all invoices and any other bills in connection with the above services.

##### Early termination of the travel

In case the Insured Person has to return to Hungary during the term of the insurance coverage under the provisions of Article A (*Additional terms and conditions of insurance benefits concerning costs and other expenses of medical treatment*) or Article G (*Additional terms and conditions of insurance benefits concerning cancellation or break of the travel*), the Insured Person shall request the prior consent of the Insurer or AIG Travel to do so. Without the consent, the Insurer shall be exempted from its obligation in whole or in part to provide insurance service.

##### Attention! The present travel insurance shall not be considered a health insurance.

In case the hospital treatment of the Insured as an in-patient, he/she shall contact AIG

Travel without delay, provided that the hospital settles any incurred costs directly with the Insurer. In case of medical treatment of the Insured Person the Insurer or AIG Travel is entitled to request any and all medical evidence, report, information and document related to the medical treatment.

#### Important Information – Claims Procedure

##### Claims concerning costs of medical treatment

In case of medical treatment in connection with illnesses or injuries, the Insured Person shall acquire the medical certificate of the illness or injury, invoices and receipts of any costs settled.

**Attention!** In case under the provisions of any collateral agreement or reciprocity with a member state of the European Union the Insured is entitled for the national health insurance service of the country of destination, it is recommended to choose the medical treatment provided by the health insurance system of the member state in the first place.

##### Claims concerning delays or loss of or damages to baggage, money or travel documents:

The Insured person shall report to the carrier any delays or loss of or damages to baggage, money or travel documents without delay and acquire a certification on delay, loss or damages noticed after the receipt of the baggage.

The Insured person shall contact the police (or in case it is necessary the management of the hotel and/or the consular post) in case of loss or theft of money, travel documents or personal belongings, and acquire the written certificate thereof.

##### General provisions

The Insured Person shall report the claim within one (1) year following the date of the occurrence of any insured event. This date shall be considered as forfeit deadline, after this date the Insured Person shall no longer be entitled to insurance services.

When reporting the claim, the Insured Person shall provide the Insurer with any and all documents and information being material in respect of ascertaining the liability of the insurer towards the Insured as listed in Annex 1. The Insured Person shall report the claim on the regular claims report form of the Insurer and duly sign it.

The claims report form and its attachments shall be sent to the following address:

##### AIG Europe Limited Branch Office in Hungary

##### Claims Department

76 Váci út, Budapest, H-1133, Hungary  
Capital Square, 5th floor

Claims Department of the Insurer is available from 9:00 am to 4:00 pm on weekdays, and sends you the claims report documents as soon as the claim is reported. In order to assess the legal ground of the reported claim the Insurer is entitled to manage the personal data in its computer system and to forward to an external data processor for further processing. In the course of its conduct the Insurer fully complies with the laws and regulations on protection of personal data and management of insurance secrets.

In possession of all relevant documents to its claims adjustment the Insurer provides service within 15 days following the receipt of the last document.

## II. TRAVEL GUARD TRAVEL INSURANCE

Travel Insurance Terms and Conditions, your Insurance Policy and the insurance proposal form the basis of your insurance contract. Articles A-K provide additional terms and conditions and exclusions concerning all particular insurance coverage under these Travel Insurance Terms and Conditions. The following General Conditions and General Exclusions shall be applied to all insurance coverage detailed in any of these Articles.

### GENERAL CONDITIONS

#### The following conditions apply to any and all insurance contracts concluded with reference to these Travel Terms and Conditions:

1. You shall be permanently resident in Hungary for at least six months before the beginning date of the insurance coverage.
2. You shall give true and complete answers to our questions.
3. You shall fully comply with all the terms, conditions, warranties and endorsements of this insurance contract (including its future amendments). Should you fail to do so, the Insurer may be exempted from its obligation to provide insurance services in whole or in part.
4. You shall take all reasonable steps to avoid or reduce any loss including reporting any claims as soon as possible.
5. You shall provide all documents that AIG Claims Department reasonably requests in favour of the claims adjustment to your own cost.
6. You shall take reasonable care of your property.
7. You shall take all reasonable steps to retrieve any lost or stolen assets and you shall provide all reasonable help to the authorities in order of the impeachment of the offenders.
8. In case of reporting a fraudulent claim or use any fraudulent means in order to report a claim the Insurer shall be exempted from its obligation to provide insurance service in whole or in part.
9. You shall reasonably keep any damaged assets and show them to the Insurer if requested.



10. The Insurer is entitled to request the mandatory medical examination of the Insured in favour of the claims adjustment. The Insurer shall refund your reasonable costs of attending the examination and direct expenses of the examination. In case of death, the Insurer is entitled to request autopsy. The Insured or his/her legal representative shall bear these costs of examination.
11. You shall refund the Insurer within one month following its request any payment that the Insurer has paid in respect of any insured event not covered by the present insurance.
12. In case the Insured Person has to return to Hungary during the term of the insurance coverage under the provisions of Article A (*Additional terms and conditions of insurance benefits concerning costs and other expenses of medical treatment*) or Article G (*Additional terms and conditions of insurance benefits concerning the cancellation and break of travel*), the Insured Person shall request the prior consent of the Insurer or AIG Travel. Without the consent, the Insurer shall be exempted from its obligation in whole or in part to provide insurance service.
13. In case the Insured event occurred as a consequence of the gross negligence of the Insured, AIG may reduce its service with respect to all circumstances.
14. The Insurer pays compensation in Hungarian Forints at the rate of the Hungarian National bank of the due date.
17. The claim in consideration of any expenses that would normally incur in connection with your trip.
18. Any claims arising out of incurred costs due to any missed flights.
19. You have reached the age of 80 by the beginning date of any travel.
20. The claim arises out of any travel (or journey) in, to or through the following countries: Afghanistan, Cuba, Democratic Republic of the Congo, Iran, Iraq, Liberia, North Korea, Sudan, and Syria.
21. You are in any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug dealers or illegal suppliers of nuclear, chemical or biological weapons.
22. In case of any costs incurring in relation with the medical treatment of the Insured in a private facility or any other private medical treatment unless the prior consent of the Insurer is given.

#### **Section A– Additional terms and conditions of insurance benefits concerning costs and other expenses of medical treatment**

##### **The insurance coverage**

Under the terms and conditions of the present Section the Insurer shall pay up to the limit indicated on the Schedule of Benefits the following necessary and reasonable costs that incur abroad as a result of your injury or illness during your travel as follows:

##### **General Exclusions**

###### **The obligation to compensation of the Insurer shall exclude the following:**

1. Any claim arising out of or resulting in connection with the travel of the Insured provided that:
  - a. the claim occurs in connection with a medical condition or any illness of the Insured or such person that the beginning of the travel depends on provided that the Insured person or the third person had known about the medical condition or illness before the conclusion of the insurance contract (the exclusions shall not be applied to medical expenses defined as „Illness” in Section on Definitions)
  - b. the Insured Person has not received the mandatory or advised vaccines listed by the Hungarian National Center of Epidemiology.
  - c. you are travelling against medical advice;
  - d. you are travelling to receive medical advice or treatment;
  - e. you are on the waiting list for hospital treatment;
  - f. in case the claim is in connection with the pregnancy of a person whom the beginning of the journey depends on provided that the 27th week of the pregnancy starts before the beginning or duration of the travel;
  - g. the claim relates to the consumption of drugs or any other narcotics, including alcohol;
  - h. any claim arising out of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
  - i. any claim which occurs directly or indirectly as a consequence of natural disasters, seismic events or weather conditions.
2. Loss or damage directly or indirectly caused by any government, public or local authority legally taking or damaging your property.
3. Claims arising out of civil commotion, strike, lock-out, blockades, riots of any kind, actions of any government of any country or the threat of such event.
4. Loss, or damage to any property, or any loss, expense or liability arising from:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
  - b. the radioactive, toxic, explosive or other dangerous components of any explosive nuclear equipment or any part of it.
5. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
6. The claim arises from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
7. Any other loss in connection with the event you are claiming for unless we provide coverage under this insurance.
8. The claim arises directly or indirectly out of your financial state or due to exchange loss.
9. The claim results from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil their obligation in whole or in part.
10. The claim arises out of or results from you being involved in any illegal or criminal act.
11. The claim arises out of competitive racing of any kind (except for races completed with no vehicle or motor vehicle).
12. The claim relates to winter sports (see Section on Definitions) unless the cover has been extended to include these, (see the additional terms and conditions of Section “I” on Sport Benefits that only apply in case of purchasing Travel Guard Sport insurance coverage)
13. The claim arises out of or occurs during Canyoning, mountaineering, pot holing or from other sports and activities or any equipment used for these events, unless you have extended your policy to include these (see Section I on Sport Benefits). Under the present conditions hiking in mountains shall be regarded as mountaineering, if the Insured does not follow the signed tourist way or special tools are required due to route conditions (as belay, ghat iron, ice pickaxe etc.), moreover on routes as “Klettersteig” (“via ferrata”) or hiking over 3,500 meter).
14. You are also not covered for the following: Abseiling, being a crew member on a vessel sailing from one country to another, being on an expedition, gliding, hang gliding, hunting, jet biking, jet skiing, parachuting, professional or semi-professional sport, racing (except for races completed with no vehicle or motor vehicle).
15. The claim arises out of or as a consequence of:
  - a. Your suicide or attempted suicide, or
  - b. Depression, anxiety, mental strain, psychotic mental illness, stress illness, your depressive illness of any type, or
  - c. A personal injury or any damage deliberately caused by the Insured or putting yourself or others in danger (unless you are trying to save a human life).
16. The trip involves your manual work or hazardous occupation of any kind.
1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to 40,000 HUF as long as it is for the immediate relief of pain and during the travel only.)
2. In case of choosing Optimal and Extra insurance coverage up to the limits specified on the Schedule of Benefits, the costs of immediate emergency treatment resulting from the acute status or unexpected worsening of a chronic illness the Insured Person suffered from before the beginning of the travel provided that no in- or out-patient treatment was necessary within the last twelve months before the conclusion of the insurance contract and the physician of the Insured Person approved the travel.
3. Treatment of bone fracture.
4. The cost of returning your body or ashes to Hungary, or for the cost of the burial or cremation in the country death if this is different from the country of your residence.
5. Extra accommodation and travel expenses (Economy class) authorised by AIG Travel or AIG to return to Hungary in case you are unable to return as you have originally booked.
  - a. Extra accommodation (on a bed and breakfast basis only) for a person to stay with you and travel home with you, if this is medically advised, and authorised in advance by the Insurer.
  - b. Or expenses for one relative or friend to travel from the Hungary to stay with you and travel home with you, if this is medically necessary, and authorised in advance by the Insurer.
6. The Insurer shall pay to transport you to Hungary if in the opinion of the Insurer this is medically necessary, and AIG Travel arranges the travel.
7. Organising your transfer following an Accident or Illness occurring during the travel to a different hospital which is practical and necessary due to medical consideration or to the nearest hospital to the place of residence, including approved expenses in all cases, the physician on duty available on the assistance number shall decide on the service and the adequate transportation means on the basis of consultation with the doctor treating the Insured. Coverage shall also extend to the transportation of the patient by airplane from the first hospital providing emergency treatment to a central hospital or specialised department which has sufficient equipment and instruments required for the follow-up treatment.
8. Coverage shall extend to the transportation of a child or a family home in case of your death, Accident or Illness suffered during your travel, if neither you, nor the accompanying family member is able to take care of the child (children) under the age of 18 travelling together with you (including the in- and outbound transportation costs of the accompanying person). We shall also pay in case of the travel involves the use of a motor vehicle, the costs of transportation of any family members home provided that as the only driver, the Insured Person becomes incapable of driving as a result of an Accident or Illness.
9. In case during your travel hospital treatment becomes necessary due to an Accident or Illness longer than ten days, the Insurer shall organise the travel of one person to the hospital and back to the permanent residence of that person and the Insurer shall reimburse the travel and accommodation expenses up to the limit specified in the insurance contract.

##### **Exclusions**

In addition to provisions of Section on „General Exclusions” the Insurer shall not provide service in consideration of the following:

1. Any treatment or surgery that is not immediately necessary and may be performed after the Insured returns home.
2. Costs of diagnoses and treatment of venereal diseases.
3. The extra cost of single or private room accommodation, unless it is medically advised.
4. Any extra costs from abroad after the time when, in our medical advisor’s opinion, you are fit enough to be returned to Hungary.
5. Any medical treatment or associated costs of any kind incurring if you have refused the offer of repatriation when in the opinion of our medical advisor you were fit enough to travel.
6. Any expenses incurred in connection with medical treatment in a private facility or other private medical treatment, unless it is an emergency medical treatment and the Insurer has given its consent.
7. General examinations, control or preventive examinations, and preventive vaccinations.



8. Any damages or expenses incurring in connection with any bodily injury or illness the Insured has suffered before the beginning of the insured term, **unless the concluded insurance contract explicitly covers these events. (see: Article A – Section 2 – The insurance coverage)**

**Attention!** The present section shall be applied together with the general conditions, exclusions and the Schedule of Benefits.

**Article B – Additional terms and conditions of the accident insurance concerning permanent disability and accidental death of the Insured**

**The insurance coverage**

Under the provisions of the present insurance coverage the Insurer shall pay up to the limit indicated on the Schedule of Benefits to you or your beneficiary if you suffer an accident during your travel, which within 12 months following the accident results in the following:

- Permanent Disability or
- Death of the Insured

Special sublimit applies to accidental death in a plane crash.

The insurance covers compensation up to the limit specified on the Schedule of Benefits in the event of permanent disability due to an accident.

Permanent disability means a medically assessed general disability due to an injury sustained by the insured.

In determining disability only the nature of the injury is taken into account; the individual circumstances of the injured, such as his/her profession or leisure-time activities do not affect the determination of disability.

The degree of disability is determined in accordance with the Schedule of Benefits. For full and permanent disability an indemnity is payable equal to sum insured indicated on the Schedule of Benefits for partial and permanent disability. If several parts of the body have been injured in one single accident, the maximum amount of compensation is the sum insured defined in the Schedule of Benefits (degree of disability 100%).

Permanent disability is determined one (1) year after an accident the earliest. If the degree of disability increases before three (3) years have elapsed since the indemnity for permanent disability has been paid, a revised amount of indemnity shall be paid corresponding to the increase in the disability category.

A change in the degree of disability after the stated period will not affect the amount of indemnity paid. No indemnity for permanent disability is payable if the permanent disability manifests for the first time more than three (3) years after the accident.

We will pay only one personal accident benefit per insured person during the period of insurance, as shown on your Insurance Policy.

**Attention!** The present section shall be applied together with the general conditions, exclusions and the Schedule of Benefits.

**Permanent Disability**

A permanent disability benefit is payable in a percentage of the sum insured indicated on the Schedule of Benefits depending on the degree of permanent disability. The benefits payable for specific disabilities are shown in the table below:

Permanent severance or permanent total loss of use (including ankylosis) of:

- |                                     |     |
|-------------------------------------|-----|
| a) one thumb                        | 30% |
| b) forefinger                       | 20% |
| c) any finger other than forefinger | 10% |
| d) big toe                          | 15% |
| e) shoulder or elbow                | 25% |
| f) wrist, hip, knee or ankle        | 20% |
| g) lower jaw by surgical operation  | 30% |

Considerable loss of osseous substance of (definite and incurable condition):

- |  |      |
|--|------|
| h) skull in all its thickness, surface of: |      |
| - at least 6 sq. cm                        | 40%  |
| - 3 to 6 sq. cm                            | 20%  |
| - less than 3 sq. cm                       | 10%  |
| i) shoulder                                | 40%  |
| j) two bones of the forearm                | 30%  |
| k) thigh or both bones of the leg          | 50%  |
| l) knee-cap                                | 20%  |
| m) Shortening of lower limb by             |      |
| - at least 5 cm                            | 30%  |
| - 3 to 5 cm                                | 20%  |
| - 1 to 3 cm                                | 10%  |
| n) Total incurable insanity                | 100% |
| o) loss of one arm, or one, leg or one eye | 100% |
| p) loss of both eyes or two or more limbs, |      |
| loss of one eye and one limb               | 100% |
| r) loss of speech                          | 100% |
| s) loss of hearing in both ears            | 100% |
| t) loss of hearing in one ear              | 100% |

u) in case of permanent disability which is not stipulated in the Schedule of Benefits or any of the benefits above, up to a maximum of 100% of Permanent and Partial Disability of the Schedule.

Any Permanent and Partial Disability payable under items o,p,r,s,t shall be assessed by considering the severity of the disability in conjunction with the stated percentages for the

forementioned specific types of the disability. The occupation of the Insured Person is irrelevant.

Should more than one form of disability result from one Accident the percentages from each are added together, however, the Insurer shall pay maximum 100% of the sum insured.

If a claim is payable due to loss of a whole part of the body or loss of use thereof, reporting further claims in consideration of this body part shall be considered invalid.

**Exclusions**

In addition to provisions of Section on „General Exclusions“ the Insurer shall not provide service in consideration of the following:

1. Accidents resulting from you being intoxicated;
2. Injuries caused by heat-stroke, sunburn, frostbite;
3. Health impairments resulting from medical treatment or intervention (except if such has been necessitated by an accident covered by the contract);
4. Infections which cannot be brought into relation with accidents or illnesses;
5. Costs of diagnoses and treatment of venereal diseases;
6. Poisoning or injuries resulting from intentional ingestion of solid, liquid or gaseous materials, substances, including drugs and other narcotic;
7. Abdominal or hypo gastric hernia (exertion in lifting heavy objects) if not in a causal relation with the given accident;
8. Injuries of vertebral disk, bleeding and cerebral haemorrhage not originating from an accident;
9. Accidents occurring during professional or competitive sports activities or training therefore;
10. Accidents that occur during the performance of armed service by the Insured, as well as accidents occurring during and in relation with carrying or using firearms by the Insured.

**Section C- Additional terms and conditions of daily hospital benefits**

**The insurance coverage**

Under the provisions of the present insurance coverage we shall pay daily hospital benefits up to the limit indicated on the Schedule of Benefits in case you need hospitalization abroad as an in-patient following an accident or illness which is covered under Section A (Costs and other expenses of medical treatment) of the present Travel Insurance Terms and Conditions. We will pay up to 5000 HUF (in case of choosing Medium; Extra; Optimal insurance coverage) for each complete 24-hour period whilst you are in hospital.

**Attention!** The present section shall be applied together with the general conditions, exclusions and the Schedule of Benefits.

**Section D1- Additional terms and conditions of personal belongings and baggage insurance**

**The insurance coverage**

Under the provisions of the present insurance coverage we shall pay up to the limit indicated on the Schedule of Benefits for the following (Single item limits: 80 000 HUF - **Standard** coverage; 100 000 HUF - **Medium** coverage; 120 000 HUF - **Extra** coverage; 180 000 HUF - **Optimal** coverage).

**Personal belongings and baggage**

1. In case your personal belongings and baggage as defined in the present section are damaged, stolen, lost or destroyed during your travel we shall pay the cost of reparation, replacement, or depreciated prime cost due to normal use of the following:
  - a. Property owned by you.
  - b. All valuables (please see Definitions) that are owned by you up to the limit of 80 000 HUF - **Standard** coverage; 100 000 HUF - **Medium** coverage; 120 000 HUF - **Extra** coverage; 180 000 HUF - **Optimal** coverage.
  - c. Loss or theft of personal belongings or baggage from unattended motor vehicles, trailers or caravans provided they are kept in a locked boot or glove compartment. The limit of liability of the Insurer is 80 000 HUF - **Standard** coverage; 100 000 HUF - **Medium** coverage; 150 000 HUF - **Extra** coverage; 150 000 HUF - **Optimal** coverage.
  - d. We will pay up to the limit of 27 000 HUF (Medium coverage); 60 000 HUF (**Extra** or **Optimal** coverage) for purchasing essential items if your baggage is delayed or lost during an outward journey for more than 12 hours. You shall be provided a written confirmation of the length of the delay and invoices or other receipts of any items that you purchase. We will decrease any payment we make for any claim if your baggage is permanently lost by the amount transferred before with respect to delayed baggage.
  - e. If during the travel abroad you lose any essential official documentation which is indispensable for the continuation of the travel we shall provide assistance to re-obtain these documents. Upon your return we shall reimburse the expenses you have paid for re-obtaining the documents up to the limit indicated in the Insurance contract.



## Exclusions

In addition to provisions of Section on „General Exclusions“ the Insurer shall not provide service in consideration of the following:

1. Breakage of fragile articles (including china, glass, sculpture and other valuable fragile items).
2. Theft, loss of or damage to household goods, assistant-motorcycles, motorcycles, motor vehicles, watercrafts and their equipment, parts and component.
3. Normal deterioration and loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried inside your baggage and consequential damages.
4. Any shortage due to failure, negligence, omission or depreciation in value.
5. Any damages arising out of loss or theft which you do not report to the police within 24 hours after discovery and in consideration of which you are not provided with a written report.
6. If your belongings are held or confiscated by any customs or other authorities legally.
7. Any damages arising out of theft, loss or damage to photographic, electronic equipment, electronic items or valuables left in any checked- in baggage.
8. Any damages arising out of theft, loss of or damage to dentures, bridgework, corneal/contact lenses, spectacles, sunglasses, mobile telephones or artificial limbs or hearing aids, weapons or firearms.
9. Any damages to property left unattended in a public area
10. Any damages arising out of any loss, theft or damage to baggage or personal belongings carried on a vehicle roof rack.
11. Theft, loss of or damage to baggage or personal belongings during your travel unless you report it to the carrier and you are provided with a property irregularity report.
12. Any damages arising out of loss, theft of or damage to keys, badges, magnetic cards and any consequential damages thereof.
13. Any damages arising out of any loss or theft of or damage to your personal belongings or baggage while they are out of your control or the control of an airline or carrier company.
14. Any loss or damage covered by the liability insurance of the airline or any other insurance concluded by the Insured.
15. Valuables purchased abroad during the travel.
16. Any damages arising out of the loss of your passport or Identity Card if you do not report the loss to the Consular representative of your nationality within 24 hours of discovery and obtain a report confirming the date of loss and the date of being provided with emergency passport.
17. Any damages arising out of the loss, theft or fraudulent use of your cash, bank cards, cheques, any warrants or season tickets or travel tickets entitling you to claim or receive services, unless you have extended your insurance coverage to such damages (See Section J – ATM Assault).
18. Any damages arising out of theft, loss of or damages to sport equipment, unless the coverage has been extended to such damages (See Section I on Additional terms and conditions of insurance benefits concerning special sports activities in case of Travel Guard Sport coverage)

**Attention!** The present section shall be applied together with the general conditions, exclusions and the Schedule of Benefits.

## Article D2 – Additional terms and conditions concerning baggage delay

### Scope of the insurance coverage

The present insurance coverage is provided only in concern your travel to your destination with respect to the insured term and country of destination specified in the Insurance Policy.

The insurance coverage begins at the time the Insured Person checks in at the carrier and terminates upon arrival to the destination.

### The insurance coverage

This insurance provides coverage up to the limit indicated in the Schedule of Benefits to any certified costs incurred by purchasing any basic goods, clothing and personal care products which are essential in case the properly checked-in baggage of the Insured Person arrives more than 12 hours after the arrival of the Insured Person to the airport of destination.

Claims concerning certified emergency costs occurring due to baggage delay are adjusted and reimbursed by the Insurer after the termination of the travel.

In virtue of the present insurance coverage the Insured is not entitled to receive emergency assistance abroad.

The present service is not provided in case of any baggage delays in concern your travel back to Hungary.

Should the Insured Person receive emergency assistance abroad from the airline which covers all incurring emergency costs, the Insurer shall not provide service in virtue of the present insurance coverage.

## Exclusions

In addition to the exclusions specified in the Chapter on „General Exclusions“, the Insurer shall not provide insurance coverage with respect to the following:

- Such loss that is not reported to the assigned representatives of the airline providing travel service as soon as the Insured obtains knowledge about his/her baggage delay or loss of baggage.
- Any delay in connection with the confiscatory action of the customs or governmental authorities in respect of any baggage of the insured Person.
- Basic goods, clothing and personal care products purchased more than 4 days after the arrival of the Insured Person to the airport of destination.
- Delays during the return travel of the Insured.
- Shorter delays than the specified term (in hours) which begins at the time of the arrival of the Insured Person according to the present insurance coverage.

## Claims procedure

- Any loss shall be reported immediately to the assigned representatives of the airline providing travel service.
- The claim shall be reported to the Insurer within 5 days following your arrival to Hungary the latest.

**Attention!** The present section applies together with the General Conditions, General Exclusions and the Schedule of Benefits.

## Section E – Additional terms and conditions of personal liability

### The insurance coverage

We shall pay up to the limit indicated on the Schedule of Benefits for all losses in the aggregate during the period of insurance indicated on your Insurance Policy, if you are legally liable for damages incurred by you due to an accident during your travel, and as a result claims are brought against you with reference to the following:

1. Accidental Injury to a person who is not a member of your family, a travelling companion, or employed by you;
2. Loss of or damage to any property which does not belong to you, is not in your charge, and is not in your control or any member of your family, household, employee or person travelling with you;
3. Loss of or damage to any assets in connection with a temporary holiday accommodation that does not belong to you, or any member of your family, household, employee or person travelling with you up to the limit of 26 000 HUF – **Medium** coverage; 65 000 HUF – **Extra** coverage; 65 000 HUF – **Optimal** coverage.

The Insurer is entitled to provide for your legal defence in connection with claims brought against the Insured, to supervise his/her defence and to make and accept legal statements on behalf of the Insured.

### Special conditions

Further conditions of the Insurer to provide the present coverage are:

1. You shall notice the Insurer of any circumstances which may result in a legal claim to be brought against you as soon as you have knowledge thereof and send the Insurer any other documents relating to any such claim; and
2. You shall cooperate with us and provide us with any and all information which is required to be able to manage and monitor your defence. You shall not negotiate, pay, settle, admit or deny any claim unless you are provided with our written permission.

## Exclusions

In addition to provisions of Section on „General Exclusions“ the Insurer shall not provide service in consideration of the following:

1. Fines imposed by the Court or any other relevant authority;
2. Damages caused directly or indirectly by the following:
  - a. liability which is based on the provisions of any agreement that you have concluded and which would not bear you in the absence of that agreement;
  - b. injury, loss or damage arising out of:
    - i) possession or use of any aircrafts, horse-drawn or other ground vehicles or motor vehicles, water crafts (other than rowing boats, punts or canoes), animals, weapons or firearms
    - ii) the possession or the ownership of any land or buildings (except for temporary accommodation used for the purpose of the travel)
    - iii) conduct of any trade, professional or business activity
    - iv) racing of any kind; or
    - v) any premeditated crime, any malicious or illegal conduct.

**Attention!** The present insurance shall not cover the motor vehicle liability of the Insured in concern of the use or operation of ground vehicles and motor vehicles of any kind, it is the obligation of the Insured to provide for the appropriate insurance coverage separately. The present section applies together with the General Conditions, General Exclusions and the Schedule of Benefits.

## Section F – Additional terms and conditions of the legal expenses insurance coverage

### The insurance coverage

We shall pay up to the limit indicated on the Schedule of Benefits any legal costs and expenses due to the claims brought by you for the compensation and damages resulting from your death, illness or injury suffered during your travel.

We shall provide for your legal counselling (defence) provided that it becomes necessary with respect of any legal procedures by any authorities against the Insured during his/her private travel abroad. We shall reimburse any expenses incurring in respect of legal counselling abroad up to the amount specified in the insurance contract.



In case any proceeding is initiated against you with respect to any petty offence, offence or negligent crime, we shall undertake the payment of the bail or a similar security deposit up to the amount specified in the insurance contract. If the bail is refunded by the local authority you shall return the amount of the bail to the Insurer.

#### Special conditions

Further conditions of the Insurer to provide the present coverage are:

1. We shall have full control over the legal representatives appointed and any proceedings;
2. You follow our or our representatives' advice in handling any claims.

#### Exclusions

In addition to provisions of Section on „General Exclusions“ the Insurer shall not provide service in consideration of the following:

1. As to the opinion of the Insurer or the legal representative of the Insurer should the success of execution of the claim be doubtful or as to the opinion of the Insurer the legal expenses of the claims made would exceed the possible benefits.
2. The legal costs and expenses of any claims brought against our assignees or representatives or against any tour operator, accommodation provider, carrier or any person with whom you travelled with or planned to travel with.
3. Any costs or expenses which have not been agreed in advance.
4. The legal costs and expenses of any claims arising out of any loss or damage occurring in connection with or due to your trade, professional or business conduct, or any contractual agreement or the possession or use of any land or building or construction.
5. Any claims arising out of the insured owning, possessing or using any ground vehicle or motor vehicle, water craft or aircraft, animals, firearms, explosive devices or weapons.
6. Any claims arising out of your criminal, malicious or deliberate conduct of the insured.

**Attention!** The present section applies together with the General Conditions, General Exclusions and the Schedule of Benefits.

#### Section G – Additional terms and conditions of the insurance benefits concerning cancellation and break of travel (applies to Travel Guard Optimal single trip insurance coverage only)

##### The scope of liability of the Insurer

Concerning the cancellation coverage the insured term begins 48 hours following the booking of your travel and/or accommodation provided that you conclude the insurance contract and settle the premium at the same time. Should you conclude this insurance and settle the premium after your booking the insurance coverage is only valid in respect of those events which occur 10 days following the conclusion of the insurance contract. If you conclude this insurance less than 31 days prior to the beginning of your travel, you are covered for cancellation and break of travel only if you conclude the insurance and book your travel at the same time. Concerning the cancellation coverage, should you conclude this insurance **within 2 days prior to the beginning of your travel, the Insurer shall provide service only with respect to accidental occurrences and death.** The insurance coverage terminates when you return to the territory of Hungary, or the time term of the booked travel and/or accommodation expires.

##### The insurance coverage

We shall pay up to the limit indicated on the Schedule of Benefits for travel and accommodation expenses that you have paid or have agreed to pay under the provisions of a contractual agreement with the travel agency or airline before the date of cancellation and which you shall not be reimbursed in the event it is necessary and unavoidable to cancel or break your travel as a result of the following:

1. Death, serious illness or serious injury of the Insured. The illness or injury shall be considered serious if it causes the inevitable incapacity to work and travel.
2. Death, injury or illness of a relative or a person with whom you would have travelled with or a relative or friend living abroad who would have provided accommodation.
3. If the police or your property insurer requests your stay in your own property following the occurrence of any fire, flood or burglary, within 48 hours prior to the planned beginning date of your travel.

Death, serious injury or serious illness of a relative in Hungary. The illness or injury shall be considered serious if it causes the inevitable incapacity to work and travel. It shall not be considered to be an insured event, if any medical condition of the aforementioned persons known at the time of concluding the insurance worsens or they need to be taken care of.

##### Exclusions

In addition to the exclusions specified in the Chapter on „General Exclusions“, the Insurer shall not provide insurance coverage with respect to the following:

1. If you decide not to travel or due to your gross negligence you are not able to travel.
2. Any event occurring within 10 days following the conclusion of the insurance contract, if the cancellation coverage has been concluded after the booking of the travel/accommodation.
3. If you booked your accommodation/travel before the conclusion of the insurance contract and the beginning of your travel is within the 30 days following the conclusion of the insurance contract.
4. Any extra costs resulting from not contacting the travel agency to inform them about your cancellation immediately after gaining knowledge of any changed circumstances.
5. Cancelling or breaking the travel because of any medical condition or any illness related to a medical condition that you knew about or should have known about before the beginning of this insurance coverage. The present conditions apply to you,

any relative of yours or person you are travelling with and any person your travel depends on.

6. In case the Insured cancels or breaks the travel due to a non emergency medical examination, treatment or operation.
7. The costs of your original return travel if it has already been paid and you have to break your journey.
8. If you have to break your journey, however, you do not return to Hungary.
9. Failure to obtain the required vaccinations, travel documents or visa.
10. Any costs incurring due to fluctuation of exchange rates.
11. Airport duties.
12. Any loss incurring due to payment by using Airline Mileage or similar reward schemes.
13. In case the claim is in connection with the pregnancy of the Insured provided that the 15th week of the pregnancy begins at the time of the beginning or duration of the travel.
14. Any claims arising out of the insolvency or non/partial performance of the travel agency, travel organizer or airline or transport company.

##### Special terms and conditions of mitigation of the damage

The insured person shall take all reasonable steps to mitigate the damage. Furthermore, the Insured shall acquire a proposal on modification of the dates of travel from the travel agency at the time of requesting the cancellation. In case costs of the modification of the dates of travel are less than the reimbursement of costs of cancellation, the Insurer shall pay the former. The Insurer is entitled to request the written proposal on modification of the travel from the travel agency and/or the airline in favour of the claims adjustment.

**Attention!** The Insurer is entitled to request the written medical certificate on incapacity due to the occurrence of an insured event in favour of the claims assessment. In the absence of such certificate the Insurer may reject the claim in whole or in part. The Insured shall acquire a certification of the travel organizer, service organizer, airline, and/or the accommodation provider with respect that neither the Insured, nor any other person claimed for the booked service and under these circumstances how much money had been reimbursed to the Insured in respect of the service not claimed.

**Attention!** The present section applies together with the General Conditions, General Exclusions and the Schedule of Benefits.

#### Section H – Additional terms and conditions of Emergency Assistance benefits

##### Urgent messages

Due to the explicit request of the Insured urgent and strictly personal messages are forwarded 24 hours by AIG Travelto the country of the recipients.

##### Reimbursement of telephone costs

The Insurer shall reimburse the telephone costs occurring in connection with the insured event (car service, assistance service) up to 15 000 HUF per occurrence.

#### Section I - Additional terms and conditions of the insurance benefits concerning special sports activities (applies to Travel Guard Sport insurance coverage only)

##### The insurance coverage

In case of concluding a Travel Guard Sport travel insurance contract, should the Insured explicitly request and any surcharges with concern to the excess of risks taken by the Insurer are fully paid, the Insurer shall extend the insurance coverage described under Sections A - H on special sports activities under the terms and conditions as follows.

**Attention!** The aforementioned terms and conditions and exclusions - subject to derogation - shall be applied to the insurance coverage regulated under this section, thus these terms and conditions shall be taken into account in the course of interpretation of the insurance coverage under the provisions under this Section.

Under the terms and conditions of the present extension the insurance coverage includes the following:

- Skiing/Snowboarding/Snowmobiling and snow sledging
- Hiking (under 3500 m altitude) if special tools are not required (e.g. belay, ghat iron, ice pickaxe etc.)
- Via Ferrata
- Scuba Diving (to a depth of 40 meters)
- Jet-skiing/Water Skiing/Wind Surfing/Snorkelling
- Parascending (over water), Banana/Doughnut boating
- Sailing within Territorial Waters (not as a hired member of the crew)
- Deep Sea Fishing
- Rafting/Canyoning/Canoeing (with a qualified instructor)
- Cycling
- Hot Air Ballooning (pre-booked with your Tour Operator)
- Archery
- Horse riding
- Tennis

##### Sports gear and leisure activity equipment

We shall pay up to 200 000 HUF – **Standard** coverage; 300 000 HUF - **Medium** coverage; 400 000 HUF - **Extra; Optimal** coverage per Insured Person if your sports gear and/or activity equipment is damaged, destroyed, lost or alienated during the travel. (in aggregate). The terms and conditions and limits stipulated under Section I on sports gear and leisure activity equipment are the extensions of the terms and conditions and limits indicated in Section D., thus, the limits cannot be accumulated, however, limits of section D apply to the insured items defined hereunder.



#### Exclusions:

In addition to the exclusions specified in the Chapter on „General Exclusions“, the Insurer shall not provide insurance coverage with respect to the following:

1. Damages occurring due to normal deterioration or loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by any leaking powder or fluid carried within your baggage.
2. Any loss or theft which you do not report to the police within 24 hours of discovery it and for which you fail to provide for a written report.
3. If your belongings are held or confiscated by any customs or other authorities legally.
4. Any damages to property left unattended in a public area.
5. Any damages arising out of any loss or theft of or damage to your personal belongings or baggage while they are out of your control or the control of an airline or carrier company.
6. Theft, loss of or damage to baggage or personal belongings during your travel unless you report it to the carrier and you are provided with a property irregularity report.
7. Any damages arising out of any loss, theft or damage to baggage or personal belongings carried on a vehicle roof rack.
8. If you are participating in a covered activity under this Section as a professional sportsman for remuneration (non including sponsorship).
9. If you are participating in an organized competition in connection with any of the covered special sports activities.
10. Any covered activity that involves the use of a motor vehicle.

#### Special terms and conditions on loss prevention

You shall take all reasonable steps for the preservation of your health, for the avoidance of injury and for the safety of your leisure and sport equipment. You shall wear the necessary or prescribed protection equipments and keep your leisure and sport equipment in a safe, covered and locked place. You shall take sufficient precautions to ensure the safety of your sports gear and activity equipment and shall not leave it unsecured or outside. Should you breach the rules of loss prevention your claim may be rejected in whole or in part.

#### Search and Rescue

We shall pay up to the limit indicated on the Schedule of Benefits any necessary and reasonable costs incurring as a result of an accident, which involves search and rescue of an injured person.

#### Section J – Additional terms and conditions of insurance benefits concerning ATM Assault (applies to Travel Guard Optimal insurance coverage only)

##### The insurance coverage

Under the terms and conditions of the insurance coverage of this section we shall reimburse you the money you withdrew from an ATM using your bankcard which has been stolen during robbery within 15 minutes of the withdrawal of the money.

#### Exclusions

In addition to the exclusions specified in the Chapter on „General Exclusions“, the Insurer shall not provide insurance coverage with respect to the following:

1. Damages caused to third parties.
2. Damages or losses to anything other than the money you withdrew from your account.
3. Damages occurring before or after the covered ATM robbery.

#### The occurrence of the any insured event shall be reported to the Insurer within 12 hours.

**Attention!** The present section applies together with the General Conditions, General Exclusions and the Schedule of Benefits.

#### Section K – Additional terms and conditions of insurance benefit concerning delayed flight (applies to Travel Guard Optimal - single trip insurances coverage only)

##### Scope of the insurance coverage

You shall have purchased this insurance coverage no later than 5 hours before the scheduled time of departure indicated on your Insurance Policy.

You are covered from the departure date and time shown on your flight ticket which terminates at the time of your arrival to the airport of destination.

##### The insurance coverage

The insurance coverage includes the reimbursement of the cost of meals, refreshments, hotels, transfers to and from the airport and ground services not used, up to the limit indicated in the Schedule of Benefits, provided that the flight was delayed for more than 12 hours from the time initially scheduled for your departure.

#### Special terms and conditions

The insurance under these terms and conditions provides coverage concerning only delays to scheduled flights of airlines whose flight schedule is published. In case of any legal disputes, to determine the scheduled time of flights and connecting flights, the flight ticket, voucher issued by the airline company and the official flight schedule shall prevail.

#### Exclusions

In addition to the exclusions specified in the Chapter on „General Exclusions“, the Insurer shall not provide insurance coverage with respect to the following:

1. Delays to flights not previously confirmed by the airlines, unless these airlines were incapable of doing so due to a strike or force majeure.
2. Delays due to a strike of which you were aware of or could reasonably have been aware of before your departure.
3. Delays due to the temporary or permanent withdrawal of an aircraft ordered by the airport authorities, civil aviation authorities or by an official body of any country.
4. Delays that are less than the period provided under this coverage expressed in hours, as compared to the time the Insured was scheduled to leave.
5. Delays to charter flights and other non-scheduled flights.

**Attention!** The present section applies together with the General Conditions, General Exclusions and the Schedule of Benefits.

#### Article L – Additional Terms and Conditions of Motor Vehicle Assistance Insurance

**Concerning any issues not regulated by the present additional terms and conditions provisions of Travel Guard Insurance Terms and Conditions shall be applied.**

#### Definitions

##### „Insured Motor Vehicle“

Any car, truck and motorcycle specified on the Insurance Policy which is in running order at the time of the conclusion of the contract, less than 10 years of age, obtains a valid Hungarian registration certificate and plate number and which is used by the Insured Person legally. The Insurer defines the age of the vehicle by deducting the year of the beginning of coverage from the year of production stated in the registration certificate. This insurance shall cover vehicles only with a permissible maximum weight of 3.5 tons and a maximum number of 9 permanent seats including the driver's seat. Tows are not Insured Motor Vehicles.

##### „Insured event“

In case the Insured Motor Vehicle is used under this insurance legally and complying with the respective technical and maintenance instructions departing from the territory of Hungary or the territory of a foreign country under the territorial scope and returning to the territory of Hungary and becomes unserviceable or becomes unsuitable for use on the public road with respect to any applicable regulations or suffers an incident. Should the insured event occur within the territory of Hungary, the Insurer provides insurance service up to 50% of the limit. The insurer provides assistance service in respect of one single occurrence within the insured term.

##### „Accident“

A traffic accident, for instance (but not limited to) crash, turn over, fall, explosion etc. and breaking in the vehicle.

##### „Technical failure“

Mechanical or electronic failure which causes the immediate unserviceability of the Insured Motor Vehicle, or such a sudden breakdown which endangers the safety of public traffic, or makes locking the Insured Motor Vehicle impossible.

#### Territorial scope of the insurance

Territorial scope of the insurance coverage provided by the Insurer within the term of insurance shall mean insured events occurring during any travel to the following countries provided that the insured person departs from and returns back to the territory of Hungary: Andorra, Austria, Baltic states, Belgium, Bosnia and Herzegovina, Bulgaria\*, Cyprus, the Czech Republic, the United Kingdom, Denmark, Finland, France, Gibraltar, Greece, the Netherlands, Croatia, Ireland, Island\*, Poland, Liechtenstein, Luxembourg, Macedonia\*, Malta\*, Monaco, Germany, Norway, Italy, Portugal, Romania\*, San Marino, Spain, Switzerland, Sweden, Serbia, Republic of Slovakia, Slovenia\*, Turkey\*(European part), Vatican.

\*The quality of service in these countries highly depends on the local circumstances.

#### Insurance coverage

The Insurer in cooperation with Europ Assistance domestic and international assistance network undertakes the obligation to provide the following services up to the limit specified on the Schedule of Benefits in case of any occurrence of an insured event:

##### 1. Car services

**1.1. Information service:** The Insurer locates the nearest car service or with respect to the request of the client the nearest authorized service and provides all necessary information to the Insured (telephone contact, address, name of the appropriate person to contact).

**1.2. Roadside assistance, repair on the spot:** in the framework of this service the repairman or vehicle transporter of the Insurer performs troubleshooting and re-enters the vehicle into service as follows:

In case the Insured Motor Vehicle becomes unserviceable due to a reported Insured event by the Insured, following the report of the event the Insurer sends a service provider (or if necessary the ambulance) to the location and its repairman shall try to repair the vehicle to be suitable for service and use on the road.

The Insurer pays directly to the service provider the costs of one-time travel to the location and the repair certified by invoice whether the service was provided in Hungary or abroad. **The cost of parts and components used for repair are not included in the insurance coverage, the Insured person shall pay these expenses directly to the service provider.**



In case of an insured even arising from battery fails (including stored vehicles) the Insured is entitled only to roadside assistance.

**Tire service:** In case a flat tire had to be changed during repair on the spot, the Insurer shall pay the costs of the reparation of the tires or prime cost of new tires, provided that the tread of the tires in concern complied with the relating laws and regulations. The limit of the service is 20 000 HUF within the limit of roadside assistance and repair on the spot.

The repair of the Insured Motor Vehicle shall be considered temporary, the stable and trouble proof repair of the car at the earliest convenience is the obligation of the Insured and he/she shall bear all relating costs.

**1.3. Rescue, towing:** In case the aforementioned emergency repair may not be executed on the spot, the Insurer arranges towing of the Insured Motor Vehicle to the nearest (maximum within the distance of 100 km) car service (with respect to the request of the client to an authorized service) which is suitable to provide the necessary repair service.

In case of any failure of the vehicle in Hungary or abroad, the Insurer pays the incurring costs of towing to the service provider provided that it is certified by invoice

**1.4. Custody, storage:** The Insurer provides custodial service by paying the storage costs of the Insured Motor Vehicle until the vehicle is delivered to the car service up to 5 days provided that the car service providing repair service of the towed Insured Motor Vehicle under item 1.3. is closed at the time of the Insured event.

**1.5. Home transportation of the unserviceable vehicle:** In case of any occurrence of an Insured event, should the repair of the Insured Motor Vehicle towed to the car service in the organization of the Insurer take more than five working days as to the expert opinion of the car service, the Insurer undertakes to arrange transportation of the Insured Motor Vehicle to the residence in Hungary of the Insured Person or to any other address specified by the Insured within the territory of Hungary and the Insurer shall pay the costs of transportation up to the limit indicated on The Schedule of Benefits.

**1.6. Reimbursement of telephone and taxi costs:** The insurer undertakes the reimbursement of telephone costs of the Insured (car service, assistance service) in connection with an insured event up to the limit of 15 000 HUF per occurrence.

## 2. Insurance services concerning passengers

In case of any occurrence of an Insured event, provided that the Insured Motor Vehicle cannot be repaired on the day of the occurrence, the Insurer provides the following insurance services to the persons defined as Insured on the Insurance Policy:

**2.1.** The Insurer undertakes to arrange the accommodation of Insureds (up to the number of passengers permitted to travel in the vehicle specified by the registration certificate) in a five star hotel near the car service or the location of the Insured event and pays the costs of accommodation for the maximum of 2 nights (breakfast included) up to the limit of 15 000 HUF/person/night. Further costs shall be paid by the passenger(s). The insured sum is paid directly to the hotel by the Insurer. If it is not possible to settle the payment directly towards the hotel, the hotel bill shall be paid by the Insured and the Insurer shall reimburse the costs posteriorly. The Insurer arranges the travel from the location of the Insured event to the hotel as well, and reimburses the cost posteriorly to the Insured person in consideration of the invoice as to the provisions under item 1.6. The Insurer forwards the requests of the Insured to the hotel in concern while arranging the accommodation, however, the Insured and the hotel enters into an actual legal relationship under the general terms and conditions of the hotel. The Insurer pays the costs of accommodation only in case the originally booked accommodation of the Insured is more than 100 km away from the location of the insured event and the Insured is able to provide credible proof on this.

**2.2.** The Insurer undertakes to arrange the onward travel of the Insured Persons (up to the number of passengers permitted to travel in the vehicle regulated by the manufacturer) and their baggage (max. 20 kg/person) to their destination or in case it is closer, to their residence in Hungary. The Insurer reimburses any incurring costs up to the limit of 150 000 HUF per occurrence.

**2.3.** The Insurer undertakes to arrange the rental of a motor vehicle of category B and its costs up to 3 days running but no longer than the term of repair, provided that the Insurer has organized the towing of the Insured Motor Vehicle to the car service to provide against unserviceability and as to the expert opinion of the car service the repair would not finish within 24 hours following the report of the Insured event. The Insurer pays solely the rental costs of the rented car. The Insurer shall not pay any incurring operational costs of the rented car (e.g. fuel costs) or any other costs incurring due to any other possible damage, particularly reimbursement of the caution money requested by the car rental. The Insured shall comply with any other conditions of the car rental to his/her own cost. The Insurer forwards the requests of the Insured to the car rental in concern while arranging the present service, however, the Insured and the service provider enters into an actual car rental contract under the general terms and conditions of the car rental.

The Insured shall return the rented car to the site of the car rental until the insured term terminates. The Insurer bears no additional costs incurring due to any delays.

**Attention! The Insured Person is entitled to receive only one type of service stipulated in items 2.2 and 2.3 per occurrence.**

## Exclusions

The present insurance shall not cover the following:

1. Vehicles which are modified compared to the original equipment and settings of the manufacturer or vehicles produced for a special or inroad service (e.g. racing motorcycle, racing car, vehicle with a distinguishing sign, vehicles carrying dangerous substances, veterinary vehicle, taxi service for passenger transport and trucking, vehicles of car rentals, training vehicles).

2. Regular replacement of parts, materials and components, periodical and other maintenance and inspection which is in connection with the normal operation of the vehicle, furthermore to any compulsory equipment and component.

3. Any accident or failure of the Insured Motor Vehicle suffered in a location outside the public road or on a closed public road.

4. Any damages caused to the Insured Motor Vehicle by the tow of the Insured Motor Vehicle.

5. Any damages arising out of theft or car vandalism.

6. Any damages arising out of an insured event suffered by a vehicle without a valid technical exam and damages to a vehicle in consideration of which the owner failed to comply with his/her maintenance and inspection obligations stipulated by the service-book.

7. Repair costs of final restoration of the Insured Motor Vehicle.

8. Fuel cost.

9. Any costs of transportation or post of the baggage of the passengers, provided that they are not transportable onward together with the Insured, furthermore, any claims of hitchhikers travelling in the Insured Motor Vehicle.

10. Any damages reimbursed under the provisions of any other insurance contract of the Insured (e.g. comprehensive insurance – Casco) or assistance service.

11. Any damages arising directly or indirectly out of riot, civil commotion, protest, strike, terrorist act or hostilities.

12. Any damages occurring due to any acts or provisions of the Hungarian or foreign state or administrative bodies.

13. Any damages to the Insured Motor Vehicle or its components or the baggage which occur following the provision of the insurance service, namely towing the Insured Motor Vehicle to the site.

14. In case the driver of the Insured Motor Vehicle drove the vehicle under the influence of any drugs, alcohol or any other narcotics or is suffering from an illness which affects sound judgement at the time of the occurrence of the Insured event; or attempted suicide unless he/she is able to prove that his/her act had no interaction with the occurrence of the Insured event.

15. Accidents caused directly or indirectly by nuclear, biological or chemical weapons due to the effect of any nuclear fission, ionising or radioactive material, waste or products.

16. Events occurring due to force majeure.

17. Cargo and tow of the Insured Motor Vehicle.

18. Limited service is provided in case the Insured Motor Vehicle suffers an accident or Technical failure from any other cause in such a location where full service or service in a timely manner cannot be provided.

## Exemption of the Insurer from liability

The Insurer shall be exempted from its obligation to provide insurance service in the following cases:

The Insurer shall be exempted from its obligation of payment in case the Insurer proves that the damage occurred due to the wilful act or gross negligence of the Insured, his/her relative from the same household, employees, assignees, members or bodies of the Insured participating in the operation of the Insured Motor Vehicle. The act shall be considered gross negligence particularly if:

1. The parameters of use of the Insured Motor Vehicle do not comply with all legal technical requirements in respect of permissible mass and permissible number of passengers.

2. In case the Insured event occurs due to the temporary and not durable repair in order of the serviceability of the Insured Motor Vehicle following a former failure.

3. In case at the time of the occurrence of the Insured event the legal driver of the Insured Motor Vehicle used in public traffic did not have a valid driving licence which interacted in the occurrence of the Insured event.

4. The Insured event occurs due to improper operation of the Insured Motor Vehicle or in case at the time of the occurrence of the insured event no valid technical exam, certificate of registration or licence plate number is possessed concerning the Insured Motor Vehicle.

5. The Insured withholds material information with respect to risks taken by the conclusion of the contract or misleads the Insurer during the claim adjustment in respect of such facts which affect the extent of the obligation of payment of the Insurer.



6. In case the passengers were transported by the Insured Motor Vehicle in such manner which failed to comply with the traffic regulations and which fact interacted in the occurrence of the Insured event.

7. In case a criminal offence was committed in the course of driving of the Insured Motor Vehicle.

#### Claim procedure

In case of any occurrence of an Insured event the Insured shall immediately contact the Assistance Center by calling the following hotline available 24-hours: **+ 36-1-501-1-501**

The Insured shall provide the Assistance Center the following data:

- telephone contact;
- type of vehicle, vehicle identification number and licence plate number of the vehicle;
- location of the unserviceable vehicle;
- cause of unserviceability of the vehicle and any other information perceived as important which may affect the claim adjustment.

Address of the Assistance Center: Europ Assistance Ltd., 26-28 Dévai utca, Budapest, H-1134, Hungary

In case of an incoming emergency call the Insurer shall begin immediately the organization of the insurance service. As far as it is possible, the Insurer informs the passenger(s) of the Insured Motor Vehicle on the scope of the insurance service and the predictable time of delivery.

**In case the passenger(s) of the Insured Motor Vehicle fail to report a claim directly by calling the telephone number of the Assistance Center immediately after the occurrence of the Insured event and the services are organized not by the Assistance Center or the Assistance Center does not give its prior consent to receive a service, the Insurer shall not fulfil its obligation to provide insurance service. Furthermore, the Insurer shall refuse to provide insurance service in case the Insured fails to use the service as agreed upon with the operator when calling the hotline of the Assistance Center or in case the Insured fails to provide the original invoices of any advance costs and expenses.**

The Insured Person shall provide all necessary information in order to assess validity of the insurance coverage, legal ground and sum of the indemnity and allow the inspection of the content of the claim report and any information provided. The Insured shall provide the Insurer with all available documents concerning enforcement of any claims against a third party by the Insurer.

The Insured shall take any and all reasonable steps to mitigate the damages. Parties may agree upon the necessary actions to be made by the Insured in order to mitigate the damage.

#### ANNEX 1 to the Travel Guard Travel Insurance Terms and Conditions on required documents and other means of proof concerning claim settlement

In case of any claims the following documents shall be provided to the Insurer mutatis mutandis:

##### General documents:

- Completed and duly signed claim request form (policy number, address, bank transfer data);
- Certification of compensation of another Insurer/liable person;
- Medical documentation;
- o Ambulant sheet containing the diagnose of the disease/sickness, final report of the hospital, treatment sheet, histological specimen;
- o Contact details of the doctor performing the examination;
- Invoices;
- o invoices of hospital treatment, medicine, patient transport which are necessary to assess the amount of compensation;
- o payment certificate;
- Documents certifying the travel:
- o Booking;
- o Visa;
- o Boarding Passes;
- o Baggage tickets;
- o Copy of the passport stamp;
- o In case of travelling by car, declaration on the exact date of departure;

Documents required in respect of the insurance coverage:

##### Emergency medical care in the event of an accident or sickness:

- o Policy report (if available);
- o Other official report/report of any other authority (if available);
- o Description of the accident including the names of all possible eyewitnesses;
- o Contact details of the doctor performing the examination;
- o Medical documentation;
- o Medical case history, medical documentation of the PCP on any disease/sickness or accident preceding the travel in case requested by the Insurer;
- o Data stored in technical devices such as diving data in a diver computer or altitude meter in case of mountain hiking, etc.
- o Sport license in case of any sports activity is subject to authorization.

##### Certification of the exchange rate to the reimbursement of the invoices:

- o Copy of the bank account statement;
- o Certificate of money exchange;

##### In case of dental care:

- o Policy report (if available);
- o other official report/report of any other authority (if available);
- o Description of the accident including the names of possible eyewitnesses;
- o Contact details of the doctor performing the examination;
- o Medical documentation;
- o Medical case history, medical documentation of the PCP about any disease/sickness or accident preceding the travel in case requested by the Insurer;

##### Death:

- o Certificate of post-mortem examination;
- o Autopsy report;
- o Death certificate;
- o Certificate of inheritance, Grant of probate;
- o Official decision record of an official procedure (if available);
- o Data stored in technical devices such as diving data in a diver computer or altitude meter in case of mountain hiking, etc.
- o Sport license in case of any sports activity subject to authorization

##### Funeral expenses:

- o Invoices of the funeral expenses;
- o Certification of payment of the invoice;

##### Accidental death in a plane crash:

- o Certification of the airline on the case, that the Insured was on the passenger list and travelled on the plane;
- o Certification of the Ministry of Foreign Affairs on the plane crash;

##### Permanent Disability (whole or partial) due to an accident:

- o Medical documentation stating the extent of the disability, decision of National Medical Expert Institute, opinion of a medical expert;
- o Invoices of retraining expenses;
- o Certification of the retraining institution on the training and the participation;
- o Invoice of the cost of the wheelchair

##### Personal belongings, baggage:

- o Detailed description of the loss or damage of the baggage;
- o 'Passenger Irregularity Report', certification or statement of the airline/transportation company about the damage, loss or injury
- o Certification of the airline/transportation company on the indemnification paid to the passenger,
- o Detailed list of the lost and damaged items, containing the purchase price and the date of purchase;
- o Invoices certifying the purchase (if available)
- o Invoice of re-issuance of the official documents;
- o In case of any damage: invoice of the reparation, or mechanic statement that the damaged item is irreparable,
- o Documentation of the police or other authorities (if available)

In case of any means of payment: documents certifying the financial loss, certification of the possession;

In case of cash: certification of the cash withdrawal and the money exchange;

##### In case of baggage loss:

- o 'Passenger Irregularity Report',
- o Check in receipt, baggage ticket,
- o invoices certifying the costs and expenses of the reasonable purchases abroad
- o Certification of receipt of the baggage containing the date, time and name of the passenger

##### Flight delay or cancellation, air-route change:

- o Detailed description of circumstances that led to the delay or cancellation;
- o Certification of the airline/transportation company about the delay or cancellation, certification of the original flight with the original ticket or reservation and the new departure with the new boarding pass;
- o Receipts, invoices certifying the costs and purchases in respect of the flight delay or cancellation
- o Flight number, country and city in which the flight was delayed or cancelled,

##### Cancellation of the travel:

- o Document certifying the reason of cancellation (such as medical documentation, etc.);
- o Original ticket reservation;
- o Ticket invoice;
- o Certification from the trip or service operator, airline and/or accommodation provider, proving that the booked service was not used neither by the Insured, nor by other person;
- o Written offer of the airline and/or travel agency on the modification of the trip
- o Certification of payments of the items that may be reimbursed from other sources (for example reimbursement of the airline company, refund of the advance payments of booked services, etc.);



**Substitution:**

- o Invoices certifying the travel and accommodation costs;
- o Personal Data of the substitute;
- o Describing the reason for substitution;

**Emergency medical transfer or home transportation:**

- o Invoice of the ambulance;
- o Invoice or receipt of the change of the flight ticket;
- o Invoice of the new flight ticket;
- o Invoice of the taxi and accommodation costs;

**Home transportation of corps and relics:**

- o Birth certificate;
- o Marriage certificate;
- o Death certificate;
- o Policy report (if available);
- o Medical certificate proving the reason of death;
- o Autopsy report;

**Reimbursement of the coffin's costs:**

- o Invoice of the coffin's costs;

**Legal costs:**

- o Policy report (if available);
- o Other official report/report of any other authority (if available);
- o Certification of the power of attorney;
- o Certification of the arrest and its circumstances;
- o Invoice of any costs of legal assistance;
- o Invoice/receipt of any incurred costs;

**Bail bond:**

- o Policy report (if available);
- o Other official report/report of any other authority (if available);
- o Certification of the amount of the bail;

**Personal liability insurance:**

- o Policy report (if available);
- o Other official report/report of any other authority (if available);
- o Power of Attorney;
- o Medical documentation of the other injured person;
- o Invoice certifying the injured person's medical and funeral costs;
- o Invoice certifying legal expenses;

**General liability insurance:**

- o Policy report (if available);
- o Other official report/report of any other authority (if available);
- o Power of Attorney;
- o Medical documentation of the other injured person;
- o Invoice certifying the injured person's medical and funeral costs;
- o Invoice certifying legal expenses;
- o Description of the extent of damage in case of material damage;
- o Expert opinion of the loss adjuster;
- o Opinion of the service center that the damaged item is irreparable;
- o Invoice of repair;

**ATM assault:**

- o Policy report;
- o Banking documents certifying the amount withdrawn.

**Repatriation of the family: (in case of hospitalization for more than 10 days):**

- o Travel tickets and invoices certifying the costs of them;
- o Invoices of fuel costs;
- o Invoice of accommodation;

**Costs of the telephone calls:**

- o Invoice certifying telephone costs;
- o Detailed call list;

**Hijacking, kidnapping, hostage taking:**

- o Where it is appropriate, requesting the reports, denunciations, decisions and further statements of the acting authorities,

**Curtailed of the trip:**

- o Certification of the reason of curtailment of the trip;
- o In the event of death or sickness of a family member, medical documentation of the family member, certification of the family relation;
- o Certification of costs of the new flight ticket or the change of the flight ticket;

**Prolongation of the hotel stay:**

- o Hotel bill;

**Motor Vehicle Assistance Insurance**

- Towing to a garage:
- o Original copy of the invoice from the towing company with cost breakdown, including the following:
  - Official stamp of the garage
  - The date of reception of the vehicle
  - Licence Plate Number of the vehicle
  - Vehicle Identification Number

- Attached the freight-bill, including the details of conveyance (place of failure, address of the garage, kilometres driven, route)

• Repair on the spot:

- o Original copy of the invoice from the service company, including a detailed description in respect of the on-site repair, indicating the Licence Plate Number and the Vehicle Identification Number.

• Components:

- o Original copy of the invoice from the provider company of the component, including the details of the installed component and its item number (in case that the claim occurred abroad, any data equivalent to the item number)

• Hotel:

- o Original copy of the invoice of the hotel, including:
  - number of days spent at the hotel including dates
  - daily price
  - cost breakdown (the minibar shall not be an eligible cost)
  - names of persons using the hotel services

• Telephone charges:

- o Original detailed copy from the telephone service provider, indicating the calls in relation with the claim, and the costs of these calls

• Towing from the garage:

- o Original copy of the invoice from the towing company with cost breakdown, the freight-bill (the worksheet of the towing company abroad), showing the exact route and the kilometres driven

• Storage:

- o Original copy of the service invoice, including the place of storage, also the period of storage including dates, and the Registration Number of the stored vehicle

• Onward travel (train, bus, airplane, taxi etc.)

- o Original copy of the invoice of travel expenses
- o Original copies of any invoice in relation with the trip including the name of the passengers

• Returning:

- o Original copy of the invoice of travel expenses
- o Original copies of any invoice in relation with the trip

• Car Rental:

- o Original copy of the invoice from the provider, including the number of days the car rental was used including dates, and any other services, that appeared as expenses on the invoice (delivery and return, insurances etc.), and the Registration Number of the car rental
- o Rental contract

The following documents shall be attached to any claims submitted:

- copy of the service book
- copy of the insurance policy
- copy of the Registration Certificate
- copy of the Driving Licence
- copy of the ID Card or Passport
- any insurance document, that covers or might cover the expenses of the event and/or linked to the claim

In case a certain document is not available to the Insurer, or the enclosed documents are in contradiction or may raise further issues that need clarification, the Insurer reserves the right to request other documents, information or means of proof that are not listed above and to reject the claim in whole or in part in the absence thereof.

Please also note that the above list has been prepared on the basis of the Insurer's claim experiences, the typical damages and claims. Therefore, in case an exceptional or untypical damage/claim shall occur that can be evidenced only by enclosing additional or other documents/means of proof that vary from the above, the Insurer also reserves the right to request the aforementioned documents.

In such cases the Insurer undertakes to inform the insured/claimant or their representatives about the requested documents or means of proof within 8 days from the claim notification.

## Information on Data Protection

### Legal provisions

Personal data shall mean any data relating to a specific natural person, as well as any conclusion with respect to the said person that can be inferred from such data. Personal data constitutes insurance secret.

The Insurer manages personal data when concluding and administrating the insurance contract and when performing insurance obligations. Disclosure of data is voluntary; however disclosure of personal data in the insurance proposal is essential for the coming into being of the insurance contract. In accordance with Act LX of 2003 on Insurance Institutions and Insurance Business and with regard to the purpose of managing data, the Insurer may manage data obtained without the express consent of the customer. The data management period: the insurer may manage personal data during the period of insurance, and furthermore while claims may be brought against the insurance.



The Insurer may only disclose data obtained during its activities and qualified as insurance secret to third parties with the express, prior and written consent of the customer or his legal representative, where this consent precisely specifies the insurance secrets that may be disclosed.

Data transfer of insurance secrets by the Insurer to countries other than EU Member States shall not be deemed a breach of non-disclosure obligations provided that the customer has provided his written consent, and that the conditions under which the data is processed in the given country is deemed adequate, in respect of each and every data processed, in view of the provisions stipulated under Hungarian Law. Furthermore, that said country has enacted data protection legislation complying with the stipulations provided for under Hungarian Law.

The Insurer shall not breach its secrecy obligation if data, qualified as insurance secret, must be submitted to the following institutions:

- a) the Hungarian National Bank when acting in an official capacity,
- b) the law enforcement agency as well as the public prosecutor's office when investigating a criminal case,
- c) a court of law in connection with criminal cases, civil cases as well as bankruptcy and liquidation proceedings as well as the court bailiff in enforcement proceedings,
- d) notaries public in connection with legacy cases,
- e) the tax authority,
- f) the national security service when acting in an official capacity,
- g) the insurer, the insurance intermediary, the insurance consultant, the Hungarian representative office of the independent insurance intermediary, consultant or foreign insurer, interest groups of the formers, or the Office of Economic Competition conducting competition supervision proceedings on the activities of the insurer, the insurance intermediary or the insurance consultant,
- h) guardians acting in an official capacity,
- i) the health care authority defined in Section 108.(2) of Act CLIV of 1997 on Health Care,
- j) organs of national security in accordance with the conditions specified in a separate Act,
- k) the reinsurer and in case of co-insurance, the insurers undertaking risk,
- l) with regard to transferred insurance portfolio, the insurer accepting the portfolio,
- m) with regard to data disclosed for outsourced activities, the person or agency performing the outsourced activity,
- n) the ombudsman of fundamental rights when acting in an official capacity,
- o) the National Data Protection and Freedom of Information Authority when acting in an official capacity.

Data shall not be retained with reference to business or insurance secret in case of information disclosure obligation laid down by a separate Act referring to the publication of date of public interest.

#### **Privacy Policy**

In addition to the above mentioned legal provisions, for the use of personal data the rules of the Insurer's Privacy Policy are also applicable.

**Sharing of personal data** - For the purposes set out in the Privacy Policy, personal data may be shared with the Insurer's group companies, brokers, insurers and reinsurers, healthcare professionals and other service providers. For a list of the group companies that may have access to personal data go to:  
[http://www.aigcorporate.com/AIG\\_All\\_Entities.pdf](http://www.aigcorporate.com/AIG_All_Entities.pdf).

The Insurer provides information about all its appointed service providers that may be involved in the provision of insurance services and have access to personal and insurance data, at its Customer Service Centre (76 Váci út, Budapest, H-1133 Hungary). You may also request information about these companies by calling the Customer Service Centre at +36 1 801-0801.

**International transfer of data** - Due to the global nature of the Insurer's business personal data may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in the customer's country of residence.

**Security and retention of personal data** - Appropriate legal and security measures are used to protect personal data. The service providers are also required to use appropriate protective measures. Personal data will be retained for the period necessary to fulfil the purposes described above.

**Requests or questions** - To request access or correct inaccurate personal data, or to request the deletion or suppression of personal data, or object to its use, please e-mail: [reception.hu@aig.com](mailto:reception.hu@aig.com) or write to the Insurer. More details about the use of personal data can be found in the full Privacy Policy at [www.aig.co.hu/privacy-policy](http://www.aig.co.hu/privacy-policy) or you may request a copy using the contact details above.

**1st September 2014**  
**AIG Europe Limited Branch Office in Hungary**



## Schedule of Benefits

Provisions of the Insurance Policy, the general and in respect of any particular coverage the additional conditions of the Travel Insurance Terms and Conditions apply to the validity and scope of the insurance coverage.

Benefits	Travel Guard Multi Risk			
	Standard	Medium	Extra	Optimal
Medical expenses (in case of accident)	8 000 000 HUF	20 000 000 HUF	unlimited	200 000 000 HUF
Medical expenses (in case of illness)	5 000 000 HUF	15 000 000 HUF	unlimited	200 000 000 HUF
Chronic illness becomes acute	-	-	5 000 000 HUF	5 000 000 HUF
Transportation costs of the patient	unlimited	unlimited	unlimited	unlimited
Repatriation cost of the patient	unlimited	unlimited	unlimited	unlimited
Repatriation of body remains	unlimited	unlimited	unlimited	unlimited
Repatriation cost of children	-	unlimited	unlimited	unlimited
Repatriation of the family	-	-	unlimited	unlimited
Emergency hotel extension	-	26 000 HUF / night - max. 4 nights	65 000 HUF / night - max. 4 nights	65 000 HUF / night - max. 4 nights
Travel and accommodation expenses for family members	-	26 000 HUF / night - max. 4 nights	65 000 HUF / night - max. 4 nights	65 000 HUF / night - max. 4 nights
Hospital daily fee	-	5000 HUF/ day (max. 15 days)	5000 HUF/ day (max. 15 days)	5000 HUF/ day (max. 15 days)
24 hours assistance service, advisor service	yes	yes	yes	yes
Emergency message	yes	yes	yes	yes
Permanent disability (100%)	2 000 000 HUF	4 000 000 HUF	8 000 000 HUF	11 000 000 HUF
Accidental death	1 500 000 HUF	2 500 000 HUF	4 000 000 HUF	6 500 000 HUF
Accidental death in a plane crash	-	-	-	12 000 000 HUF
Baggage insurance	150 000 HUF	200 000 HUF	300 000 HUF	400 000 HUF
ATM (Automated Teller Machine) assault and robbery	-	-	-	95 000 HUF
Replacement of personal documents	10 000 HUF	15 000 HUF	unlimited	unlimited
Baggage delay (>12 hours)	-	27 000 HUF	60 000 HUF	60 000 HUF
Personal liability (in case of accidental death or injury of a third person)	-	1 040 000 HUF	2 080 000 HUF	2 080 000 HUF
Hotel liability	-	26 000 HUF	65 000 HUF	65 000 HUF
Legal assistance (legal expenses)	-	520 000 HUF	1 040 000 HUF	1 040 000 HUF
Legal expenses (bail bond, dues, law cost)	-	1 040 000 HUF	2 080 000 HUF	2 080 000 HUF
Interpreter service	-	-	100 000 HUF	100 000 HUF
Travel Delay	-	-	-	10.000 HUF/ 12 hours up to a max. of 30. 000 HUF
Cancellation and break of travel	-	-	-	500 000 HUF
<b>Additional benefits of Travel Guard Sport:</b>				
Extended baggage insurance (sportswear, equipment, rentals, with no single item limit)	200 000 HUF	300 000 HUF	400 000 HUF	400 000 HUF
Search and Rescue	2 000 000 HUF	3 000 000 HUF	4 000 000 HUF	4 000 000 HUF



**Further services of additional Motor Vehicle Assistance Insurance:**

Information service	yes
Roadside assistance, repair on the spot	100 000 HUF
Rescue, towing	100 000 HUF
Custody, storage	5 000 HUF/day (max. 5 days)
Home transportation of the unserviceable vehicle	200 000 HUF
Reimbursement of telephone and taxi costs	15 000 HUF
Hotel Accommodation	15 000 HUF/person/night (max. 2 nights)
Onward travel arrangements	150 000 HUF
Car rental	20 000 HUF/day (max. 3 days)

**Insurance Benefits of our Travel Guard Annual Insurance products correspond with the insurance services provided by our Multi Risk products except for service due to cancellation of the travel which is not included in the insurance coverage of Travel Guard Annual Insurance.**