

About our Travel Guard travel insurance services

The insurer

This insurance is provided by Chartis Europe S.A. Branch office in Hungary (hereinafter as "Chartis" or "Insurer"). We are a branch office in Hungary of Chartis Europe S.A., an insurance company registered in France (Registered address: Paris La Défense - 34 Place des Corolles - 92400 Courbevoie – France, company number 552 128 795 R.C.S. Nanterre, tax number: EEC FR 41 552 128 795, authorized and regulated by the Autorité de Contrôle Prudentiel) and is authorised to write non-life insurance throughout the European Union. We are based at Capital Square, 5th Floor, H-1133 Budapest, Váci út 76., Hungary.

Prevailing Language

All contractual terms and conditions, as well as any information provided prior to the conclusion of the contract, are in Hungarian and English, but the Hungarian is prevailing.

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

This travel insurance provides cover for specified events that occur in connection with your trip, for example: loss of baggage, cancellation of your trip, illness or injury, and medical assistance. The insurance should be concluded and the premium should be paid in advance before the start of your trip, except the prolongation of the Travel Guard travel insurance cover without any interruption.

Single Trip Multi Risk and Sport cover Under the single trip cover you are covered for the period contained on the Certificate of Insurance, but only up to 365 days.

Cover for cancelling your trip starts after 48 hours following the booking of your trip and/or accommodation if you concluded the insurance and paid the premium at the same time. If you conclude this insurance and pay the premium after your booking the cover is valid for those events occurred after 10 days following the conclusion of the insurance. If you concluded this insurance in less than 31 days from the start of the trip, you are covered for cancelling and cutting short your trip only if you concluded the insurance at the same time when you made the booking of your trip. Cover for all other sections begins when you leave the Hungarian territory, or from the start date shown on your Certificate of Insurance, whichever is the later. Cover ends when you return to

the Hungarian territory, or the end date shown on your Certificate of Insurance, whichever is the earlier.

Multi-trip cover

Under the annual multi-trip cover (Multi Risk Annual Travel Insurance) you are covered for travel during an unlimited number of trips within the period of cover shown in your Certificate of Insurance. However there will be no cover for any single trip that is scheduled to last for longer than 31 days. If you wish to cover a single trip that lasts longer than 31 days contact Chartis to discuss alternative cover options. Please note that cover for cancelling and cutting short your trip is not included in the Multi-trip cover.

Price

The cost of this insurance cover is shown on your Certificate of Insurance.

What to do if you want to cancel your policy

If this cover is not suitable for you, please email chartis.hu@travelguard.com within 14 days of the cover starting or the date on which you get your policy documents, whichever date is later.

There is no entitlement for the policyholder to terminate the Single Trip Cover if the validity of the policy is shorter than 3 days. Also, the Single Trip Cover shall not be terminated if it contains cover for cancellation or interruption.

If the validity of the Single Trip Cover is between 14-365 days, the policyholder can terminate the policy in writing. If the policy is terminated before the trip has started, Chartis will refund the premium to the policyholder. In the event the policy is terminated after the trip has started, Chartis is entitled to premium for the period of the policy during which Chartis was liable to the insured persons and the remaining part of the premium shall be returned to the policyholder if it's more than 20% of the total premium.

A Multi-trip cover can be terminated by the policyholder in writing within 14 days of the cover starting. If the policy is terminated before the cover has started, Chartis will refund the premium to the policyholder.

If the Insurer has provided any services, there is no premium refund.

Applicable law and legislation

This insurance will be governed by Hungarian Law. The parties agree that any legal dispute arising from or

in connection with the insurance policy shall be brought
to the competent court

Travel Guard Travel Insurance Policy Wording

I. GENERAL INFORMATION

Health agreements

In countries where reciprocal health agreements exist we suggest you take all reasonable steps to obtain the benefit of them. For example when you are travelling to a European Union country, a European Health Insurance Card allows you to receive free or reduced cost emergency health care in European Union countries. We suggest that you apply for a European Health Insurance Card for your own protection when travelling within the EU.

Your travel insurance

All insurance policies contain restrictions and exclusions that you should know about. Please make sure that the cover meets your needs.

IMPORTANT INFORMATION

Contract of travel insurance

This policy wording together with the Certificate of Insurance forms your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

The individual taking out the insurance policy (the policyholder), the additional person(s) named in the Certificate of Insurance as insured person, as well as in case of Family cover maximum three children under the age of 18 and two adults accompanying them as relatives or brother/sister of the parents. (hereinafter collectively referred to as 'insured person') provided the applicable premium has been paid. All persons must be permanently resident for at least six months before the start date of the cover in Hungary and have Hungarian state health insurance coverage. Children are only covered while travelling accompanied by an adult insured under a Chartis policy, and the children's travel is authorised by his/her parents or guardian. Persons over 80 (Annual Multi-trip, Sport: 70 years) years of age, meaning having reached their 80th (Annual Multi-trip, Sport: 70th) birthday at the start date of any trip, are not eligible for cover.

Health

Your insurance contains conditions that relate to your health. We do not cover medical problems that you had before the cover started.

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

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

b) to give consent to Insurer's information request from doctors or medical institutions in relation to all diseases that already existed before signing the insurance contract.

You also acknowledges that by failing to provide the necessary authorization or consent, the Insurer will be relieved of the payment obligation due upon an insurance event according to this policy terms provided that the material circumstances could not be revealed.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take care of your belongings in a manner that can generally be expected in the given situation, your compensation under this insurance may be reduced or refused.

High Risk Activities

You may not be covered when you take part in certain sports or other activities if there is a high risk you will be injured or if this is the main purpose of your trip, unless the cover has been extended to include these activities (see the special terms and conditions of section "I" Sport Benefits that only apply to Travel Sport insurance).

The coverage of the Insurer – unless otherwise stipulated – shall not extend to insured events that are in connection with the following:

- insured event occurring while participating in national or international sport competitions, or during the preparations, training for such sport contests
- insured events occurred during especially hazardous sporting activities or hobbies as in particular caving, underwater diving, hill and rock climbing, bungee jumping, as well as during pursuing kind of sports necessitating exceptional thorough grounding and skills, and involving the usage of engine powered land vehicles or waterborne vehicles or of powered or not powered aircrafts, unless the cover has been extended to include these (see the special terms and conditions of section "I" Sport Benefits that only apply to Travel Sport insurance),.
- winter sports and skiing unless Travel Guard Sport insurance was requested.
- events in relation with the carrying or use of firearms by the Insured during his or her armed service.

- events in relation with physical or dangerous work activity
- events which are your employer's liability

If the sport or activity you are participating in is not mentioned in the above list please check that this insurance meets your needs.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please email chartis.hu@travelguard.com we aim to respond to your enquiry within 24 hours of receipt.

Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Accident

A sudden, unexpected, external occurrence beyond the control of the insured that causes Injury and takes place during the trip. The following events occurring during a trip are also considered to be accidents: involuntary drowning, injury caused by a major fluctuation in air pressure, gas poisoning and poisoning caused by a substance consumed by the insured by mistake.

Beneficiary

In the event of the Accidental Death of the insured person the beneficiary shall be the legal heir, under Hungarian law, of the insured person, save where the insured person provides otherwise in a written statement to the Insurer naming the beneficiary. For all other insurance benefits the beneficiary shall be the insured person.

'Certificate of Insurance'

The document which was issued by the Insurer or on behalf of the Insurer by the intermediary following the payment of the insurance premium, showing the date of issuance, start and end date of the cover, name of the insurance product, territorial scope, policy number, names and other details of the Policyholder and all the people insured under this insurance. The Certificate of Insurance proves you have the cover shown in this document.

'Family'

Insured person, partner and their children under the age of 18 years.

'Illness'

An illness that requires treatment by a physician and that began, or clear symptoms which first manifest themselves during the trip, or that, on the basis of medical experience, is considered to have otherwise

originated during the trip.

In case of packages under Section A the costs of immediate emergency treatment resulting from the unexpected worsening of a chronic illness that was existing at the insured person before the beginning of the trip are, however, covered, provided no treatment in hospital or out-patient treatment was needed in the last twelve months before the conclusion of insurance and the physician approved the travel.

"Injury"

bodily injury caused by an Accident.

'Partner'

A person whom you are permanently living with in the same household as if married, or who is your spouse, common-law spouse or partner.

'Permanent disability'

Permanent disability means a medically assessed general disability due to an injury sustained by the insured person. In determining disability, only the nature of the injury is taken into account; the individual circumstances of the insured, such as his/her profession or leisure-time pursuits, do not affect the determination of disability.

For full and permanent disability, an indemnity is payable equal to the sum defined in Schedule of benefits.

A permanent disability benefit payable as a percentage of the Sum Insured, shown on the Schedule of Benefits, depending on the degree of permanent disability. If several parts of the body have been injured in a 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 indemnity for permanent disability if an accident causes permanent disability of at least 10%.

'Public transport'

Using rail, bus, coach, aircraft or ferry services to join the booked holiday.

'Relative'

Husband, wife, common-law-spouse, partner, child, adoptive or foster child, child of the husband/wife or common-law spouse, parent, parent-in-law, parent of common-law spouse, grandparent, grandchild, brother, sister, half-siblings, stepsiblings.

'Trip'

Your holiday or journey within countries of the geographical area starting at the time that you leave

the territory of Hungary or from the start date shown on your Certificate of Insurance, whichever is later. The end of your trip is defined as the date that you return to territory of Hungary or at the end of the period shown on your Certificate of Insurance, whichever is earlier.

Special note

Cover under this insurance ends when you return to the territory of Hungary.

'Valuables'

Photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), laptop, telescopes and binoculars, watches, antiques, jewellery..

'War'

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

'We', 'us', 'our', 'Chartis', 'Insurer'

Chartis Europe S.A. Hungary branch office

'Winter sports'

Down-hill skiing, mono-skiing, heli-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, sledging, or tobogganing.

'Winter sports equipment'

Skis, poles, boots and bindings or snow boards.

'You', 'your', 'Insured'

Each insured person named on the Certificate of Insurance. Please see the Eligible Persons section on page 2.

COVERAGE OPTIONS

Single Trip

This gives you cover to travel internationally for a period contained on the Certificate of Insurance, but only a maximum of 365 days.

Multi-trip cover

Under the annual multi-trip cover you are covered for travel during an unlimited number of trips within the period of cover shown in your Certificate of Insurance. However single trips are covered for a maximum of 31 days.

Geographical areas

Europe

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

Worldwide

Anywhere in the world except you are not covered under this policy for any trip (or journey) in, to or through the following countries: Cuba, Iran, North-Korea, Myanmar or Sudan.

The travel insurance does not cover those countries or territories which was on the list of non-recommended countries and territories issued by the Ministry of Foreign Affairs of the Republic of Hungary at the start day of the cover or on the day of arrival of the Insured to the concerned countries.

CUSTOMER SERVICE

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact the following:

If you have any questions about the cover provided under this policy or you have queries in relation to sales or administration matters:

Customer Service Centre

Chartis Europe S.A. Branch office in Hungary
Capital Square, 5th Floor, H-1133 Budapest, Váci út 76.
Hungary.

Phone lines are open

Mon: 9:00am – 4:30pm

Tue-Thu: 9:00am – 4:00pm

Fri: 9:00am – 3:00pm

In relation to claims:

Chartis Claims Department

Chartis Europe S.A. Branch office in Hungary
Capital Square, 5th Floor, H-1133 Budapest, Váci út 76., Hungary

To help us to deal with your comments quickly, please quote your Policy/Claim Number and the Policyholder/Insured Name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to Hungarian Financial Supervisory Authority (PSZÁF) (H-1013 Budapest, Krisztina krt. 39. Mailing address: H-1535 Budapest, 114. Pf. 777., Telephone number (central): (36-1) 4899-100, Facsimile (central): (36-1) 4899-102) or to the Financial Arbitration Board (H-1013 Budapest, Krisztina krt. 39). You are also entitled to turn to civil courts if you are not satisfied with our decision.

Our complaint handling policy can be found on our website:
http://www.chartisinsurance.com/_915_209746.html

Medical and other emergencies

24-hour emergency service

The emergency medical assistance company, Travel Guard, will provide immediate help if you are ill or injured outside Hungary. They provide a 24-hour emergency service 365 days a year and you can contact them on:

Travel Guard

Telephone: +36 1 501 1 501

Emergency service provided 24/7/365 in Hungarian and English.

When you contact Travel Guard you will need to say that you are insured with Chartis Europe S.A. Hungary branch office and give the following information:

Your name, your address, your phone number abroad, your certificate number shown on your Certificate of Insurance.

In certain cases we may need to contact your personal doctor. Please keep a note of your doctor's telephone number with your policy document.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be kept in hospital for more than 24 hours you must contact or arrange for someone to contact Travel Guard for you immediately if you require direct billing. If you receive medical treatment abroad as an outpatient, you should where possible, pay the hospital or clinic and claim back your medical expenses from Chartis when you return to Hungary. Please ensure you keep all bills and receipts.

Returning early to Hungary

If you have to return to Hungary under Section A (Medical and other expenses) or Section G (Cancelling and cutting short your trip) Travel Guard or Chartis must authorise this. If they do not provide prior authorisation this could mean that we will not provide cover or we may reduce the amount we pay for your return to Hungary.

Note to all insured people, treating doctors and hospitals: This is not a private medical insurance. If you need any in-patient medical treatment and you need direct billing you must contact Travel Guard or Chartis as soon as possible. If you need any medical treatment, Travel Guard or Chartis may need to see all of your relevant medical records and information.

Important claims information – How to make a claim

Medical claims

If you receive medical attention for an injury or illness, you must get a medical certificate showing the nature of the injury or illness together with any original bills that you have paid.

If you are eligible for free treatment under a reciprocal health agreement with another EU Member State we suggest that you first seek treatment under such a scheme.

Claims for delay, loss or damage to personal belongings, money and passport

You must tell the relevant carrier about any delay, loss or damage to personal belongings and passport if any carrier is carrying them. You must also get a property irregularity report for delayed baggage and any subsequent loss or damage when the baggage is returned to you.

You must report immediately any loss or theft of money or passport or loss or theft of personal belongings to the police (and hotel management/consular representative if this applies). You must also get an official written report.

General

You must register any claim to the Chartis Claims Department within one (1) year of the occurrence of the insurance accident. If no claim for indemnity is made within this period, you shall forfeit your right to an indemnity.

If you need to make a claim, you must provide Chartis with the documents and information it needs to assess its liability. A travel loss report must be made on our form, whenever possible, and be signed.

Please send the claims notification form and attachments to:

Chartis Claims Department

Chartis Europe S.A. Hungary branch office, Capital Square, 5th Floor, H-1133 Budapest, Váci út 76., Hungary

Chartis Claims Department is open every weekday from 9:00 a.m. until 5:00 p.m. and will send you a claim form as soon as you tell them about your claim. To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in accordance with our obligations under the applicable data protection legislation.

II. THE INSURANCE

The policy wording together with the terms and conditions of the insurance, Certificate of Insurance and the Insurance Policy forms the basis of your contract of insurance.

The insurance cover is divided into Sections A – I. The terms and conditions and exclusions concerning particular section are set out below each section. General Conditions and General Exclusions apply to each section.

General conditions

The following conditions apply to this insurance.

1. You must be permanently resident for at least six months before the start date of the cover in Hungary.
2. You must give true and complete answers to our questions.
3. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your full claim or withdraw from the Policy.
4. You must take all reasonable steps to avoid or reduce any loss that may mean that you have to make a claim under this insurance.
5. You must supply all the documents that Chartis Claims Department reasonably requests to deal with any claim. You will be responsible for any costs involved in doing this.
6. You must take reasonable care of your property.
7. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
8. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim we will not cover your claim or any part of your claim.
9. You must, where practical, keep any articles that are damaged and send them to us if we ask.
10. The claims handling team may require that you have a medical examination. We will pay your reasonable costs of attending the examination and we will pay for the examination itself. If you die, we are entitled to carry out a post mortem examination. You or your legal representatives will be responsible for any costs resulting from these examinations.
11. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.
12. You must obtain prior authorisation from Chartis or Travel Guard if you have to return to Hungary under Sections A (Medical and other expenses) or G (Cancelling and cutting short your trip). If you do not, we may reduce the amount we pay for your return to Hungary or we may not provide cover.

13. If the insured has caused the loss event through gross negligence, Chartis' liability may be reduced depending on what is reasonable in the circumstances.

GENERAL EXCLUSIONS

We will not cover the following:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a. the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance (except of medical expenses defined in section Definitions, illness;)
 - b. you are travelling against medical advice;
 - c. you are travelling to receive medical advice or treatment;
 - d. you are on a list awaiting hospital treatment; or
 - e. you have been given a terminal diagnosis, or
 - f. Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the start of or during the trip;
 - g. the claim relates to the usage 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. the claim relates directly or indirectly to 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. Claim arises from or as a result of civil commotion, strike, lock-out, blockades, riots of any kind, actions of any government of any country or 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 properties 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 connected to the event you are claiming for unless we provide cover under this insurance.
8. The claim arises directly or indirectly from your financial problems.
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 any part of their obligation.
10. The claim arises or results from you being involved in any illegal or criminal act.
11. The claim arises from competitive racing of any kind (except on foot).
12. The claim relates to winter sports (see Section Definitions) unless the cover has been extended to include these, (see the special terms and conditions of section "I" Sport Benefits that only apply in case of purchasing Travel Sport insurance)
13. The claim arises or results from 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 Sport Benefits). Under the present conditions tracking in mountains shall be regarded as mountaineering, if the Insured does not follow the signed tourist way or special tools are required due to way conditions (as belay, ghat iron, ice pickaxe etc.), moreover on ways as "Klettersteig" ("via ferrata") or tracking 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 (not on foot).
15. The claim arises or result is from
 - 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.
17. The claim is for any expenses that you would normally incur regarding your trip.
18. You have reached the age of 80 at the start date of any trip.
19. The Claim arises from any trip (or journey) in, to or through the following countries: Cuba, Iran, North Korea, Myanmar (Burma) and Sudan.
20. You are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers

or illegal suppliers of nuclear, chemical or biological weapons.

21. Any medical expenses you have incurred in a private facility or from private medical treatment in Hungary.

Section A - Medical and other expenses

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the following necessary and reasonable costs that incurred abroad as a result of you being injured or ill during your trip.

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 during the trip only.)
2. The costs of immediate emergency treatment resulting from the acute status or unexpected worsening of a chronic illness that was existing at the insured person before the beginning of the trip provided no treatment in hospital or out-patient treatment was needed in the last twelve months before the conclusion of insurance and the physician approved the travel.
3. Treatment for breakage of bones
4. The cost of returning your body or ashes to Hungary, or for the cost of burial or cremation in the country where you die if this is different from the country where you normally live.
5. Extra accommodation and travel expenses (Economy class) authorised by Travel Guard or Chartis to allow you to return to Hungary if you cannot return as you originally booked.
 - a. Extra accommodation (on a bed and breakfast basis only) for someone to stay with you and travel home with you, if this is necessary due to medical advice, and authorised in advance by us.
 - 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 us.
6. We will pay to return you to Hungary if we think this is medically necessary, and Travel Guard arranges this for you.
7. Organising your transfer following an Accident or Illness occurring during the trip, to a different hospital which is practical and necessary for 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 physician treating the insured party.

Cover shall also extend to transfer 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. Transportation home of a child or a family as a result of your death, Accident or Illness during the trip neither you, nor the accompanying family member are able to care for a child (children) below the age of 18 travelling together with you (including the in- and outbound transportation costs of the accompanying person). We shall also pay if, in the case of a trip involving a personal vehicle, you as the only driver, becomes unable to drive it as a result of an Accident or Illness and any family members need to be transported home.
9. If during your trip hospital treatment becomes necessary due to an Accident or Illness for more than ten days, we shall organise for the trip of one person to the hospital and back to the permanent residence of that person. We shall assume the travelling and accommodation expenses up to the amount specified in the insurance policy.

What you are not covered for

1. Any treatment or surgery that is not immediately necessary and can wait until you return home.
2. Costs of diagnoses and treatment of sexual diseases.
3. The extra cost of single or private room accommodation unless it is medically necessary.
4. Any extra costs from abroad after the time when, in our medical advisor's opinion, you are fit to be returned to Hungary.
5. Any medical treatment or associated costs of any kind occurring if you have refused the offer of repatriation when in the opinion of our medical advisor you are fit to travel.
6. Any expenses incurred in a private facility or by private medical treatment, unless it is an emergency medical treatment.
7. General inspections, control or preventive examinations, and preventive vaccinations.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

Section B - Accidental Death and Permanent Disability due to an accident

What you are covered for

We will pay up to the amount shown on the Schedule of Benefits to you or your executors or administrators if you are involved in an accident whilst on a trip, which within 12 months of the accident results in one or more of the following:

- Permanent Disability due to an accident
- Accidental Death

The policy covers compensation up to the overall limit shown 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 pursuits, do not affect the determination of disability.

The degree of disability is determined in accordance with the attached table of benefits. For full and permanent disability, an indemnity is payable equal to the overall limit shown on the Schedule of Benefits for partial and permanent disability. If several parts of the body have been injured in a 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, at the earliest. If the degree of disability increases before three (3) years have elapsed since the indemnity for permanent disability was paid for the first time, a revised amount of indemnity will be paid corresponding to the rise 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 becomes manifest 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 certificate of insurance.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits..

Permanent Disability

A permanent disability benefit payable as a percentage of the Sum Insured, shown 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) Permanent disability which is not provided in the Schedule or any of the benefits above, up to a maximum of 100% of Permanent Partial Disability of the Schedule.

Any Permanent Partial Disability payable under item o,p,r,s,t will be assessed by considering the severity of the disability in conjunction with the stated percentages for the specific types of disability mentioned above. The Insured Person's occupation will not be a relevant factor.

When more than one form of disability results from one Accident the percentages from each are added together but the Insurer will not pay more than 100% of the Sum Insured.

If a claim is payable for loss of or loss of use of a whole part of the body a claim for any component of that part cannot also be made.

What you are not covered for

1. Accidents occurring resulting from you being intoxicated.
2. Injuries caused by sunstroke, 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, illnesses resulting from insect-bites

regarding infections which are not indigenous in Europe.

5. Costs of diagnoses and treatment of sexual diseases
6. Poisoning or injuries resulting from intentional ingestion of solid, liquid or gaseous materials, substances, including drugs and other narcotics.
7. Abdominal or hypogastric 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 sporting 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 the carrying or use of firearms by you.

Section C- Hospital benefit

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if, after an accident or illness that is covered under Section A (Medical and other expenses) of this insurance, you go into hospital as an in-patient outside Hungary. We will pay up to 5000 HUF (Medium; Extra; Optimal) for each complete 24-hour period whilst you are in hospital.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits..

Section D- Personal belongings, baggage

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the following (Single item limits: 80 000 HUF Standard; 100 000 HUF Medium; 120 000 HUF Extra; 180 000 HUF Optimal).

Personal belongings and baggage

1. Your personal belongings and baggage if damaged, stolen, lost or destroyed on your trip. We will pay the cost of repairing your items; replacing your items; or the cost of replacing your items, less an amount for wear, tear and loss of value.
 - a. Property owned by you.
 - b. All valuables (please see definition) that are owned by you up to the overall 80 000 HUF (Standard); 100 000 HUF (Medium); 120 000 HUF (Extra); 180 000 HUF (Optimal).
 - c. Loss or theft from unattended motor vehicles, trailers or caravans provided the articles are kept in a locked boot or glove compartment.

The maximum we will pay up to is 80 000 HUF Standard; 100 000 HUF Medium; 150 000 HUF Extra; 150 000 HUF Optimal

- d. We will pay up to the overall 27 000 HUF (Medium); 60 000 HUF (Extra; Optimal) limit for buying essential items if your baggage is delayed or lost during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.
- e. If during the trip abroad, you lose any official documentation, which is indispensable for the continuation of the trip we shall provide assistance for re-obtaining the documents. Upon your return we shall reimburse the expenses you have paid for re-obtaining the documentation up to the amount specified in the insurance policy.

What you are not covered for under Section D:

1. Breakage of fragile articles (including china, glass, sculpture and other valuable fragile items).
2. Theft, loss of or damage to household goods, pedal cycles, motor vehicles, marine equipment and craft and their accessories.
3. Wear and tear, 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 within your baggage.
4. Shortages due to mistakes, neglect, omission or depreciation in value.
5. Any loss or theft which you do not report to the police within 24 hours of discovering it and for which you do not get a written report.
6. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
7. Theft, loss or damage to photographic, electrical equipment, electrical items or valuables left in checked- in baggage
8. 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. Property you leave unattended in a public place
10. Any loss, theft or damage to items carried on a vehicle roof rack.
11. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
12. Damage caused to suitcases, holdalls or similar carriers unless the item is damaged beyond economical repair.

13. Loss or theft or damage of personal belongings or baggage while not in your control or in the control of any person other than an airline or transport company.
14. Loss covered by any insurance concluded by You or the airline or transport company.
15. Loss of your passport or Identity Card if you do not report the loss to the Consular representative of your country of nationality within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport or Identity Card was obtained.
16. Any claim for loss, theft or fraudulent use of cash, bank cards, cheques, any warrants or season tickets or travel tickets entitling you to use or receive services, unless you extended the cover for such items (Section J – ATM Assault).
17. Theft, loss of or damage to sport equipment, unless the cover has been extended to include this (see the special terms and conditions of section “I” Sport Benefits that only apply to Travel Sport insurance)

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

Section E - Personal liability

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for all losses in the aggregate during the period of insurance as shown on your Certificate of Insurance, if you are legally liable for damages incurred by you which are caused by an accident that happened during the trip, and leads to claims made against you as a result of:

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 the charge of, and is not in the control of you or any member of your family, household, employee or person travelling with you;
3. Loss of or damage to 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 overall limit of 26 000 HUF (Medium); 65 000 HUF (Extra); 65 000 HUF (Optimal).

We will manage and monitor your defence or negotiate on your behalf in relation to the claim.

Special conditions which apply to section E

It is a condition of the cover provided under this section that:

1. You must give us notice of any cause for a legal claim against you as soon as you know about it

and send us any other documents relating to any claim; and

2. You must help us and give us all of the information we need to allow us to manage and monitor your defence. You must not negotiate, pay, settle, admit or deny any claim unless you get our written permission.

What you are not covered for

1. Fines imposed by a Court of Law or other relevant bodies;
2. For anything caused directly or indirectly by:
 - a. liability that you incur as a result of an agreement that you made and which you would not incur in the absence of that agreement;
 - b. injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, water craft (other than rowing boats, punts or canoes), animals or weapons or firearms
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade, profession or business
 - iv) racing of any kind
 - v) any deliberate, criminal, malicious or illegal act.

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

Section F - Legal expenses

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits in connection with any one event giving rise to your claim for legal costs and expenses arising as a result of pursuing claims for compensation and damages resulting from your death, illness or injury during your trip.

We shall organise for legal counselling to you provided that it is required in relation to an insurance service or proceedings initiated by authorities against the insured party during his private trip abroad. We shall reimburse the expenses related to the counselling given by the advisor abroad up to the amount specified in the insurance policy.

If a proceeding is initiated against the you with an accusation of a misdemeanour or negligent crime, we shall undertake the payment of the bail or a similar

security deposit established against you up to the amount specified in the policy. If the bail is refunded by the local authority you shall return the amount of the bail to us

Special conditions which apply to section F

It is a condition of the cover provided under this section that:

1. We will have complete control over any legal representatives appointed and any proceedings;
2. You follow our advice or that of our agents in handling any claim.

What you are not covered for

1. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
2. The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
3. Any costs or expenses which have not been agreed in advance.
4. The costs of following up a claim for Injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
5. Any claims arising out of you owning, possessing, or using motorised/mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms, explosive devices or weapons.
6. Any claims arising out of your criminal, malicious or deliberate acts.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

Section G - Cancelling and cutting short your trip (Travel Guard Optimal single trip cover only)

When the cover starts?

Cover for cancelling your trip starts after 48 hours following the booking of your trip and/or accommodation if you concluded the insurance and paid the premium at the same time. If you conclude this insurance and pay the premium after your booking the cover is valid for those events occurred after 10 days following the conclusion of the insurance. If you concluded this insurance in less than 31 days from the start of the trip, you are covered for cancelling and cutting short your trip only if you concluded the insurance at the same time when you made the booking of your trip. Cover ends when you return to the

Hungarian territory, or the term of the booked trip and/or accommodation expires.

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for travel and accommodation expenses, that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following.

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If the police or the Insurers of your home need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
4. The death, serious injury or serious illness of a relative in Hungary.

What you are not covered for

1. You do not want or due to your gross negligence is not able to travel.
2. Any event occurred within 10 days following the conclusion of the insurance if it was concluded after the booking.
3. If the booking was made before conclusion of the insurance and the start of the trip is within 30 days.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
5. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition that you knew about or should have known about before the start of this insurance. This applies to you, a relative or person you are travelling with and any person you were depending on for the trip.
6. Non emergency medical examination, treatment or operation.
7. The cost of your original return trip if this has already been paid and you need to cut short your journey.
8. If you have to cut short your trip and do not return to Hungary.
9. Failure to obtain the required inoculations, vaccinations, passport or visa.
10. Any costs incurred due to fluctuation in exchange rates.
11. Airport duties.
12. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.
13. Pregnancy of the Insured or any person concerned where the pregnancy would have been more than 15 weeks at the beginning of or during the trip

14. Insolvency or non/partial performance of the travel agency, travel organizer or airline or transport company.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

Section H - Emergency Assistance benefits

Interpreter service

TravelGuard shall undertake to make an interpreter available (by phone) to you in 24 hours in relation to emergency events connected with a valid claim under this insurance policy. We shall pay the expenses incurred up to the amount specified in the insurance policy.

Message Service

In the event of a personal emergency while travelling, urgent and strictly personal messages can be forwarded to family members at home in 24 hours.

Section I – “Single Trip Sport” Benefits (apply only to Travel Guard Sport insurances)

What is covered?

In case of Travel Guard Sport insurance benefits under the Sections of cover already described under Sections A - H are extended to cover Special Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections. You must read these extensions in conjunction with all Sections to which they relate and refer back to them when appropriate for full cover details.

You are covered for the following activities:

- 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.)
- Scuba Diving (to a depth of 40 meters)
- Jet-skiing/Water Skiing/Wind Surfing/Snorkeling
- 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
- Tennis

Sports gear and activity equipment

We will pay up to 200 000 HUF (Standard); 300 000 HUF (Medium); 400 000 HUF (Extra; Optimal) per Insured Person if Your sports gear and/or activity equipment is damaged, destroyed, lost or stolen during the Trip. (No single item limit). These limits are the extensions of the limits stated in section D., i.e. the limits cannot be accumulated, but limits are extended up to the amounts and equipments defined in this Section.

What is not covered:

1. Wear and tear, 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 within your baggage.
2. Any loss or theft which you do not report to the police within 24 hours of discovering it and for which you do not get a written report.
3. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
4. Property you leave unattended in a public place
5. Any loss, theft or damage to items carried on a vehicle roof rack.
6. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
7. Loss or theft or damage of personal belongings or baggage while not in your control or in the control of any person other than an airline or transport company.
8. If you are participating a covered activity as a professional sportsman for remuneration (non including sponsorship).
9. If you are participating in an organized competition for any of the covered activities.
10. Any covered activity that involves the use of motor vehicle.

Special conditions relating to claims:

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

Search and Rescue

We will pay up to the amount shown on the schedule of benefits for necessary and reasonable costs incurred as a result of an accident, which involves search and rescue of an insured person.

Section J – ATM Assault (apply only to Travel Guard Optimal insurances)

What is covered?

We will reimburse **you** for the **money you** withdrew from any **ATM** around the world using **your bankcard** against a **robbery** that occurs within 15 minutes of the withdrawal of the **money**.

What you are not covered for?

In addition to the exclusions provided in the section entitled "Exclusions applicable to all coverage", the following are excluded:

1. Damages and/or liabilities to any third parties.
2. Damages or losses to anything other than the **money you** withdrew from **your** account.
3. Damages and/or liabilities that happened before or after the covered ATM **robbery** period.

The insured event shall be reported to the Insurer within 12 hours.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

Section K – Delayed flight coverage (apply only to Travel Guard Optimal insurances)

Effective date and duration of coverage

You must have purchased this coverage no later than 5 hours before the scheduled time of departure indicated in your particular certificate of insurance.

You are covered from the departure date and time shown on your ticket for travel issued by the carrier until you arrive at your destination airport.

What is covered?

Reimbursement of the cost of meals, refreshments, hotels, transfers to and from the airport and ground services not used, up to the amounts shown in the "Summary of Coverage", provided that the flight was delayed more than 12 hours from the time initially scheduled for your departure.

ONLY DELAYS TO SCHEDULED FLIGHTS BY AIRLINES, WHOSE FLIGHT SCHEDULES ARE PUBLISHED, ARE COVERED.

What you are not covered for?

In addition to the exclusions provided in the section entitled "Exclusions applicable to all coverage", the following are excluded:

1. Delays to flights not previously confirmed by the Airlines, unless said Airlines were unable to do so due to a strike or force majeure.
2. Delays due to a strike of which you were aware or could reasonably have been aware before your departure on the trip.
3. Delays due to the temporary or permanent withdrawal of an aircraft ordered by the airport authorities, civil aviation authorities or by an official agency of any country.
4. Delays that are less than the period provided under the 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.

Please note that this section shall be applicable together with the general conditions, exclusions and Schedule of Benefits.

ANNEX 1 to the General Conditions of „Travel Guard” travel insurances

On documents and other means of proof that are required for the settlement of claim

In case of a claim the following documents shall be provided to the Insurer mutatis mutandis:

General documents:

- Completed and duly signed claim request form (policy number, address, data needed for the transfer of payments);
- Certification of other Insurer/person liable for the damage about the compensation;
- Medical documentation;
- o Ambulant sheet containing the diagnose of the disease/sickness, final report of the hospital, treatment sheet, histological findings;
- o Contact details of the doctor;
- Invoices:
 - o invoices about the hospitalization; invoices about the medicaments and the transportation of the patients that are required for the assessment of the insurance benefits;
 - o payment certificate;
- Documents certifying the travel:
 - o Booking;
 - o Visa;
 - o Boarding Pass;
 - o Baggage ticket;
 - o Copy of the passport stamp;
 - o In case of travelling with car, declaration about the exact date of departure;

Documents requested in relation to the coverages:

Emergency medical care in the event of accidents 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 possible eyewitnesses;
- o Contact details of the doctor;
- o Medical documentation;
- o Medical case history, medical documentation of the PCP about any disease/sickness or accident preceding the travel;

Data contained in technical devices such as diving data in diver computer or altitude meter in case of trekking Sport license

Certification of the exchange rate to reimbursement of the invoices:

- o Copy of the bank statement;
- o Any other certificate of the money exchange;

In case of dental care:

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

In case of death:

- o Death certificate;
 - o Autopsy report;
 - o Medical certificate proving the reason of the death;
 - o Certificate of inheritance, Grant of probate;
 - o Decision or record of an official procedure (if any);
- Data contained in technical devices such as diving data in diver computer or altitude meter in case of trekking Sport license

Funeral expenses:

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

Accidental death in a plane crash:

- o Certification of the airline company that the Insured was on the passenger list and travelled on the plane;
- o Certification of the Ministry of Foreign Affairs about 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, medical expert opinion;

- o Invoices about retraining expenses;
- o Certification of the retraining institution on the training and the participation;
- o Invoice about the cost of the wheelchair

Personal belongings, baggage:

- o Detailed description about the lost or damage of the baggage;
- o 'Passenger Irregularity Report', certification or statement of the airline/transportation company about the damage, lost or injury
- o Certification of the airline/transportation company about 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 about the issuance of the official documents;

- o In case of any damage: invoice about the reparation, or statement that damaged item cannot be repaired,
- o Documentation of the police or other authorities (if any)

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 lost baggage:

- o 'Passenger Irregularity Report',
- o Check in receipt, baggage ticket,
- o Certification of costs and expenses of the reasonable required shopping 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 shopping regarding the flight delay or cancellation
- o Flight number, destination country and city where the flight was delayed or cancelled,

Cancellation of the trip:

- o Document certifying the reason of cancellation (such as medical documentation, etc.);
- o Original of the ticket reservation;
- o Invoice about the ticket;
- o Certification of payments of the items that can 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 about 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 reasons of the death;
- o Autopsy report;

Reimbursement of the coffin's costs:

- o Invoices 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 about the costs of legal assistance;
- o Invoice or certification about the costs arisen;

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 the damage in case of material damage;
- o Expert opinion of the loss adjustor;
- o Opinion of the service center that the damaged good/thing cannot be repaired;
- o Invoice of the 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 about the fuel costs;
- o Invoice about the accommodation;

- Costs of the telephone calls:
 - o Invoice certifying the telephone costs;
 - o Detailed call list;

- Hijacking, kidnapping, hostage taking:
 - o If appropriate, requesting the reports, denunciations, decisions and further statements of the acting authorities,

- Curtailment of the trip:
 - o Certification of the reason for cutting short 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;

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 total or in partial in the absence thereof.

Please also note that the above list was prepared on the basis of the Insurer's claim experiences, the typical damages and claims. Therefore, in case an exceptional or untypical damage/claim will 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.

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 Financial Supervisory Authority 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

Besides 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.

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 (H-1133 Budapest, Váci út 76, Hungary). You may also request information about these companies by calling the Customer Service Centre at +36 1 801-0801.

International transfer - 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@chartisinsurance.com or write to the Insurer. More details about the use of personal data can be found in the full Privacy Policy at www.chartisinsurance.com/hu/privacy policy or you may request a copy using the contact details above.

