

Domestic Travel Insurance

Insurance Product Information Document

Company: Európai Utazási Biztosító Zrt.
Registered in Hungary

Product: Policies concluded subject to
Policy Conditions EUB2020-16BFCS

Dear Customer,

This Insurance Product Information Document is intended to provide a summary of our insurance policy so that you can compare it to other insurance products. Please note that:

- this Insurance Product Information Document (IPID) is not exhaustive, so please read the terms and conditions in the Policy Conditions (EUB2020-16BFCS) which also includes the Table of Benefits, along with all the other relevant policy documents before signing the contract.
- this Insurance Product Information Document is not an integral part of the insurance policy and does not constitute an offer on behalf of the insurance company.

What is this type of insurance?

This travel insurance policy provides you with assistance services and insurance coverage in the event of unexpected illness and accidents while using domestic services or attending events, and also protects you against some related costs or losses specified in the insurance policy.



What is insured?

- ✓ **Emergency Medical Assistance** (information about healthcare services, arrangement of patient transport and the reimbursement of costs, reimbursement of taxi and telephone costs, repatriation of remains)
- ✓ **General Travel Assistance** (reimbursement of extra travel and accommodation costs due to illness and accident, or assistance with other problems related to the illness or accident)
- ✓ **Accident Insurance** (accidental death or disability – up to the sum insured stated in the policy)
- ✓ **Service Interruption due to Accident** (refund of the costs of the service or of the entry fee)
- ✓ **Luggage Insurance** (ex-post indemnity for the loss of or damage to your luggage in Hungary, in the cases and up to the limits stated in the policy)
- ✓ **Legal Expenses and Liability Insurance** (Reimbursement of medical costs and the loss or damage to property if you cause an accident which leads to injury to any person, arrangement of your legal defense, reimbursement of legal costs including your lawyer's fees and the costs of legal proceedings)
- ✓ ~~Hotel and Camp Site Liability Insurance (reimbursement of the loss or damage - over your excess - which you cause at your accommodation)~~
- ✓ **Liability insurance for Rented Equipment** (Reimbursement of the loss or damage which you cause to the policyholder's rented equipment)



What is not insured?

- ✗ pre-existing medical conditions
- ✗ pandemic diseases
- ✗ any claim for medical services which were not received during emergency care
- ✗ psychiatric and mental illness
- ✗ pregnancy and related illness
- ✗ consequential losses (e.g. lost wages)



Are there any restrictions on cover?

The insurance does not cover loss or damage arising out of:

- ! physical work
- ! certain sports activities



Where am I covered?

- ✓ You will be covered in Hungary.



What are my obligations?

The policyholder and the insured must

- provide us with honest, accurate and complete information when the insurance is taken out,
- pay the insurance premium, inform us without delay of any changes in your situation and prevent the loss during the policy term,
- mitigate loss, and notify us - providing accurate and complete information - in the event of a claim,
- comply with all other obligations specified in the insurance policy.



How and when to pay?

The insurance premiums must be paid by the Policyholder to the Insurance Company, as agreed in the group insurance policy. The Policyholder may pass on the premium paid by them to the Insured.



When does the cover start and end?

During the validity of the travel or rental contract - in the second case until the return of the leased device at the latest.



How do I cancel the contract?

The policy may be cancelled by the Policyholder in accordance with the respective conditions of the policy.