

Travel insurance general information

Please keep your assistance card always at hand during your travels!

When is the travel insurance valid?

The travel insurance is valid if the employee of the Policyholder travels abroad on behalf of the Policyholder and the duration of the travel does not exceed 180 days.

The insurance is valid worldwide, outside the borders of Hungary.

What do you need to do in case of medical emergency?

Please dial the 24 hour assistance phone number – printed on your assistance card – and tell the operator your name, your company name on behalf of which you travel abroad, your phone number, the details of your problem and the assistance service will help you what to do next. (e.g. arrangement of medical service, transportation for you etc.)

If you need medical assistance, rescue and legal help please call:

+ 36 1 460 1500 (24/7 hotline)

What happens if the traveller does not report the claims to the assistance service and appears with the invoice afterwards?

The costs of rescue and transportation must be approved by assistance service otherwise the costs may not be reimbursed unless it could not be reasonably expected in the circumstances to contact assistance service and seek approval. Regarding emergency medical expenses the Insurer will pay benefit if the costs incurred are usual and reasonable costs.

What do you need to do in case of a baggage claim?

Baggage damages don't need to be reported to assistance service.

In case of baggage delay, baggage damage or lost of baggage you have to obtain a 'Passenger Irregularity Report', a certification or statement of the airline/transportation company about the damage, lost or delay. The claim must be reported to the Insurer within 30 days.

In case of theft, mugging police report is needed.

Address of the Insurer where the claims need to be reported:

Colonnade Insurance S. A.
Branch Office in Hungary

1442 Budapest, Pf. 101.
Telefon: + 36 1 460 1400

karrendezes@colonnade.hu

Medical Expenses

The *Usual and reasonable costs* incurred outside Hungary, or an *Insured Person's Permanent Country of Residence*, for medical, surgical or other remedial attention or treatment given or prescribed by a *Medical Practitioner* and all hospital, nursing home and ambulance charges.

Dental expenses are covered up to the *Sum Insured* stated on the *Schedule* if they are the result of a *Bodily Injury* or unexpected and sudden pain that requires immediate treatment. The *Insurer* shall not pay any benefit for permanent crowns or artificial teeth.

Emergency Travel Expenses

The additional expenses of economy class transport and accommodation expenses incurred by an *Insured Person* and up to two persons, who need to travel to, remain with, or escort an *Insured Person* including, at the discretion of the *Insurer*, a family member or business colleague.

Accidental death

If an *Insured Person* sustains a *Bodily Injury* which within two years solely and independently of any other cause results in death, the *Insurer* will pay the *Policyholder* or *Beneficiary* the benefit shown on the *Schedule* subject to the conditions below.

Disability

If an *Insured Person* sustains a *Bodily Injury* which solely and independently of any other cause results in *Disability, Loss of Limb or Loss of Sense*, the *Insurer* will pay the *Insured Person* or *Beneficiary* the benefit shown on the *Schedule* subject to the conditions set out below.

Rescue expenses

If an *Insured Person* sustains *Bodily Injury* or *Sickness* during the *Operative Time* and *Period of Insurance*, the *Insurer* will reimburse the *Policyholder* or an *Insured Person* for *Rescue Expenses* reasonably and necessarily incurred as a direct result, up to the *Sum Insured* in the *Schedule*.

The network of assistance service offices is available whenever an *Insured Person* travels within the *Operative Time* and *Period of Insurance*. If Medical Assistance is required at any time the **Emergency Helpline: +36 1 460 1500** (24 Hour) should be called.

Assistance services

24 hour Service, Travel informations, Medical Staff, Medical advice and referral , Direct Billing, Air Ambulance, Emergency Medical Supplies, Advice on Lost Luggage, Passport, Documents or Tickets, Emergency Message Transmission, Arrangement of Hotel Accommodation, Arrangement of Compassionate Visit, Arrangement of Return of Minor Children

Personal property

If an *Insured Person* loses, has stolen or suffers damage to *Personal Property* on a *Trip* during the *Operative Time* and *Period of Insurance*, the *Insurer* will indemnify the *Policyholder* or an *Insured Person* for the cost of replacement or repair up to the *Sum Insured* in the *Schedule*.

If the *Insured Person's Personal Property* is temporarily lost for more than four hours during the outward journeys of the *Trip*, the *Insurer* will reimburse up to 200.000,-HUF towards the cost of buying essential and reasonable replacement items. If the *Personal Property* which has been temporarily lost becomes permanently lost and this results in a claim, the *Insurer* will deduct the amount already paid for temporary loss from the final payment.

If during the *Operative Time* an *Insured Person* loses or damages his or her passport, identification card, driver's license, car registration, visa, money, travel tickets or other essential travel documents, the *Insurer* will indemnify the

Brief description of benefits

Policyholder or an *Insured Person* for the reasonable and necessary costs of replacing them including additional travel and accommodation costs, up to 200.000 HUF.

Money

The *Insurer* will indemnify the *Policyholder* or an *Insured Person* for loss or theft of *Money*, or financial loss suffered as the result of fraudulent use of credit, debit or charge cards during the *Operative Time* and *Period of Insurance*, up to the *Sum Insured* in the *Schedule*.

Cancellation, Curtailment and Delay

The *Insurer* will indemnify the *Policyholder* or an *Insured Person* up to the *Sum Insured* on the *Schedule* if a *Trip* during the *Operative Time* and *Period of Insurance* has to be cancelled, cut short or altered as a direct result of any cause outside the *Policyholder's* or *Insured Person's* control.

Personal liability

The *Insurer* will indemnify an *Insured Person* for any legal liability incurred by that *Insured Person* during a *Trip* during the *Operative Time* and *Period of Insurance* as the result of *Bodily Injury* or *Sickness* of any person, or *Accidental* loss or damage to the property of any person, up to the *Sum Insured* in the *Schedule* which is an aggregate limit for all losses under this policy occurring during each *Period of Insurance*.