

UNIQA Biztosító Zrt.

Hungary
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Raiffeisen Bank Card Travel Insurance

Comprehensive pre-contractual and contractual information on the product is available in the Insurance Terms and Conditions for the product. You are kindly advised to read the document to gain full and comprehensive information prior to contracting.

What type of insurance is this?

Raiffeisen Bank Card Travel Insurance is a travel insurance product available under a group insurance contract that covers – among other things – emergency medical and other expenses resulting from accidents or illnesses, damaged baggage, as well as various assistance services used during travel outside Hungary. **In all cases, the policyholder of the insurance is Raiffeisen Bank Zrt., and the insured is a natural person** who holds one of the types of bank card defined in the Insurance Terms and Conditions at the Bank. The Customer joins the group insurance contract by making a declaration (hereinafter referred to as the "Insured's Declaration") or, in the case of certain debit and credit card applications with built-in travel insurance, **enters into a bank card contract with the Bank, whereby he/she automatically becomes an Insured.**

The Insurer establishes a legal relationship directly with the Bank as the Policyholder, therefore no insurance policy shall be delivered to the Insured, the Insured's Declaration or bank and credit card contract shall serve as proof of cover, and the Bank shall issue a Certificate of Insurance upon the Insured's request.

As per the policy, the insurer undertakes to cooperate with the assistance service provider, to organise and provide assistance services, covering the associated costs up to the amount specified in the policy and in the service table.



What does the insurance cover?

Depending on the type of bank card, the insurance can extend to the following:

- ✓ accident-related death, accident-related disability
- ✓ emergency medical expenses in case of accident or sickness
- ✓ emergency dental expenses
- ✓ transportation of a sick person or dead body home
- ✓ search and rescue
- ✓ patient visits
- ✓ transportation of minors or families home
- ✓ trip recalls, notification of relatives
- ✓ baggage insurance, baggage delays
- ✓ bail advances, legal advice

For the Silver Business, Gold, Premium Gold, FWR Gold and Exclusive packages:

- ✓ flight delays in excess of 4 hours
- ✓ interpreting services
- ✓ liability insurance

For the Premium Gold, FWR Gold and Exclusive packages:

- ✓ daily hospital allowance
- ✓ terrorism-related accidental expenses
- ✓ accommodation costs due to an extended stay
- ✓ ski pass reimbursement
- ✓ reimbursement of accommodation costs for a companion
- ✓ compensation for damage to the baggage carrier
- ✓ bank card replacement costs
- ✓ legal expenses

For the Exclusive package:

- ✓ motor vehicle assistance
- ✓ damage or theft of goods purchased with the card
- ✓ credit card fraud
- ✓ theft of keys
- ✓ robbery at ATM
- ✓ daily hospital costs due to robbery at ATM



What is not covered by this insurance?

- ✗ direct or indirect exposure to radiation or radioactive nuclear energy classified as ionising
- ✗ nuclear energy, harmful effects of released nuclear energy, injuries caused by magnetic/electromagnetic fields
- ✗ war, belligerent acts, civil war, civil disturbances, interstate war, acts of terrorism, hostile acts by foreign powers, riots, coup or attempted coup against the government, political upheaval, revolution, rebellion, riots, demonstrations, marches, strikes, acts of terrorism, workplace disturbances, rioting at the border, insurrection
- ✗ accidents involving powered or unpowered aircraft, flying machines, hang gliders, all types of parachute jumps, or as a crew member of an aircraft
- ✗ insurance-related events occurring during participation in national or international sports competitions or during preparation or training for such competitions
- ✗ insurance-related events occurring in connection with a pregnancy of over 25 weeks (at any stage)
- ✗ insurance-related events occurring during highly hazardous sporting activities, which require exceptional skills and knowledge, hobbies (extreme sports), such as in particular caving, diving, rock climbing, mountaineering, bungee jumping, as well as sports involving the use of motorised land or water vehicles, or motorised or non motorised aircraft
- ✗ any sporting activity in a sport in which the Insured is a professional competitive athlete

The Policy Conditions contain the full information regarding the excluded risks.



What are the limitations of the insurance cover?

The following cannot be Insured Persons:

- ! individuals working outside the territory of Hungary, their accompanying family members, or individuals staying abroad for longer than 90 days for any reason, as well as their accompanying family members
- ! foreign nationals, if they are not covered for the costs of medical treatment in Hungary to the extent stipulated by law
- ! for every trip leaving the country, the Insurer's coverage remains valid for a duration not exceeding 90 days from the start of the trip
- ! if the costs incurred in connection with the insured event are reimbursed by a different obligor
- ! if the insured event was caused by the wilful or grossly negligent conduct of the policyholder or the insured person

The Policy Conditions contain the full information regarding the limitations of the coverage.



What is the geographical scope of my insurance?

- ✓ The Insurer's coverage extends to any country in the world outside the territory of Hungary, with the exception of the following territories: the Antarctic, or countries or regions which, on the initial date of coverage or on the day of the Insured Person's entry to the country, are included on the list of non-recommended travel destinations or regions issued by Hungary's Ministry of Foreign Affairs.



What are my obligations in relation to the insurance?

As the Insured Person:

- Obligation to notify and provide information when joining the Policy
- Obligation to provide notification of changes (within 5 days) over the Policy's entire duration
- Obligation to report, prevent and mitigate damage
- Report any insurance-related events immediately if possible, but no later than 24 hours following the event
- Obligation to pay premiums in the case of an optional insurance package



When and how do I have to pay the premium?

- The premium should be paid to the Insurer for the duration of coverage, in advance for each time period, according to the frequency of premium payments.
- The Policyholder shall be liable to pay the amount of the insurance premium, the Insured shall be liable to pay the amount of the passed-on premium, and the Account Holder shall be liable to pay the amount of the passed-on premium in case of travel insurance applied for with a companion card.
- The Policyholder shall pay the premium for the duration of coverage in advance. In the case of automatic, built-in insurance, the Insured shall not be liable to pay any premiums.
- In the case of optional insurance or travel insurance requested with a companion card, the insurance premium shall be debited by the Policyholder on the Account Holder's bank account. The annual insurance premium for the Standard (optional) package is regulated by the Bank in its current list of conditions, which is charged as follows: for debit cards, in the first year, on the date of issue of the debit card, and thereafter every year on the first working day of the month following the anniversary of the card; for credit cards, in the first year, on the date of activation of the card, and thereafter every year in the month of the card anniversary, upon the monthly closing of the credit card account. The manner and frequency of premium payment between the Policyholder and the Insurer is set out in the Group policy concluded between the two parties.



When does the coverage start and end?

For bank cards with automatic built-in travel insurance, the Insurer's coverage with respect to the Insured Person begins at 0:00 on the issue date of the card, and ends at 24:00 on the day of the card's expiry, provided that the Insurer's coverage did not end previously due to other reasons.

For travel insurance optionally available for a bank card, if the Insured Person initiates inclusion into the coverage in writing, the Insurer's coverage shall begin at 0:00 on the day following the Insured Person's signature of this statement.

For every trip **leaving the country**, the Insurer's coverage **remains valid for a duration not exceeding 90 days** from the start of the trip.

The Insurer's coverage with respect to the card holder Insured Person shall be terminated in the following cases:

- if the insurance policy between the Policyholder and the Insurer is terminated,
- if the insurance premium is not paid,
- if the contract for the bank card to which this insurance coverage is linked, as outlined in these Insurance Terms and Conditions, is terminated
- in the event of the Insured Person's death,
- if the Insured person submits a written statement, 30 days before the policy anniversary, requesting the termination of coverage with regard to their person on the policy anniversary (bank card anniversary), and
- the Policyholder ceasing to exist, with no legal successor.



How can I terminate the policy?

- The Insured Person's Declaration to Join (regular termination) may be withdrawn 30 days before the Insurance (bank card anniversary) anniversary date, by written notice, which may be given in person at any Bank branch; by a written declaration of termination containing the written declaration of the Insured signed by the Insured and sent to the Bank by post or electronically from the e-mail address registered with the Policyholder, to szamla.biztositasok@raiffeisen.hu or by sending it to the current post office box address available on the Bank's website; by telephone, after identification by the Bank, to the contact details on the Bank's website.
- In the case of a distance sale, the Insured may exercise his/her right of termination without any obligation to state reasons or any payment obligation within 14 days of receipt of the written confirmation of the extension of the group insurance cover to him/her, in person at any Bank branch; by a written declaration of termination containing the written declaration of the Insured signed by the Insured and sent to the Bank by post or electronically from the e-mail address registered with the Policyholder to szamla.biztositasok@raiffeisen.hu by sending a written declaration to the current post office box address available on the Bank's website; by telephone, after identification by the Bank, to the contact details on the Bank's website.