

Travel insurance

Insurance Product Information Document

Insurer: Allianz Hungária Zrt.

Insurer registered in Hungary by the National Bank of Hungary under No. 10337587



Product: UniCredit bankcard travel insurances

This document is issued as a matter of information only. The Hungarian version of Insurance Product Information Document prevail. The complete pre-contractual and contractual information about the product is available in the Hungarian General Terms and Conditions and Customer Information document of UniCredit bankcard travel Insurances.

What is this type of insurance?

The UniCredit bankcard travel insurances include travel insurance built into certain bankcards issued by UniCredit Bank Hungary Zrt. and optional travel insurances offered to bankcard holders and their family members. The Standard, Gold and Platinum built-in travel insurances cover the insured person for maximum 30-day trips in Europe in case of traveling as a tourist, relatives or on business. The Extra optional travel insurance can be bought for a fixed period (1 year), also covers trips outside Europe, while the Sport supplementary travel insurance covers certain extreme and winter sports as well. The Extra travel insurance may be added as supplementary insurance to built-in travel insurance for more extensive cover, or may also be taken separately for family members and bankcard holders who do not have built-in travel insurance. The Sports supplementary travel insurance can be taken by card holders having built-in or Extra travel insurance.



What is covered by the insurance policy?

Services	Standard	Gold	Platinum	Extra	Sport
Health insurance and medical assistance					
✓ Emergency treatment	HUF 4,000,000	HUF 6,500,000	HUF 8,000,000	HUF 50,000,000	none
✓ Dental treatment	HUF 150,000	HUF 150,000	HUF 150,000	HUF 150,000	none
✓ Transport for patient	HUF 2,000,000	HUF 3,000,000	HUF 4,000,000	no limit	none
✓ Transport for remains	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000	no limit	none
✓ Hospital daily benefit (EHIC)	HUF 5,000	HUF 10,000	HUF 15,000	HUF 20,000	HUF 20,000
✓ Additional expenses	none	none	none	HUF 100,000	HUF 100,000
Health insurance in case of terrorism					
✓ Emergency treatment	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	none
✓ Transport	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	none
Health insurance in case of pregnancy (up to 24th week)					
✓ Emergency treatment	none	none	none	HUF 1,000,000	none
✓ Transport	none	none	none	HUF 1,000,000	none
Health insurance in case of sporting					
✓ Emergency treatment	none	none	none	none	HUF 30,000,000
✓ Helicopter rescue	none	none	none	none	HUF 5,000,000
✓ Ski pass	none	none	none	none	HUF 50,000
✓ Transport	none	none	none	none	no limit
Accident insurance					
✓ Death	HUF 1,000,000	HUF 2,000,000	HUF 3,000,000	HUF 6,000,000	HUF 4,000,000
✓ Permanent disability	HUF 2,000,000	HUF 4,000,000	HUF 6,000,000	HUF 12,000,000	HUF 6,000,000
Luggage insurance					
✓ Theft, robbery, damage	HUF 150,000	HUF 200,000	HUF 250,000	HUF 300,000	HUF 300,000
✓ Limit per asset	HUF 25,000	HUF 50,000	HUF 75,000	HUF 100,000	HUF 75,000
✓ Theft from a vehicle	HUF 50,000	HUF 50,000	HUF 50,000	HUF 100,000	HUF 100,000
✓ Travel documents	HUF 10,000	HUF 10,000	HUF 10,000	no limit	none
Travel assistance					
✓ Extending stay	none	HUF 100,000	HUF 100,000	HUF 300,000	HUF 300,000
✓ Visitation	none	HUF 70,000	HUF 70,000	HUF 300,000	HUF 300,000
✓ Delayed luggage	none	HUF 20,000	HUF 40,000	HUF 60,000	none
✓ Delayed flight	none	HUF 20,000	HUF 30,000	HUF 40,000	none
✓ Substitution	none	HUF 70,000	HUF 70,000	HUF 300,000	none
Legal expenses insurance					
✓ Bail	none	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	none
✓ Lawyer	none	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000
Liability insurance					
✓ Physical injury	none	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000
✓ Damage to accommodation	none	none	none	HUF 100,000	none
✓ Damage to property	none	none	none	none	HUF 50,000



What is not insured?

The insurance does not cover events occurring due to the following circumstances:

- ✗ chronic disease,
- ✗ physical work, professional driving,
- ✗ winter and extreme sports (except for certain sports in case of Sport travel insurance),
- ✗ competitions, training for competitions,
- ✗ parts of the body already injured prior to trip,
- ✗ loss or accidental dropping of property,
- ✗ drunken state or drug consumption,
- ✗ other events listed in the exclusions and exemptions relating to the specific cover.



Are there any restriction on cover?

- ! Valid for up to 30 days of stay abroad on each trip.
- ! Valid only for trips starting from Hungary.
- ! Valid only in Europe when the insured is aged over 70.
- ! Not valid in areas not recommended for travel by the Ministry of Foreign Affairs and Trade of Hungary.
- ! Not valid in the country of citizenship when the insured is foreign citizen.
- ! The insurer limits the benefits as specified for each type of cover.



Where am I covered?

- ✓ The Standard, Gold and Platinum travel insurance and Sports supplementary insurance are valid areas that geographically belong to Europe and, of the areas geographically not belonging to Europe, in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey.
- ✓ The Extra travel insurance is valid in any country of the world if the insured is under 70 years of age.
- ✓ The Extra travel insurance is valid in areas that geographically belong to Europe and, of the areas geographically not belonging to Europe, to the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey if the insured completed 70 years of age by the start date of the trip.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- In case of applying in person sign the declaration of the insured person and submit it to the bank. In case of applying online make the declaration on the bank's website.
- Report any change in the data provided during the contracting process to the bank.
- Fulfil all the obligations with which you can prevent any damage.
- Mitigate any damage as can generally be expected.
- Notify the insurer before claiming any insurance service.
- Report any insured event to the insurer as specified in the terms and conditions of the contract.
- Report all important and indispensable information about the claim, also including any other compensation or service you are entitled to in relation to the claim.
- Supply the documents required for claim administration to the insurer.



When and how do I pay?

- The contracting party (bank) must pay the insurance premium for the entire insurance term in advance, in one lump sum. The optional insurance premium is payable following the signature of the declaration of the insured person.
- The insurance premium may be paid in cash, by transfer or by bank card.



When does the cover start and end?

- Regarding the insured person the insurance cover starts at 00:00 on the following day of the bank card was activated, if the declaration of the insured person has been signed before the activation.
- Regarding the insured person the insurance cover starts at 00:00 on the following day of the declaration of the insured person was signed, if the declaration of the insured person has been signed after the activation.
- Optional travel insurances can be bought for a fixed period (one year), therefore the insurance cover ends at 24:00 on the last day of the 1 year. In case of built-in travel insurances, the insurance cover ends on the last day of the period covered by premium.
- The insurance cover ends at 24:00 on day of the bank card expired.
- The insurance cover extends to no more than 30 days of stay abroad on each foreign trip and starts only when the insured person starts the trip from the territory of Hungary. The insurance cover starts on the first day of the trip and stops on the 31st day following the departure date.



How do I cancel the contract?

- The optional travel insurances cannot be cancelled under the fixed period. The built-in travel insurances cannot be cancelled by withdrawing your declaration of the insured person.