

Allianz  Travel

UniCredit Bank Austria AG World Elite Card



COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	CARD TURNOVER	MAXIMUM BENEFIT in €
Trip Cancellation Coverage	You have to cancel your trip before you depart.	Use of card + Trip paid with the card	10.000
		Use of card	5.000
Trip Interruption Coverage	You have to end your trip earlier or later than originally planned. • Reimbursement of unused trip cost • Additional costs to return home or to continue the journey • Cost for an extended stay	Use of card + Trip paid with the card	10.000
		Use of card	5.000
Travel Delay Coverage	Your travel plans are delayed while you are on your trip. Minimum required delay: 4 hours	Use of card	500
Baggage Coverage	Your baggage is lost, damaged or stolen while on your trip (incl. camping risks). • Maximum benefit for all high-value items: 50% • Limit for replacement of travel documents € 500	Use of card	5.000
Baggage Delay Coverage	Your baggage is delayed by an airline, cruise line or other travel carrier while on your trip. Minimum required delay – 12 hours	Use of card	500
Travel Accident Coverage	You suffer a death or disability as a result of a travel accident during your trip. Travel Accident • In case of death • Disability more than 50 % Public Transport Accident • In case of death • Disability more than 50 %	Use of card	50.000 150.000
		Use of card + Trip paid with the card	260.000 260.000
Personal Liability Coverage	You are financially liable for damages you cause to a third party or their property while on your trip. • Limit for rental property damage: € 25.000	Use of card	2.000.000
Emergency Medical Coverage	You have to pay for emergency medical or dental treatment while on your trip. • Inpatient and outpatient emergency medical expenses abroad, including drug transport • Dental care maximum limit: € 500 • For pre-existing illness/injury the following limit applies: € 25.000	Use of card	Unlimited
Emergency Transportation Coverage	Transportation (incl. search and rescue) is needed following a medical emergency while on your trip. • Transport to the hospital incl. helicopter rescue • Medical repatriation • Transport to bedside and cost for an accompanying person for children under 12 years • Limit for transport to bedside: € 2.500 • Limit for an accompanying person for children under 12 years: € 500 • Repatriation of remains	Use of card	Unlimited
Mobility Cover	If you have an accident or breakdown with your vehicle during your trip. • Repair on the spot or towing: € 500 • Vehicle repatriation: € 2.000 • Deductible for vehicle repatriation: 20%	Use of card	2.000
Assistance Services	If you need support during your trip, we are available 24 hours a day.		

IMPORTANT NOTICES:

- These *conditions for beneficiaries* in English are only for information purposes. Only the document in German for the current product is an integral part of the *conditions for beneficiaries*. The German language will be used for claims handling.
- In order to benefit from the coverages listed above, it is necessary that the last use of *your* Visa or Mastercard card was not more than two months ago prior to the occurrence of the insured event.
- Full coverage for travel cancellation and curtailment benefits is provided if, in addition, the entire *trip* or all invoices due up to the time of the *covered event* have been paid with the Visa or Mastercard card. If this is not the case, the lower sum insured is subject to the condition that the last use of *your* Visa or Mastercard card at the time of the insured event must not have been more than two months previously.
- The above-mentioned benefit limits apply per card and year, for all insured persons together.
- Geographic scope:
 - o Worldwide. Restrictions may apply for *trips* to sanctioned countries. We do not offer any insurance cover for *trips* to North Korea
 - o Mobility cover is provided in *your country of residence* and in Europe in the geographical sense.

OUR PROMISE TO YOU

For customer service, please contact:

Questions related to *our* insurance products

Call: +43 1 525 03-6812 (8:30 – 16:30 Uhr, Mon–Fri)

E-Mail: service.at@allianz.com

Online: www.allianz-travel.at

For emergency assistance during *your trip*:

Call: +43 1 525 03-245

To file a claim, please visit:

<https://allianz-protection.com>

Complaints

Our aim is to provide first-class services. It is equally important to *us* to address *your* concerns. If *you* are ever dissatisfied with *our* products or service, *you* can contact *us* at any time: quality.at@allianz.com (internal complaints office pursuant to §127e VAG).

You can also report insurance complaints to the following address:

Complaints Office for Insurance Companies at the Federal Ministry of Labor, Social Affairs, Health, Care and Consumer Protection pursuant to §33 of the Insurance Supervision Act (VAG)
Department III/3,
Stubenring 1, 1010 Vienna

Tel.: +43 1 711 00-862501 or -862504

e-mail: versicherungsbeschwerde@sozialministerium.at

In addition, *you* can address *your* complaint to the Austrian Insurance Association VVO:

Schwarzenbergplatz 7, 1030 Wien

Homepage: www.vvo.at

Data protection

You can find Information about data protection at: https://www.magroup-online.com/CLA/AT/EN/Privacy_Notice_EN.pdf



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CONDITIONS FOR BENEFICIARIES

INTRODUCTION

UniCredit Bank Austria AG, as the issuer of the UniCredit Bank Austria AG World Elite Card, has arranged with us the following *collective insurance agreement* relating to insurance benefits (hereinafter referred to as "*collective insurance agreement*") that *cardholders* and other *beneficiaries* can benefit from.

Based on the *collective insurance agreement*, the *cardholders* are permitted to make a claim directly to us but do not have any rights directly with us in relation to the *collective insurance agreement*.

These *conditions for beneficiaries* are not part of an individual insurance policy but give a description of the different benefits that are available as part of the *collective insurance agreement*. In these *conditions for beneficiaries*, information is provided about the benefits, different limitations and exclusions, as well as the obligations of the *cardholders* and other beneficiaries under the *collective insurance agreement*. The *collective insurance agreement* benefits are only available for card holders when they subscribe to a UniCredit Bank Austria AG World Elite Card and will end the moment the UniCredit Bank Austria AG World Elite Card is downgraded or closed, either by UniCredit Bank Austria AG or by the *cardholder*.

It is important for the *cardholder* and other beneficiaries to read these *conditions for beneficiaries* carefully.

UniCredit Bank Austria AG will inform the *cardholder* of any substantial change in the *collective insurance agreement* or if this *collective insurance agreement* is ending or will not be continuing under the same terms and conditions. The *collective insurance agreement* can end, be changed, or can be terminated by us or UniCredit Bank Austria AG without the approval of the *cardholder*.

WHO WE ARE

AWP P&C S.A., Austrian Branch
Linzer Straße 225
1140 Vienna / Austria

We are the Austrian Branch of AWP P&C S.A., which has its registered office in Saint-Ouen-sur-Seine, France. We also operate under the trading name Allianz Travel. AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen-sur-Seine, France, is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09

ABOUT THESE CONDITIONS FOR BENEFICIARIES

These *conditions for beneficiaries* are not a contract of insurance but summarize the *collective insurance agreement* which is held by UniCredit Bank Austria AG for the benefit of (and in trust for) their *cardholders*. The *cardholder's* spouse and children (including the stepchildren, foster children, adopted children, or children currently in the adoption process) are also considered to be beneficiaries when they travel with the *cardholder*.

It is important to note that the beneficiaries do not have a *collective insurance agreement* directly with us. Whilst the *conditions for beneficiaries* wording summarizes the benefits available to beneficiaries under the Travel Insurance Policy held by UniCredit Bank Austria AG, it does not give them direct rights under the policy held by UniCredit Bank Austria AG.

Please read these *conditions for beneficiaries* carefully. You will notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and coverage names found in the *conditions for beneficiaries* wording. Headings are provided for convenience only and do not affect your benefits in any way.

WHAT THESE CONDITIONS FOR BENEFICIARIES INCLUDE AND WHOM THEY COVER

The benefits are only for the sudden and unexpected specific situations, events, and losses included in these *conditions for beneficiaries*, and only under the conditions described. Please review these *conditions for beneficiaries* carefully.

These *conditions for beneficiaries* consist of the *conditions for beneficiaries* wording document below including the privacy notice.

NOTE: Not every loss is covered, even if it is due to something sudden, unexpected, or out of your control. Only those losses meeting the conditions described in these *conditions for beneficiaries* document may be covered, and any payment for a reimbursement claim will be made to the *cardholder* only. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under these *conditions for beneficiaries*.

CANCELLATION RIGHTS

Your satisfaction is our priority, however, we understand that these *conditions for beneficiaries* may not meet the needs of all beneficiaries. The *cardholder* is free to cancel the benefits under these *conditions for beneficiaries* at any time by closing their UniCredit Bank Austria AG World Elite Card or changing it to another card type.

DEFINITIONS

Throughout these *conditions for beneficiaries*, words and any form of the word appearing in italics are defined in this section.

Abroad	Any country other than <i>your</i> country of residence.
Accident	An unexpected and unintended external event that causes <i>injury</i> , death, property damage, or all three.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Act of war	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law as a prospective adoptive parent(s) in order to legally adopt a minor child.
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
Beneficiary	The <i>cardholder</i> who has rights to claim under the <i>collective insurance agreement</i> . Covered are the <i>cardholder</i> , the <i>cardholder's</i> spouse or <i>cohabitant</i> together with their children (including the stepchildren, foster children, adopted children, or children currently in the <i>adoption proceeding</i>) up to a maximum age of 18 years, living in the same household, when they travel together with the <i>cardholder</i> .
Caravan or trailer	A <i>caravan or trailer</i> not exceeding a 3500 kg (including load) in weight, is less than 7 meters in length, 3 meters in height, and 2.3 meters in width. Tricycles, quads, and <i>vehicles</i> used for the carriage of persons, such as taxis, ambulances, rental cars, driving schools, hearses are excluded.
Cardholder	The person who has subscribed to the UniCredit Bank Austria AG World Elite Card.
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of persons. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk, terrorist event, war, or act of war</i> .
Climbing sports	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Collective insurance agreement	The agreement between <i>us</i> and UniCredit Bank Austria AG from which <i>you</i> can benefit. These <i>conditions for beneficiaries</i> give a description of the different benefits that are available as part of the <i>collective insurance agreement</i> .
Computer system	<i>Computer System</i> means any data processing system and any network connecting two or more of such systems, including any associated hardware, software, and data.
Conditions for beneficiaries	This document outlining the terms and conditions applicable for the benefits to apply.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under these <i>conditions for beneficiaries</i> .
Doctor	Someone who is legally authorized to practice medicine and is licensed as required under the law of the country in which he or she practices. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , or the sick or injured person's <i>family member</i> .
Epidemic	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Family member	<i>Your</i> : 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.

High-value items	Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	An acute care facility that has a primary function of diagnosing and treating sick and injured people under the supervision of <i>doctors</i> . It must: 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organized departments of medicine and major surgery; and 3. Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Local public transportation	Local, commuter, or other urban transit system carriers (commuter rail, city bus, subway, ferry, taxi, for-hire driver) that transport <i>you</i> or a <i>traveling companion</i> less than 150 kilometers.
Mechanical breakdown	A mechanical issue, which prevents the <i>vehicle</i> from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or injured person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>traveling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Policyholder	UniCredit Bank Austria AG, Rothschildplatz 1, 1020 Wien.
Political risk	Any one or more of the following: • Any event, organized resistance, or action intending or implying the intention to overthrow, supplant, or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organized political or ruling group; • Nationalization; • Confiscation; • Expropriation; • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Uprising; • Military and usurped power.
Pre-existing medical condition	<i>Injury</i> , illness, or consequences of an <i>accident</i> that unexpectedly became acute and were treated medically within 12 months prior to the <i>trip's</i> start date.
Primary residence	<i>Your</i> permanent, fixed home address for legal and tax purposes.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>traveling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Return date	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary.
Service animal	Any dog that is individually educated (according to § 39a Bundesbehindertengesetz) to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered <i>service animals</i> . The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.

Terrorist event	An act including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of <i>your</i> country of residence, and is committed for political, religious, ethnic, and/or ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk</i> , <i>war</i> or acts of <i>war</i> .
Third party	A natural or legal person other than <i>you</i> , <i>your family member</i> , or a <i>traveling companion</i> .
Traffic accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Transit country	Any country through which <i>you</i> only transit while traveling to get to <i>your</i> destination.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: 1. Rental <i>vehicle</i> companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Traveling companion	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Trip	<i>Your</i> travel during the insured period originally scheduled at least 20km from the town border of <i>your primary residence</i> away and with a max. <i>trip</i> duration of 90 days. The <i>trip</i> starts when <i>you</i> leave <i>your primary residence</i> and ends when <i>you</i> return. <i>Trips</i> to a destination which is less than 20 km from <i>your primary residence</i> are not covered by these conditions for beneficiaries.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, storm, or <i>vandalism</i> has caused enough damage (including extended loss of power, gas, or water) that according to the general opinion their home or destination is inaccessible or unfit for use.
Vandalism	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by terrorist acts, <i>war</i> , acts of <i>war</i> , <i>political risk</i> , or <i>civil disorder</i> .
Vehicle	A private motor <i>vehicle</i> that does not exceed 3500 kg in weight (including load), licensed for use on public roads, and registered in <i>your</i> country of residence. Caravans or trailers are considered <i>vehicles</i> . Tricycles, quads, and <i>vehicles</i> used for the carriage of persons such as taxis, ambulances, rental cars, driving schools, hearses are excluded.
War	A state or period of hostile armed conflict, civil <i>war</i> , or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action or directly triggering such conflict or action. This definition applies regardless of whether <i>war</i> has been officially or formally declared.
We, Us or Our	AWP P&C S.A. – Austrian Branch, trading as Allianz Travel.
Work strike	An organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any <i>civil disorder</i> or <i>political risk</i> .
You or Your	Each <i>beneficiary</i> .

WHEN YOUR COVERAGE BEGINS AND ENDS

The Travel Cancellation benefit for each *trip* begins from the start date of *your* UniCredit Bank Austria AG World Elite Card or the date you booked *your trip* (whichever occurs later) and ends on the earliest of the below events:

1. When you cancel *your trip*;
2. When you start *your trip*;
3. When *your* UniCredit Bank Austria AG World Elite Card is no longer active;
4. On the date on which UniCredit Bank Austria AG World Elite Card termination becomes effective;
5. The *cardholder* no longer meets the eligibility criteria for the UniCredit Bank Austria AG World Elite Card.

All other travel benefits (*trip* Interruption, travel delay, *baggage & baggage* delay, emergency medical and transportation, travel *accident* and personal liability) for each *trip* begin from the start date of *your* UniCredit Bank Austria AG World Elite Card or when you start *your trip* (whichever occurs later) and will end on the earliest of the below events:

1. On the date shown on *your* most recent travel documents;
2. When you return to *your primary residence*;
3. On the day you arrive at a medical facility for further care if you end *your trip* due to a medical reason;
4. When *your* UniCredit Bank Austria AG World Elite Card is no longer active;
5. On the date on which the UniCredit Bank Austria AG World Elite Card termination becomes effective;
6. You have exceeded the maximum per *trip* length of 90 consecutive days;
7. The *cardholder* no longer meets the eligibility criteria for the UniCredit Bank Austria AG World Elite Card.

However, if *your* return travel is delayed due to a reason covered, we will extend *your* coverage period until the moment you are able to return to *your* point of origin or *primary residence*, or until you arrive at a medical facility for further care following a medical repatriation or *trip* interruption.

DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverage which are included in *your* coverage. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

TRIP CANCELLATION COVERAGE

If *your trip* is canceled or rescheduled for a covered reason listed below that occurs after *your trip's* purchase date, we will reimburse *you* for *your non-refundable trip* payments, deposits, cancellation fees, and change fees to rebook *your* transportation (less available *refunds*), up to the maximum benefit for *trip* cancellation coverage listed in *your* Coverage Summary. Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your traveling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay.

NOTE: We will not reimburse *you* for any *trip* costs and/or fees that are *your travel carrier's* or *travel supplier's* responsibility.

IMPORTANT: *You must notify all of your travel suppliers within 48 hours of discovering that you will need to cancel your trip (this includes being advised to cancel your trip by a doctor). If you notify any travel suppliers later than that and receive a lower refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 48-hour period, you must notify them as soon as you are able.*

Covered reasons:

1. *You or a traveling companion* becomes ill or injured or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic or pandemic* disease such as COVID-19).
The following condition applies:
 - a. *A doctor* advises *you or a traveling companion* to cancel *your trip*.
2. *A family member* who is not traveling with *you* becomes ill or *injured* or develops a medical condition (including being diagnosed with an *epidemic or pandemic* disease such as COVID-19).
3. *You, a traveling companion, family member, or your service animal* dies on or after the start date of *your* UniCredit Bank Austria AG World Elite Card or the date *you* have booked *your trip* (whichever was later).
4. *Your primary residence* becomes uninhabitable.
5. *You or a traveling companion* is terminated by a current employer after the start date of *your* UniCredit Bank Austria AG World Elite Card or the date *you* have booked *your trip* (whichever was later). The following conditions apply:
 - a. The employment must have been permanent (not temporary or contract); and
 - b. The employment must have lasted for at least 12 continuous months.
6. Military duty, provided that the relevant authority does not accept the travel booking as reason for postponement.
7. *You* find out *you* are pregnant after the start date of *your* UniCredit Bank Austria AG World Elite Card or the date *you* have booked *your trip* (whichever was later).

TRIP INTERRUPTION COVERAGE

Trip Curtailment

If *you* have to end *your trip* due to one or more of the *covered reasons* listed below, we will reimburse *you*, less available *refunds*, up to the maximum benefit for *trip* curtailment coverage listed in *your* Coverage Summary, for the prorated portion of *your* insured unused non-refundable *trip* payments and deposits.

IMPORTANT: *You must notify all of your travel suppliers within 48 hours of discovering that you will need to interrupt your trip (this includes being advised to interrupt your trip by a doctor). If you notify any travel suppliers later than that and receive a lower refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 48-hour period, you must notify them as soon as you are able.*

Early/Delayed Return

If you have to return earlier or later than your original *return date* due to one or more of the *covered reasons* listed below, we will assist you in securing and will pay or reimburse you for, less available *refunds*, a *travel carrier* ticket(s) for return travel to your *primary residence* in the same class of service that you originally booked, up to the maximum benefit for early/delayed return coverage listed in your Coverage Summary.

Trip continuation

If you have to interrupt your *trip* due to one or more of the *covered reasons* listed below, we will assist you in securing transportation arrangements necessary to continue your *trip* and:

- i. pay or reimburse you for, less available *refunds*, the necessary transportation expenses you incur to continue your *trip*, up to the maximum benefit for *trip* continuation coverage listed in your Coverage Summary;
- ii. reimburse you for additional *accommodation* fees you are required to pay, less available *refunds*, up to the maximum benefit for *trip* continuation coverage listed in your Coverage Summary, if you prepaid for shared *accommodations* and your *traveling companion* has to end their *trip*.

Extended stay

If you have to interrupt your *trip* due to one or more of the *covered reasons* listed below and the interruption causes you to stay at your destination (or the location of the interruption) longer than originally planned, we will reimburse you, less available *refunds*, up to the maximum benefit for extended stay coverage listed in your Coverage Summary, for additional *accommodation* and *local public transportation* expenses.

Covered reasons:

1. You or a *traveling companion* becomes ill or injured or develops a medical condition disabling enough to make you interrupt your *trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
The following condition applies:
 - a. A *doctor* must either examine or consult with you or the *traveling companion* before you make a decision to interrupt the *trip*.
2. A *family member* who is not traveling with you becomes ill or injured or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
The following condition applies:
 - a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor* or require *hospitalization*.
3. You, a *traveling companion*, *family member*, or your *service animal* dies during your *trip*.
4. Your *primary residence* becomes *uninhabitable*.

TRAVEL DELAY COVERAGE**NOTE:**

- This coverage does not apply to missed time resulting from a *travel supplier's* schedule change or cancellation of a service prior to your departure date.
- **We will not reimburse you for any expenses that are your *travel carrier's* or *travel supplier's* responsibility.** If you are entitled to compensation from the *travel carrier*, we will only provide reimbursement under travel delay coverage if you file a claim with the *travel carrier* and your claim is denied.

General travel delay

If your *trip* is delayed, in total, for at least the Minimum Required Delay Length listed in your Coverage Summary and due to one or more of the following *covered reasons* below, we will reimburse you for the following expenses, less available *refunds*, up to the maximum benefit shown in your Coverage Summary for travel delay coverage:

- i. your lost insured prepaid *trip* expenses and additional expenses you incur while and where you are delayed for meals, *accommodation*, communication, and *local public transportation*, subject to the With Receipts 24-hour limit listed in your Coverage Summary, if you provide receipts for such expenses.

Missed departure

If you miss the departure of your pre-booked transport (as shown on your original itinerary) due to a *local public transportation* delay on your way to the departure point, we will reimburse you, less available *refunds* and up to the maximum limit listed in your Coverage Summary for travel delay, for the necessary additional transportation and *accommodation* expenses for you to reach your destination or return home.

If you miss the departure of your cruise or tour (as shown on your original itinerary) due to a travel delay caused by one of the covered reasons below, we will reimburse you, less available *refunds* and up to the maximum limit listed in your Coverage Summary for travel delay, for necessary additional transportation and *accommodation* expenses for you to join or rejoin your cruise/tour or reach your destination.

Covered reasons:

1. A *travel carrier* delay;
2. A *work strike*, unless threatened or announced prior to the start date of *your* UniCredit Bank Austria AG World Elite Card or the date *you* have booked *your trip* (whichever was later);
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, except when it is a *terrorist event*;
7. *Civil disorder*, unless it rises to the level of *political risk*;
8. A *traffic accident*;
9. A *travel carrier* denies *you* or a *traveling companion* boarding based on a suspicion that *you* or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* or the *traveling companion's* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination or a *transit country*; or
10. *Your traveling companion's trip* being delayed due to one of the *covered reasons* for travel delay coverage listed above.

NOTE: If *your* travel delay is directly or indirectly caused by a cyber risk event, *you* still have full coverage for travel delay, as described in *your* conditions for beneficiaries.

BAGGAGE COVERAGE

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for *baggage* coverage in *your* Coverage Summary:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item at the current market value.
- iii. Costs for the replacement of ID cards, passports, *vehicle* registration documents, and other documents required for the travel permission.

The following conditions apply:

- a. *You* have taken necessary steps to keep *your baggage* safe and intact and to recover it;
- b. *You* have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, travel carrier, hotel, or tour operator as quickly as possible, if possible and feasible within 24 hours of discovery of the loss;
- c. *You* must file and retain a copy of a police report or any other suitable proof in case of theft of any one or more *high-value items*;
- d. *You* must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. **For items without an original receipt or a proof of purchase, we will only cover up to 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and**
- e. *You* must report theft or loss of a cellular device to *your* network provider and request to block the device.

The following items are not covered:

1. **Animals, including remains of animals;**
2. **Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;**
3. **Bicycles, skis, and snowboards (except while they are checked with a travel carrier);**
4. **Hearing aids, prescription eyewear, and contact lenses;**
5. **Artificial teeth, prosthetics, and orthopedic devices;**
6. **Wheelchairs and other mobility devices;**
7. **Consumables, medicines, medical equipment/supplies, and perishables;**
8. **Tickets, deeds, blueprints, stamps, and other documents;**
9. **Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion and keys;**
10. **Rugs and carpets;**
11. **Antiques and art objects;**
12. **Fragile or brittle items;**
13. **Firearms and other weapons, including ammunition;**
14. **Intangible property, including software and electronic data;**
15. **Property for business or trade;**
16. **Property *you* do not own;**

17. **Baggage while it is:**

- a. Shipped, unless with *your travel carrier*;
- b. In or on a car trailer;
- c. Unattended in an unlocked motor *vehicle*; or
- d. Unattended in a locked motor *vehicle*, unless *baggage* cannot be seen from the outside;

18. **Baggage that is misplaced, forgotten, or lost while in *your* possession.****Insurance cover for damage incurred while camping**

Damage incurred while camping at an official (officially authorized by the government, a club, or a private company) and internationally recognized campsite is covered.

Objects left unattended in a tent, motor *vehicle*, or caravan are only covered in the event of theft, burglary, or property damage by a *third party* if

- for tents: the damage did not occur between 9 p.m. and 6 a.m. local time. The tent must be closed;
- for motor *vehicles* or caravans: they were properly secured on all sides by a lock.

High-value items are only covered as long as they

- are carried securely in personal custody or
- handed over to the campsite for safekeeping, or
- are located in a locked and secured motor *vehicle* or caravan on a campsite.

Movable camping inventory is considered luggage in the sense of the insurance. Inventory that is permanently installed in the caravan or motor home is not covered.

BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for *baggage* delay.

The following condition applies:

- a. *Your baggage must be delayed for at least 12 hours.*

EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD

If *you* receive emergency medical or dental care while *you* are on *your trip abroad* for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which *you* are responsible, up to the maximum benefit listed for emergency medical/dental coverage in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip abroad*, *you* have a sudden, unexpected illness, *injury*, or medical condition.
2. While on *your trip abroad*, *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If *you* need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of *your* emergency medical/dental coverage.

IMPORTANT: Please note that this is **secondary coverage**. If *you* have health insurance, *you* must submit *your* claim to that provider first. If *you* do not have health insurance or it is known that *your* health insurance does not provide coverage in the geographical area where *your* medical emergency is treated, please submit *your* claim directly to us. Any payment *you* receive from any other insurance provider or any other entity will be deducted from *your* claim.

The following conditions and exclusions apply in addition to General Exclusions:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor, dentist, hospital, or other provider authorized to practice medicine or dentistry*.
- b. This coverage will not pay for any care provided after *your coverage ends*.
- c. This coverage will not pay for any care for any illness, *injury*, or medical condition that did not originate during *your trip abroad*.
- d. This coverage will not pay for non-emergency care or the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless the allergic reaction is life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize you);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.

EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulations, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting you to the nearest appropriate medical facility)

If you become seriously ill or injured or develop a medical condition (including being diagnosed with an *epidemic or pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. Our medical team will consult with the local *doctor* to obtain information necessary to make appropriate decisions jointly regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport you there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. You or someone on *your* behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay *reasonable and customary costs*. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;
- c. One or more emergency transportation providers must be willing and able to transport you from *your* current location to the identified *hospital* or facility.

Medical Repatriation (Getting you home after you receive care)

If you become seriously ill or injured or develop a medical condition (including being diagnosed with an *epidemic or pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that you are medically stable to travel, we will:

1. Arrange and pay for you to be transported via regularly scheduled service on a common carrier in the same class of service that you originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. Your *primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept you as a patient and must be medically appropriate for *your* continued care.
2. Arrange and pay for a *medical escort* if one is necessary.
3. For air ambulance flights from *abroad* the additional costs for a *family member* traveling with the patient are covered.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for your transportation (for example, if more than one seat is *medically necessary* for you to travel).
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay *reasonable and customary costs*. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange. If you do not contact us, the sum insured for medical repatriation is limited to € 6.000;
- c. All decisions about your repatriation must be made by medical professionals licensed in the countries where they practice;
- d. One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or facility.

Transport to Bedside (Bringing a friend or family member to you)

If you are told by the treating doctor during your trip that you will be hospitalized for more than 72 hours during your trip or that your condition is immediately life-threatening, we will arrange and pay for round-trip transportation in economy class on a travel carrier for one friend or family member to stay with you.

The following condition applies:

- a. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

For children up to 12 years of age, we will reimburse the costs of an adult accompanying them to a foreign hospital.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport your remains to one of the following:

1. A funeral home near your primary residence; or
2. A funeral home located in your country of residence.

The following conditions apply:

- a. Someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements; and
- b. The death must occur while on your trip.

Search and Rescue

We will pay the cost of search and rescue activities by a knowledgeable rescue team, up to the maximum benefit listed for search and rescue coverage in your Coverage Summary, if you are reported missing during your trip or have to be rescued from a physical emergency.

PERSONAL LIABILITY COVERAGE

If a third-party civil liability claim is filed against you for causing one of the following during your trip:

- Bodily injury to a third party;
- Death of a third party; or
- Damage to property belonging to a third party.

We will pay, up to the maximum benefit listed for travel liability in your Coverage Summary, for:

- compensation that you are legally obligated to pay for the caused loss or damage; and
- legal defense representation expenses incurred by you.

We will, also, in the event of court proceedings against you:

- manage your case and the associated proceedings; and
- exercise all methods of recourse available for your civil liability in all civil or criminal matters arising out of the claim.

The following conditions apply:

- you must inform us of the third-party civil liability claim against you as soon as reasonably possible;
- you must not admit liability without our expressed permission;
- you must not offer to make any payments to the third party without our written permission;
- you must not correspond with the third party without our expressed permission;
- you must authorize us to act on your behalf in defending you against the third-party liability claim against you;
- if it is not possible to obtain our instructions in time, you must take all the necessary procedural steps within the officially required period of time;
- you must provide us with all information about the claim if reasonable, including
 - o detailed account of the circumstances surrounding the claim;
 - o any available evidence;
 - o any documents and/or correspondence received from the third party or their representatives; and
 - o any other document and/or correspondence relevant to the claim.

These *conditions for beneficiaries* do not provide coverage for civil liability claims against *you* that are a consequence of *your* participation in the following activities:

- hunting;
- high-risk sports and activities;
- business, professional, or commercial activity;
- keeping, driving, repairing, maintaining, or using motorized or mechanical *vehicles*, including go-carts;
- keeping, towing, repairing, maintaining, or using any caravans or trailers;
- keeping, driving, repairing, maintaining, or using vessels, watercraft, or aircraft of any kind, including drones;
- using property that does not belong to *you* without the owner's permission;
- using any firearm, weapon, ammunition, pyrotechnical equipment, or explosives;
- owning and keeping animals; or
- any race or competition (this does not include participating in informal recreational sporting races or competitions).

These *conditions for beneficiaries* do not provide coverage for civil liability claims against *you* that arise directly or indirectly from the following events/damages:

- bodily *injury*, death, property damage, or property loss suffered by a *family member* or a *traveling companion*;
- bodily *injury*, death, property damage, or property loss suffered by anyone employed by *you* or a *family member* that is caused by the work they are employed to do;
- contractually agreed assumption of liability in excess of the provisions of statutory liability;
- damage to vessels and aircraft, including their equipment and accessories;
- loss of or damage to data and software;
- damage to and from the loss (including consequential losses) of business keys or other business access equipment such as badges and fobs;
- contractual civil liability;
- infringement of copyrights, patents, trademarks and trade names;
- damage to documents, plans, archives, philatelic, numismatic collections, objects of historic or unique nature, works of art and antiques, or collections of information;
- damage to currency, coins, gold, silver, platinum, precious stones and pearls, notes or evidences of debt, negotiable instruments, travelers' cheques, securities, and bullion;
- exposure to hazardous substances or hazardous waste;
- loss of earnings, profits, salary, pension, wage or other defined sources of income, subsistence, medical treatment in case of incapacity and welfare claims, and any other consequential loss;
- failure to do something that would have prevented the damage or loss;
- non-compliance with any local laws, contractual obligations, or other statutory requirements;
- failure to obtain insurance that is compulsory for the activity in which *you* engaged that resulted in bodily *injury*, death, property damage, or property loss;
- transmissible/communicable diseases;
- significant widespread outages, disruptions, failures, or damages affecting access to a *computer system* or the processing, use, operation, or unavailability of data.

Our coverage does not extend to the payment of the following monetary charges imposed on *you*: fines, contractual penalties, court fines, administrative penalties, taxes, or other public charges.

TRAVEL ACCIDENT COVERAGE

If *you* are injured in an *accident* that happens during *your trip*, we will pay *you* the amount calculated using the degree of disability in the payment schedule listed in the table below, up to the travel *accident* coverage limit listed in *your* Coverage Summary, if the injuries result in *your* permanent disability or *your* death within the timeframe indicated in *your* Coverage Summary.

If the *accident* results in *your* death, any amounts that we already paid to *you* for *your* permanent disability for the same *accident* will be deducted from the amount calculated as payment for death using the payment schedule listed in the table below.

If *your* injuries from the *accident* result in several separate permanent disabilities, we will pay *you* the combined sum of the amounts for each permanent disability calculated using the payment schedule listed in the table below, up to the travel *accident* coverage limit listed in *your* Coverage Summary.

You are not eligible for payment for any permanent disabilities that *you* already had before the *accident*.

These *conditions for beneficiaries* do not provide coverage for the following injuries caused by *accidents*:

- damage to surgically repaired bones, muscles, tendons, ligaments, or joints;
- injuries to intervertebral disc and other injuries of the spine, unless the *accident* was the predominant cause;
- bleeding from internal organs and cerebral hemorrhage, unless the *accident* was the predominant cause;
- Injuries resulting from medical or rehabilitation procedures;
- hernias, except for abdominal hernias caused by excessive strain;
- heart attacks.

These *conditions for beneficiaries* do not provide coverage for *accidents* that are caused by the following:

- by strokes and by seizures that affect *your* whole body;
- racing any motorized *vehicle*;
- using a motorbike with an engine size exceeding 49 cm³;

- driving any motor *vehicles* for which a driving license higher than category B is required;
- driving motorboats on a professional basis;
- manual work carried out as part of *your* profession;
- any air travel incident when the air travel is operated by an airline blacklisted by the European Commission, regardless of the departure and destination locations; or
- significant widespread outages, disruptions, failures, or damages affecting access to a *computer system* or the processing, use, operation, or unavailability of data.

The following conditions apply:

- You must allow the *doctors* appointed by *us* to examine *you* after the *accident*. We will pay the costs necessary for the examination.
- You must allow *your* treating *doctors*, other insurers, social insurance agencies, and authorities to share all medical and non-medical information related to the *accident* with *us*.

Degree of disability in case of total loss or total incapacity for use:

- Arm from shoulder joint	70 %
- Arm up to above elbow joint	65 %
- Arm below the elbow joint or one hand	60 %
- Thumb	20 %
- Index finger	10 %
- Other fingers	5 %
- Leg up to above the middle of the thigh	70 %
- Leg up to the middle of the thigh	60 %
- Leg to the middle of the lower leg or one foot	50 %
- Big toe	5 %
- Other toe	2 %
- Loss of vision in one eye	30 %
- Loss of vision of both eyes	100 %
- If the vision of the other eye was already lost before the occurrence of the insured event	60 %
- Hearing loss of one ear	15 %
- Hearing loss of both ears	60 %
- If the hearing of the other ear was already lost before the occurrence of the insured event	30 %
- Loss of the sense of taste	5 %
- Loss of sense of smell	5 %

Transport *accident* insurance

While on a *trip*, beneficiaries are covered when using a means of mass transportation or a rental car or when traveling with a publicly licensed means of mass transportation (airplane, train, bus, ship). This insurance coverage is in addition to the travel *accident* insurance.

The coverage includes *accidents*

- during a travel as a passenger of a means of mass transportation;
- during a journey in a rented car (as driver or passenger);
- when entering or exiting any of the aforementioned means of transport.

There is no cover for *accidents* that occur when using aircraft of any kind (e.g. light aircraft, gliders, hang-gliders, paragliders, hot-air balloons, etc.) or skydiving.

MOBILITY COVER

Covered Reasons

- **Mechanical breakdown:** A mechanical issue, which prevents the *vehicle* from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
- **Traffic accident:** An unexpected and unintended traffic-related event, other than *mechanical breakdown*, that causes *injury*, property damage, or both.
- **Fire:** Heat or flame which damages the *vehicle* and results in its immobilization.
- **Vandalism:** Any *illegal act* that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by terrorist acts, *war*, acts of *war*, *political risk*, or *civil disorder*.

Obligation: We may ask you for a copy of the police report. The declaration to the police has to be made within 5 working days.

- **Climate events:** The following specified events due to natural causes such as hail, flood, storm, hurricane, rain, sleet or snow, wind, lightning, or other similar events when not officially declared as a *natural disaster* and which results in the immobilization of the *vehicle*.
- **Driver incapacity**
 - o **Illness:** any sudden and unforeseeable deterioration in health resulting in a change in general health condition, certified by a *doctor* and first diagnosed after the start date of your UniCredit Bank Austria AG World Elite Card or the date you have started your *trip* (whichever was later). This illness prevents you from driving the *vehicle*.
 - o **Injury:** Any sudden and unforeseeable physical harm resulting from a harmful or damaging action. This *injury* prevents you from driving the *vehicle*.
 - o **Death:** Your sudden and unforeseeable death resulting from illness or *injury*.

Roadside repair on spot

In case of the Immobilization of the *vehicle* due to a covered reason we will provide roadside assistance wherever possible in order to determine the fault and, if possible, conduct a roadside repair at the incident location to enable the *vehicle* to be safely driven again

We will cover the cost of small technical expenses for items such as bulbs, fuses, and puncture repair kit used to fix the *vehicle* on the spot if the *vehicle* does not already contain these items.

NOTE: If you or your designated representatives arrange any of the covered assistance services outlined in these conditions for beneficiaries, we will only reimburse the cost of such services if you notify us and we give our express consent and approval for you to proceed. Additionally, we would only reimburse such costs up to the amount that we would have incurred had we organized the services ourselves.

Towing/Recovery

If your *vehicle* becomes immobilized during your *trip* due to a *mechanical breakdown*, including flat battery, and cannot be repaired on the spot, we will arrange and pay, up to the limit listed in your Coverage Summary for towing and recovery, for transporting the *vehicle* to the nearest appropriate repair facility.

If required, we will arrange and pay for a specialized rescue (use of crane, skates, dolly wheels, etc.), up to the limit listed in your Coverage Summary for towing and recovery.

If the repair facility to which the *vehicle* or attached *caravan* or *trailer* is to be towed is closed (*vehicle* delivery takes place outside of working hours), we will transport the *vehicle* or attached *caravan* or *trailer* to a secure parking or storage facility. We will transport the *vehicle* or attached *caravan* or *trailer* to the repair facility when it reopens.

If, due to your *vehicle* or attached *caravan* or *trailer* immobilization during your *trip*, you require transportation, we will arrange and pay for your taxi or public transport expenses, up to the limit listed in your Coverage Summary for towing and recovery.

NOTE: If you or your designated representatives arrange any of the covered assistance services outlined in these conditions for beneficiaries, we will only reimburse the cost of such services if you notify us and we give our express consent and approval for you to proceed. Additionally, we would only reimburse such costs up to the amount that we would have incurred had we organized the services ourselves

Vehicle repatriation from abroad

If your *vehicle* or attached *caravan* or *trailer* becomes immobilized during your trip abroad due to a mechanical breakdown, including flat battery, and cannot be repaired within the maximum timeframe indicated in your Coverage Summary, we will arrange and pay, up to the limit listed in your Coverage Summary for vehicle repatriation from *abroad*, for a repatriation of the *vehicle* or attached *caravan* or *trailer* to an appropriate repair facility near your *primary residence*.

If your *vehicle* or attached *caravan* or *trailer* becomes immobilized during your *trip abroad* due to a *mechanical breakdown*, including flat battery, and is repaired *abroad*, we will arrange and pay, up to the limit listed in your Coverage Summary for vehicle repatriation from *abroad*, for transporting of the *vehicle* or attached *caravan* or *trailer* from the repair facility to your *primary residence* or your work address.

NOTE:

- We will not be responsible for theft or damage to any accessories, *baggage*, materials and personal items left in the *vehicle* or attached *caravan* or *trailer* during the transportation of the *vehicle* or attached *caravan* or *trailer*.
- Our transportation costs are limited to the amount of the *vehicle's* market value prior to the occurrence of the event that caused the immobilization.

TRAVEL SERVICES DURING YOUR TRIP

If you need travel services during your trip, we are available 24 hours a day. With our global reach and multi-lingual staff, we are here to help you.

Finding a Doctor or Medical Facility

If you need care from a doctor or medical facility while you are traveling, we can assist you in finding one.

Monitoring Your Care

On demand, our medical staff can stay in contact with you and the doctor caring for you if you are hospitalized. We can also notify your family and your doctor back home of your illness or injury and update them on your status..

Lost Travel Documents Assistance

If your passport or other travel documents are lost or stolen, we can assist you in getting your documents replaced and can help you change your travel arrangements as required.

Emergency Language Translation

We can assist you with translation services in the event you need help in a foreign country.

Legal Referrals

We can help you find local legal advice if you need it while you are traveling.

Emergency Message Delivery

We can assist you in getting an urgent message to someone back home.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your conditions for beneficiaries*. An “exclusion” is something that is not covered, and therefore no payment or service would be available.

These *conditions for beneficiaries* do not provide any coverage, benefit, or service if providing such coverage, benefit, or service would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo. This applies also if an economic or trade sanction or embargo imposed by the European Union, the United Nations, the United States of America, the United Kingdom, or the Republic of Austria is directly applicable to *you, your traveling companion, your family member, your travel supplier or your travel carrier*.

If *you* have traveled against an order or advice against travel issued by *your* home country's or *trip* destination's government or local authority (for a certain area or for an entire country), these *conditions for beneficiaries* exclude any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

These *conditions for beneficiaries* do not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you, a traveling companion, or a family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your trip* was booked or when *you* have entered the *collective insurance agreement* (whichever was later);
2. *Your* intentional self-harm or if *you* attempt or commit suicide;
3. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in and covered under *trip* cancellation coverage or *trip* interruption coverage;
4. Fertility treatments or elective abortion;
5. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
6. Acts committed with the intent to cause loss;
7. An act of gross negligence by *you* or a *traveling companion* (with the exception of cover within the scope of travel liability cover and emergency medical coverage *abroad*);
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial *vehicle* or commercial watercraft;
9. Participating in or training for any professional or semi-professional sporting competition;
10. Participating in extreme, high-risk sports and activities in general and the following activities in particular: *Skydiving, BASE-Jumping, Drachenfliegen oder Fallschirmspringen*;
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. *Any high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized *vehicle* or watercraft;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 20 meters or without a dive master.
11. An *illegal act* resulting in a conviction, except when *you, a traveling companion, a family member, or your service animal* is the victim of such an act;
12. An *epidemic or pandemic*, except when and to the extent that an *epidemic or pandemic* is expressly referenced in and covered under *trip* cancellation coverage, *trip* interruption coverage, travel delay coverage or emergency medical/dental coverage;
13. *Natural disaster*, except when and to the extent that *natural disaster* is expressly referenced in and covered under *trip* cancellation coverage, *trip* interruption coverage, or travel delay coverage;
14. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
15. Nuclear reaction, radiation, or radioactive contamination;
16. *War* or acts of *war*;
17. Military duty, except when and to the extent that military duty is expressly referenced in and covered under *trip* cancellation coverage or *trip* interruption coverage;
18. *Political risk*;
19. *Civil disorder*, except when and to the extent that *civil disorder* is expressly referenced in and covered under *trip* interruption coverage or travel delay coverage;
20. *Terrorist events*, except when and to the extent that *terrorist events* are expressly referenced in and covered under *trip* cancellation coverage, *trip* interruption coverage, or travel delay coverage. This exclusion does not apply to emergency medical or emergency transportation coverage;
21. Acts, or prohibitions by any government or public authority of a country *you* are traveling to, within and/or away. This exclusion does not apply if acts, travel alerts/bulletins or prohibitions by a government or public authority are expressly referenced in and covered under *trip* cancellation coverage or *trip* interruption coverage;
22. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
23. *Travel supplier* restrictions on any *baggage*, including medical supplies or equipment;
24. Ordinary wear and tear or defective materials or workmanship;

IMPORTANT: *You* are not eligible for reimbursement under any coverage if *you* intend to receive health care or medical treatment of any kind while on *your trip*.

In addition to General Exclusions, these **conditions for beneficiaries** do not provide coverage for any loss that results directly or indirectly from any of the following:

- Any costs incurred without *our* express approval and any costs that are not specifically covered within these *conditions for beneficiaries*;
- Any services detailed in these *conditions for beneficiaries* not organized by *us* and organized without obtaining express approval and a file number from *us*;
- Any loss, theft, damage, death, bodily *injury*, cost or expense that is not directly associated with the incident that caused *you* to claim, unless expressly stated in these *conditions for beneficiaries*;
- Costs not supported by original invoices or proof of purchase;
- Claims incurred in countries excluded from the geographic scope;
- Claims incurred outside the dates of validity of the coverages and, in particular, beyond the expected duration of *your trip abroad*;
- The consequences of incidents occurring during events, races, or motorized competitions (including training) that are subject to prior regulations of the public authorities, when *you* participate as a competitor;
- The cost of replacement parts unless specifically covered in these *conditions for beneficiaries*;
- Fuel charges, toll charges, and other similar costs;
- Charges for specialist recovery or charges incurred by *us* where the covered *vehicle* was not being used on a public highway when the immobilization occurred and the *vehicle* cannot be accessed using *our* standard recovery equipment, unless such coverage is specified in *your* Coverage Summary;
- Assistance services on tracks or on non-drivable roads;
- Any consequences of the *vehicle* not being kept in a roadworthy condition or not being serviced according to the manufacturer's recommendations. We reserve the right to request proof of servicing;
- Immobilization of the *vehicle* caused by an issue covered by manufacturers' recalls;
- Immobilization of the *vehicle* caused by faulty assembly of after-market accessories;
- Immobilization of the *vehicle* due to an issue caused by not following manufacturer-recommended regular maintenance schedule;
- Immobilization of the *vehicle* caused by a fault that we have already provided roadside assistance services for in the last 28 days. It is *your* responsibility to make sure that repairs carried out by *us* on spot are followed as soon as possible by permanent repair.

CLAIMS INFORMATION

Notification of a claim

Before reporting a claim, please check *your* Coverage Summary and the description of *your* coverage. Keep in mind that not every loss is covered, even if they are sudden and unexpected.

IMPORTANT: Here *you* will find information on how to process *your* claim. Please be aware that for *you* all sections apply which are covered in *your* product and listed in the Coverage Summary.

To file *your* claim online:

- Open the Link www.allianz-protection.com;
- o Check which forms and documents are required and upload them.
- o Submit *your* claim, *you* can check the status of processing at any time afterwards.

To submit *your* claim by phone or mail:

E-mail: claims.at@allianz.com

Phone: +43 1 525 03-6822

What must be done for each type of claim?

You are obliged to keep the damage as low as possible and to prove it. Therefore, in each case, please obtain suitable evidence of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and the extent of the damage (e.g. invoices, receipts). Please send *us* *your* notification of the claim with the appropriate evidence without delay.

In addition, please send *us* *your* Visa or Mastercard number and send a copy of the sales slip or the last transaction message.

The following evidence is required for all submissions:

- The initial booking confirmation of the *trip* with details of the booked service, the travel participants, and the price of the *trip*;
- Invoices, receipts, and payment confirmations for all costs incurred;
- Information on whether *you* have other travel insurance, such as through a credit card, private health insurance, motorists' club, etc.;
- Any other relevant and helpful documents confirming the claim submitted;
- Bank details with name and address of the payee.
- For the exact supporting documents required for *your* individual claim, please refer to the "required documents" section when submitting via the online portal.

For your convenience, you will find an overview of the required documents here, depending on *your* claim and if applicable.

For the processing of cancellation or *trip* interruption claims we require:

For all claims:

- The initial booking confirmation of the *trip* stating the service booked, the travel participants, and the price of the *trip*;
- The cancellation invoice (or invoices) confirming the cancellation costs incurred, including the tour operator's cancellation schedule;
- A full explanation of why you had to cancel, interrupt, or completely abandon *your trip*;
- Confirmation(s) of payment of all expenses claimed;
- Information and corresponding receipts regarding any *refunds*.

For medical reasons:

- Detailed medical documentation including medical history of the medical event (e.g. patient file, treatment documents, discharge report, findings);
- Confirmation of sick leave from an insurance company physician, if requested;
- A certified copy of the death certificate, if applicable;
- Proof of relationship in case a *family member* is involved (birth certificate, marriage certificate), if applicable;
- Registration form for proof of cohabitation.

In case of *quarantine*:

- (Segregation) notice from the competent authority with details of the period of *quarantine* issued to you or your travel companion by name.

In case of a *traffic accident*:

- A police report describing and confirming the *traffic accident*;
- *Accident* report from the motor *vehicle* liability insurance company.

If your residence became *uninhabitable*:

- Confirmation from the appropriate government agency of the circumstances in *your* home.

For all reasons not listed here:

- Relevant confirmations from offices, authorities, institutions in order to be able to check the reason for the damage.

For the processing of emergency medical/dental claims we require:

- *Doctor's* report (with patient's name, diagnosis, treatment data);
- *Doctor's* or *hospital* bill including settlement/payment confirmation from the statutory health insurance fund or private health insurance company;
- Other invoices or receipts with payment confirmation of the issuer for which compensation is claimed.
- Teleconsultation: If you need a teleconsultation with a physician during *your trip abroad*, we will pay for online appointments scheduled via the Allianz Service Platform, provided a physician is available in *your* geographical location. Medical personnel available on the booking platform can provide medical advice for *your* non-emergency medical concerns and in *your* preferred language (subject to availability).
- Disclaimer: Teleconsultation services are provided by third-party providers outside the Allianz Group. These services are made available to you subject to *your* acceptance of the terms and conditions of *your* insurance and the terms and conditions of the third-party providers as displayed on the booking platform. These services are subject to geographical restrictions and to compliance with local regulations by the third-party providers. You understand and agree that we are not responsible or liable for any claim, loss, or damage, directly or indirectly resulting from *your* use of this third-party teleconsultation service.

For the processing of claims of travel delay coverage claims we need:

- An explanation of what caused the delay;
- Confirmation from the airline or carrier about the delay, including a description of the cause;
- Original airline ticket(s), train ticket(s);
- Receipts, invoices for additional transportation and/or *accommodation* costs.

For the processing of *baggage* claims we need:

- A police report filed with the appropriate security agency;
- A written confirmation from the tour operator or the *accommodation* provider;
- The Property Irregularity Report (PIR) from the airline or carrier in case of damage or loss of *your baggage*;
- Original invoices, receipts, or other appropriate proof of ownership of the claimed items;
- Repair invoice or cost estimate.

For the processing of *baggage* delay claims we need:

- A written confirmation of the Property Irregularity Report (PIR) from the airline or carrier about the temporary loss of *your baggage*, including a description of when you received *your baggage* back.
- Invoices for absolutely necessary new purchases while you were waiting for the delivery of *your baggage*.

For the processing of roadside assistance claims we need:

- Detailed documentation of the loss event and the costs incurred.

GENERAL PROVISIONS AND CONDITIONS

Applicable law/jurisdiction:

Austrian law shall apply, place of jurisdiction is Vienna. Pursuant to Section 14 KSchG, the place of jurisdiction for legal action against consumers is their place of residence, habitual abode or place of employment, provided this is in Austria.

Loss of entitlement to insurance benefits:

We shall be exempt from paying benefits if *you* intentionally make false statements on the occasion of the covered event, in particular in the notification of the claim, conceal circumstances material to the claim, or falsify evidence, even if this does not cause *us* any disadvantage.

When do we pay the compensation amount:

Our cash benefits are due upon completion of the investigations necessary to determine the covered event and the scope of the benefit. However, the due date will not be affected if, after the expiry of two months from the request for a cash benefit, *you* request an explanation from *us* as to why the investigations could not yet be completed and we do not comply with this request within one month.

If these investigations have not been completed by the expiry of one month since the notification of the insured event, *you* can demand partial payments in the amount of the minimum amount that we have to pay according to the situation, taking into account the total claim. (Extract from § 11 VersVG)

Subsidiary agreements:

No intermediary is authorized to promise insurance coverage that deviates from the General Conditions listed above by means of verbal or written collateral agreements, or to make an assessment of a circumstance that is binding for the insurer.

If *you* have a loss for which *you* have been reimbursed by *us* or any *third party*, *you* will not be reimbursed again for the same expense.



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