

TRAVEL INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT



Company:
Groupama Biztosító Zrt.
 registered in Hungary, regulated by the National Bank of Hungary
 Operational licence number: H-EN-II-130/2016.

Product:
GB685 FELFEDEZŐ TRAVEL INSURANCE

Complete pre-contractual and contractual information on the product is provided: Terms and Conditions of GB685 Felfedező Travel Insurance. In case of divergence between the Hungarian and English text of this document, the Hungarian version shall prevail.

What is this type of insurance?

This is a Travel Insurance available additionally to a bank account, which gives coverage in case of accidents and medical treatments abroad, luggage claims, assistance, legal and personal liability cases. One can choose from four service packages – Komfort individual, Prémium individual, Komfort family and Prémium family. The insurance coverage is granted via group insurance agreement with OTP Bank, and the insured person(s) can join to this contract.



What is insured?

The insurance contains different packages based on insured events and sums insured as follows:

Services	Sums insured	
	Komfort individual and family package	Prémium individual and family package
Provision of emergency care		
Emergency medical treatment	✓ 15 million HUF	✓ 60 million HUF
Emergency dental care (up to 2 teeth)	✓ 500 EUR	✓ 500 EUR
Daily allowance due to hospitalization, if the hospitalization costs are covered by EHIC or another insurance policy (up to 10 days)	✓ 10 000 HUF	✓ 20 000 HUF
Accident insurance		
Emergency treatment due to accident	✓ 15 million HUF	✓ 60 million HUF
Accidental death	✓ 2 million HUF	✓ 4 million HUF
Permanent disability	✓ 2 million HUF	✓ 4 million HUF
Emergency dental care (up to 2 teeth)	✓ 500 EUR	✓ 500 EUR
Replacement of glasses (with a foreign medical prescription)	✓ 300 EUR	✓ 300 EUR
Daily allowance due to hospitalization, if the hospitalization costs are covered by EHIC or another insurance policy (up to 10 days)	✓ 10 000 HUF	✓ 20 000 HUF
Assistance services		
Emergency patient transportation, transfer, patient repatriation	✓ 20 million HUF	✓ 20 million HUF
Patient visit	✓ 300 000 HUF	✓ 500 000 HUF
Prolongation of stay	✓ 300 000 HUF	✓ 500 000 HUF
Premature return home (Due to the death or illness of a direct relative living in Hungary)	✓ 300 000 HUF	✓ 500 000 HUF
Repatriation of corpse	✓ 10 million HUF	✓ 20 million HUF
Driver service for vehicle repatriation	✓ 150 000 HUF	✓ 300 000 HUF
Roadside assistance helpline, information	✓	✓
24 hour telephone service, emergency call advisory service	✓	✓
Relative notification	✓	✓
Liability insurance		
Liability insurance	✓ 1 million HUF	✓ 10 million HUF
Legal defence services		
Attorney's/Expert's fee	✓ 3000 EUR	✓ 5000 EUR
Bail deposit	✓ 3000 EUR	✓ 5000 EUR
Luggage insurances		
Luggage insurance	✓ 300 000 HUF	✓ 400 000 HUF
Limit per item (unique value – original receipt)	✓ 75 000 HUF	✓ 100 000 HUF
Limit per item (unique value – without receipt)	✓ 20 000 HUF	✓ 50 000 HUF
Reparation of the damaged luggage	✓ 15 000 HUF	✓ 30 000 HUF
Replacement of ID cards/passports	✓ 15 000 HUF	✓ 30 000 HUF
Flight delay (over 4 hours – food and drink costs)	✓ 100 000 HUF	✓ 100 000 HUF
Additional parking costs due to flight delays (only for the operator's insured)	✓ 10 000 HUF	✓ 10 000 HUF
Luggage delay	6-8 hours	✓ 50 000 HUF
	over 8 hours	✓ 100 000 HUF
Additional service for family package		
Repatriation of children under 18 years	✓ 150 000 HUF	✓ 750 000 HUF



What is not insured?

The insurer will not provide coverage in respect of the following insured events:

- ✗ the territorial scope of the insurance does not extend to the territory of countries/regions which on the first day of the insurance period are listed among the countries/regions not recommended for travel on the website of the Consular Services of Hungary (consular information)
- ✗ that are under UN sanction, a prohibitive provision and/or sanction introduced by European Union, USA, Hungary
- ✗ for accidents resulting from the use of aircraft and parachutes
- ✗ accidents involving spectators during training and competitions of motor vehicles and winter sports
- ✗ for follow-up treatment, ongoing medical treatment, general examination
- ✗ for prenatal care and routine examinations
- ✗ for frostbite, sunburn
- ✗ for damages caused by acts of war or combat
- ✗ illness or accident related to the consumption of alcohol or intoxicating substances
- ✗ for damages resulting from unlawful, intentional or grossly negligent conduct
- ✗ for jewelry, precious metals, precious stones, semi-precious stones
- ✗ for cash or means of payment that replace cash
- ✗ for the vehicle, its components and equipment (e.g. roof box, CD-DVD player, car radio)
- ✗ for looting luggage, tricky theft



Are there any restrictions on cover?

If certain conditions are met, the insurer provides only a limited service or no service in relation to the following insured events:

- ! In case of existing diseases, the insurer provides only the first emergency life-saving intervention.
- ! If the insured stays abroad for more than 30 days from the date of departure, the insurance will not be valid from the 31st day.

- ! Services obtained prior to the approval of the emergency service - if essential circumstances become unexplainable - may be reimbursed in a limited amount, up to a maximum of 1 000 EUR.



Where am I covered?

✓ When purchasing a Komfort package, the insurance covers in addition to the territory of Europe in the geographical sense, the Azores, Cyprus, Egypt, Georgia, Israel, Jordan, Canary Islands, Madeira, Morocco, Malta, Tunisia, the whole territory of Russia and Turkey.

✓ When purchasing a Prémium package, the insurance is valid in all countries of the world.

The insurer bears the risk within the duration of the insurance from exiting the Hungarian border till reentering Hungary.



What are my obligations?

Obligations arising at the conclusion of the contract:

- Insurance premium payment obligation: OTP Bank transfers the proportional part of the insurance premium to the insured. With regard to this insurance premium, the obligation to pay it is borne by the insured.
- Obligation to provide information: All known circumstances that are relevant to the insurance must be disclosed to the insurer, e.g., if your permanent residence is in Hungary, or if you have an existing illness, or if you are pregnant, but the doctor allows the trip.

Obligations during the duration of the contract:

- Obligation to notify changes: The insurer must be informed of changes in essential circumstances related to the insurance, e.g., the insured undertakes a long-term job abroad or lives abroad.
- Duty to prevent damage: The insured must act with due care and caution when traveling abroad, for example, make sure that the medicine you take constantly is available in sufficient quantities during the trip, and that you do not leave more valuable items unattended anywhere

Obligations arising in the event of damage or notification:

- Obligation to mitigate damages: e.g., if the damage is done, ask for help immediately, don't delay, this will prevent a bigger problem.
- Obligation to report claims: after reporting to the emergency service within the deadline specified in Clause 54 of the Terms and Conditions of GB685 Felfedező Travel Insurance, it is also necessary to report the claim to the insurance company following the arrival home; luggage claims must be reported to the competent authority (police, hotel) immediately, but no later than within 1 day; at the carrier immediately after detection.
- Obtaining documents proving damage (certificates, invoices): e.g., luggage claims, an airline certificate, police or hotel report.
- Cooperation with the insurance partner (emergency service): the insured must contact them and follow their instructions within the deadline specified in Clause 54 of the Terms and Conditions of GB685 Felfedező Travel Insurance



When and how do I pay?

OTP Bank collects the insurance premium annually, on the date of

the anniversary, from the insured's retail bank account with OTP Bank.



When does the cover start and end?

The insurance cover starts on the day after the declaration of joining, and lasts for a maximum of 30 days per trip during all trips abroad.

The insurance cover ends on the following insurance dates:

- In case of ordinary termination, at midnight on the day of the insurance anniversary.
- At 24:00 on the 30th day after the start of a foreign trip.
- In case of termination of the linked payment bankaccount, on the day of the insurance anniversary.
- In case of an individual insurance package, if the insured reaches the age of 70, then on the day of the insurance anniversary
- In case of a family insurance package if the main insured reaches the age of 70.

- In case of a family insurance package, if the co-insured reaches the age of 70, the relevant insurance is terminated on the date of the day of the insurance anniversary.
- In the event of non-payment, if the insurance premium is not paid within 30 days starting from the payment notification, the insurance coverage will be terminated retroactively to the due date.
- In case of an insured event resulting a 100% disability due to an accident, as soon as the insurer pays the sum insured specified in the service table of the Terms and Conditions of GB685 Felfedező Travel Insurance.
- On the date of the insured's death.



How do I cancel the contract?

The contract may be terminated in the following cases:

- By ordinary termination on the anniversary of the insurance, in writing, no later than 30 days before the day of the insurance anniversary.
- By Termination with immediate effect within 30 days of

receipt of the confirmation (in case of joining to the group insurance via verbal or electronic channels).

- The insurance contract may also be terminated due to non-payment of the insurance premium.