

PERSONAL INSURANCE

Insurance Product Information Document

Company:

Groupama Biztosító Zrt.

Registered in Hungary, regulated by the

National Bank of Hungary

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Groupama
Biztosító

Product:

VÉDELMEZŐ PERSONAL INSURANCE

The full information on the product is included in the Terms and Conditions of Védelmező Personal 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?

Védelmező ('Protector') is life, accident and health insurance.

The insurance cover is provided by the insurer through a group insurance contract with OTP Bank, which can be joined by insured persons. The insurance provides financial assistance in case of the insured person's accidental death, non-accidental death, 1-50% health condition due to an accident, bone fracture, 1-50% health condition due to an illness, critical illnesses, hospitalisation due to an accident, surgery due to an accident, severe burn injury, moderate burn injury, rehabilitation physiotherapy due to an accident, reimbursement of expenses incurred due to an accident and child injury.



What is insured?

✓ The insurance includes five different insurance packages with different scope of insured persons (individual or family), insured events and optional sums insured as follows.

Insurance risks and sums insured	AVAILABLE INDIVIDUAL AND FAMILY PACKAGES			SENIOR PACKAGE	JUNIOR PACKAGE
	BASIC	COMFORT	PREMIUM		
Accidental death	HUF 4,000,000	HUF 8,000,000	HUF 16,000,000	HUF 5,000,000	-
Non-accidental death	HUF 1,500,000	HUF 3,000,000	HUF 6,000,000	-	-
1-50% health condition due to an accident	HUF 2,500,000	HUF 5,000,000	HUF 10,000,000	HUF 5,000,000	-
Bone fracture	HUF 25,000	HUF 50,000	HUF 100,000	HUF 50,000	HUF 50,000
1-50% health condition due to an illness	-	HUF 500,000	HUF 1,000,000	-	-
Critical illnesses	-	HUF 500,000	HUF 1,000,000	-	-
Hospitalization due to an accident with lump sum benefit from the 5th day	-	HUF 100,000	HUF 200,000	-	-
Surgery due to an accident	-	-	HUF 500,000	HUF 500,000	HUF 500,000
Severe burn injury	-	-	HUF 5,000,000	HUF 5,000,000	HUF 5,000,000
Moderate burn injury	-	-	-	-	HUF 100,000
Reimbursement of accidental expenses	-	-	-	-	HUF 100,000
Accidental daily allowance in case of hospitalization due to an accident (from the 4th day up to the 13th day)	-	-	-	-	HUF 10,000
Rehabilitation physiotherapy due to an accident	-	-	-	-	✓
Child injury	-	-	-	-	HUF 50,000

✓ The service of the insurer is the payment of the sum insured in the table above for each insured event, depending on the chosen package and the range of insured persons (individual or family).



What is not insured?

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

- ✗ events related to the insured person's state of heavy intoxication
- ✗ insured events related to disorder of consciousness or impaired judgement due to the consumption of a drug or narcotic substance, except for drugs prescribed by a doctor
- ✗ the insured event occurs as a result of participation in a national or international sports competition with land, air or water vehicles powered by mechanical means, or in the context of preparation (training) for such a competition
- ✗ accidents to spectators at motorcycle, ski jumping, bobsleigh, ski bobsleigh competitions (training) and other insured events resulting therefrom, if the spectator

is not in a place designated by the organisers, including test tours and rally competitions; the insured event is causally connected with the insured's occupation or activity listed in the policy conditions, such as a demolition engineer, industrial alpinist, military demolition expert, hunter, zoo caretaker

Special exclusions for non-accidental death and disability due to a 1-50% health condition:

- ✗ consequences arising from medical procedures or interventions carried out (or performed) by the insured person
- ✗ the insured event occurred in connection with treatment by a person who is not medically qualified
- ✗ insurance events arising from surgeries, treatments and plastic surgery that are not medically justified

Special exclusions for accidental death, 1-50% health condition due to an accident, bone fracture, hospitalisation due to an accident, surgery due to an accident and burns:

- ✗ the consequences of medical procedures performed by the insured person (or initiated by the insured person), if these are not related to an insured event
- ✗ the insured person consulted a doctor late and therefore the lesion could no longer be controlled by medical treatment but only by surgery, or the injured person was hospitalised, and the insured event is not death
- ✗ parts of the body or organs that are damaged, mutilated, not intact or are functionally impaired for any reason prior to the accident giving rise to the insured event are excluded from insurance
- ✗ any pathological bone fracture, osteomyelitis, severe bone thinning, osteoporosis or their complications resulting from any bone disease (e.g. any form of bone and cartilage tumour), which may have contributed directly or indirectly, in whole or in part, to the occurrence of the insured event

Special exclusion for critical illnesses:

- ✗ illnesses resulting from a type of illness which is classified as a critical illness under the terms and conditions of the insurance, but which existed in the insured person at the time the insurer commenced its cover and of which the insured person was aware at the time the cover commenced

Special exclusions for non-accidental death, disability due to a 1-50% health condition and critical illnesses:

- ✗ an insured event occurring during the first five years of the coverage caused by an illness diagnosed before the start of the coverage and requiring regular medical treatment or monitoring, or an accident or resulting health impairment, which occurs during the first five years of the coverage



Are there any restrictions on cover?

The insurer will not provide any service in respect of the following insured events subject to certain conditions:

- ! The insured event is causally linked to the attempted suicide or suicide of the policyholder within two years of joining the insurance.

- ! The insured event was caused by the unlawful, intentional or grossly negligent conduct of the insured person and/or a relative living in the same household.



Where am I covered?

- ✓ Védelmező Personal Insurance is valid all around the world. An exception to this is the reimbursement of expenses incurred due to an accident of the Junior package, for which the insurer will reimburse only the

costs supported by an invoice issued in Hungary; and the rehabilitation physiotherapy due to an accident of the Junior package, which is only available at a health care provider in Hungary.



What are my obligations?

Obligations at the time of contracting:

Obligation to provide information: All known circumstances relevant to the insurance, e.g. any pre-existing medical conditions of the prospective insured person must be disclosed to the insurer. The policyholder shall satisfy the disclosure obligation by responding in writing with truthful answers to the questions asked by the insurer in writing.

Obligations during the term of the contract:

Change reporting obligation: The insurer must be informed within 31 days of becoming aware of a change in material circumstances relating to the insurance, e.g. the death of a co-insured person.

Obligations when an insured event occurs and is reported: Claim reporting obligation: The insured event must be reported – in the case of any hindrance following its termination – within 15 days of its occurrence to any of the insurer's customer service offices, and the insurer should be able to verify the content of the report and the information provided.

Obligation to pay premium: OTP Bank must pay the monthly insurance premium. OTP Bank shall pass on to the insured person a proportionate rate of the premium. The premium varies according to the packages and the number of insured persons.



When and how do I pay?

The premium is collected by OTP Bank monthly (on the 5th of each calendar month or on the following working

day) from the insured person's bank account.



When does the cover start and end?

Inception date or start of the insurance cover: the insurance cover starts on the day after the declaration of joining.

The insurance cover ends on the following insurance dates:

- The date of termination of the related payment account for any reason.
- If the insured person (the main insured person in case of family packages) ceases to be the owner/co-owner of the payment account.
- In case of family packages, on the last day of the current insurance period when the main insured person reaches the age of 65
- In case of family packages, the co-insured person ceases to be insured on the last day of the insurance period running when the co-insured person reaches the age of 65
- On the day of termination of the risk for the main insured person for any reason, the entire family package will be terminated.
- The co-insured child will cease to be insured on the last day of the current period of insurance cover when the co-insured child reaches the age of 18, if no co-insured adult is allowed to join the family package.
- In the event of non-payment of the premium, if the premium is not paid even 30 days after the request for payment of the premium, the insurance will terminate on the day of the additional deadline.
- On the day of the death of the insured person.
- In case of a Senior package, on the last day of the current insurance period when the insured person reaches the age of 90.
- In case of a Junior package, on the last day of the current insurance period when the insured person reaches the age of 18.



How do I cancel the contract?

The legal relationship applicable to the insured person may be terminated in addition to the cases stated in the previous section:

- with ordinary termination at the end of the insurance period
- termination with immediate effect in case of joining the insurance via verbal or electronic channels
- the insurance may also be terminated if the premium is not paid.