

AXA Travel Insurance Conditions



 **BUDAPEST BANK**

redefining / standards



Services of the the travel insurance provided by AXA Biztosító Zrt. for the bankcards of Budapest Bank Nyrt. as shown in the alltime valid Announcement

Insurance value (in HUF)

	Europe (individual)	World (individual or family package)
Personal Accident Benefits		
Accidental Death	1 000 000	2 000 000
total permanent accidental disability		
- total (100%)	1 000 000	2 000 000
- partial (proportional benefit)	1 000 000	2 000 000
Emergency Medical Treatment (abroad)		
- caused by accident	7 500 000	10 000 000
- caused by sickness	5 000 000	5 000 000
- dental care	40 000	80 000
- limit/tooth	20 000	40 000
Personal Belongings/Baggage		
- stolen, destroyed baggage abroad	100 000	100 000
- limit/ item	20 000	40 000
- replacement of stolen or destroyed IDs (passport, driver's license, vehicle registration, credit card)	5 000	10 000
- 6 hours of Delay of baggage (just abroad)	-	50 000
- 8 hours of Delay of baggage (just abroad)	50 000	100 000
Assistance services		
- emergency medical assistance and the cost of transportation back to Hungary	5 000 000	10 000 000
- cost of the transportation of dead body	100%	100%
- cost of the coffin	500 000	500 000
- child transported home under age of 14	100%	100%
- cost of early return	100%	100%
- cost of visit (only family member)	100 000	100 000
- limit/ night	15 000	15 000
- free cash	yes	yes
Medical assistance		
- medical advice	yes	yes
- sending a doctor or informing the patient about the doctor's location	yes	yes
- - informing relatives	yes	yes
Legal assistance		
- legal cost (abroad)	-	1 000 000
- cost of legal advice, bail, legal expert (abroad)	-	1 000 000
- personal liability insurance	500 000	1 000 000

Client information

Dear Client,

Please allow us to provide you with information on our group travel insurance construction created to provide insurance protection to clients holding bankcards issued by Budapest Bank Nyrt., as well as on the main features and the services of our travel insurance product. AXA travel insurance is automatically provided with (i) Budapest Investment, (ii) Budapest Visa Classic, or (iii) Budapest Business Card with Europe coverage, and (iv) Budapest Bank Gold Credit Card with World Personal coverage (hereinafter referred to as Bankcard included in the Insurance Coverage) (hereinafter: Automatic Travel Insurance), while in case of other Bank Cards AXA travel insurance may be selected (hereinafter: Optional Travel Insurance).

Please read this client information and the General and Specific travel insurance conditions carefully. Should you have any questions or comments, please do not hesitate to contact our Insurance Company or Budapest Bank Nyrt.

Further information is available on the www.axa.hu/egyeniugyfeleknek/biztost/3869, and the www.budapestbank.hu/szolgaltatas/lakossag/biztositas.php websites.

1 Insurance construction

1.1 In case of **automatic coverage**, in order to procure travel security for its clients, Budapest Bank Nyrt. has concluded with our Insurance Company, AXA Biztosító Zrt., a group travel insurance contract – that is an insurance covering multiple Insured persons – which provides coverage for Budapest Bank Nyrt. cardholders during their trips abroad according to the provisions of the C5000A General and C5200A Specific travel insurance conditions. In case of **Optional travel insurance**, a preferred-rate travel insurance developed by AXA Biztosító Zrt. specifically for the clients of Budapest Bank Nyrt. may be selected also according to the provisions of the C5000A General and C5200 Specific travel insurance conditions.

1.2 Scope of Insured persons

In case of **Automatic** travel insurance, principal and/or partner cardholders, who have reached the age of 14 and hold activated, embossed Bankcards issued by the Bank, which are included in the Insurance Coverage, are eligible to become Insured. By activating the Bankcard included in the Insurance Coverage, the insurance coverage provided according to the General and Specific travel insurance conditions shall automatically extend to the Insured(s). In case of **Optional** travel insurance all Bankcard holders are eligible to become insured at their request.

In case of selecting the **Optional** travel insurance, by activating the Bankcard the coverage provided according to the General and Specific travel insurance conditions shall automatically extend to the Insured(s).

1.3 The terms of the insurance, insurance period

Travel insurance contracts are concluded for undetermined period of time, and – within this – the insurance period is one year. The insurance is valid from the date following the date of signing the contract until termination, or the date when an event terminating risk undertaking according to the specific insurance terms occurs.

Attention!

During the period (effect) of the **Automatic** travel insurance the Insured persons may take unlimited number of trips with the restriction, that Insurance Company maximizes the time of a single foreign trip covered by insurance in case of non Gold Cards in 30 days and in case of Gold Cards in 60 days.

In case of the **Optional** travel insurance, Insurance Company maximizes the time of a single foreign trip covered by insurance in case of „**Europe**” package in 30 days and in case of „**World**” package in 60 days. If you request the insurance for a new Bankcard and Budapest Bank Nyrt. denies your application for Bankcard, then the Optional travel insurance requested for the Bankcard will not be concluded either.

1.4 Beginning of risk undertaking

In case of **Automatic** travel insurance, Insurance Company's risk undertaking begins at 0 hour 00 minute on the day following the day of activating the Bankcard included in the Insurance Coverage.

In case of **Optional** travel insurance, Insurance Company's risk undertaking begins at 0 hour on the day following the day of concluding the travel insurance contract – making you offer – if you requested the insurance for an already existing Bankcard. If you requested the insurance at the time of applying for a new Bankcard, then Insurance Company's risk undertaking begins at 0 hour on the day following the day of issuing the new Bankcard. Insurance Company's risk undertaking relevant to a given foreign trip begins at the time of leaving the territory of the Hungarian Republic and lasts until the time of reentering the Hungarian Republic; in case of Europe coverage for maximum 30 days and in case of Gold Card and World coverage for maximum 60 days from the date of beginning.

Attention!

If you conclude your **Optional** travel insurance through the Budapest Bank Nyrt. Telebank Center (hereinafter Telebank) via telesales, then risk undertaking only begins from 0 hour on the day following the day of requesting the insurance, if you expressly consent thereto during making your offer. Otherwise risk undertaking begins after the expiry of the 14-day period open to cancel the insurance.

For the purposes of applying the insurance conditions, the board of air transport vehicles and vessels under Hungarian flag/registration is not considered the territory of the Hungarian Republic, thus Insurance Company's risk undertaking obligation extends to insurance events suffered thereon.

1.5 Suspension of risk undertaking

Should you conclude **Optional** travel insurance contract with our Insurance Company during the effect of a travel insurance connected to a Bankcard included in the Insurance Coverage, then during the effect of the latter insurance contract, the free travel insurance coverage built in the Bankcard – and thus the relevant risk undertaking of our Insurance Company – shall be suspended.

1.6 Insurance event: Our Insurance Company exclusively provides coverage for events of loss that occur within the insurance period, abroad, and affect the persons and/or the assets of the Insured persons or in connection with such events, according to the Specific travel insurance conditions of the travel insurance contract.**Attention!**

In case of an Insured above 80 years of age, our Insurance Company exclusively covers the expenses of medical treatments arising abroad, if the relevant injury(ies) is a result of accident.

1.7 The insurance premium and its payment

In case of **Automatic** travel insurance, the consideration of the Insurance Company's risk undertaking, that is the insurance premium, shall be paid by Budapest Bank Nyrt., as the Contracting Party.

Attention!

In case of **Automatic** travel insurance, you, as Insured, are not obligated to pay premium in connection with the travel insurance connected to the Bankcard included in the Insurance Coverage.

In case of **Optional** travel insurance, the insurance premium is determined based on the tariffs applied by our Insurance Company, which depends on the insurance package selected by you. By requesting the insurance you mandate Budapest Bank Nyrt. to debit your bank account or credit card balance by the annual insurance premium and transfer the amount to our Insurance Company on the day following the day of contract conclusion, but not later than within one month after contract conclusion, and subsequently at the same time in every year until you terminate your insurance. You have no further obligations relevant to paying the insurance premium.

Attention! The premium of the **Optional** travel insurance contract concluded through Budapest Bank Nyrt. may exclusively be paid as provided for above. If Budapest Bank Nyrt. cannot debit your bank account or credit line by the current amount of the insurance premium during the period open to pay the premium due to lack of funds, then the insurance contract is terminated with a retroactive effect.

1.8 The insurance service

Subsequent to the occurrence of the insurance event our Insurance Company will request all relevant documents connected to the event of loss. We perform our service within 15 work days of receiving all documents necessary to settle the damage by transfer to the bank account indicated by you or by sending the amount to the address indicated by you. Our Insurance Company provides the services determined in chapter IV of the Specific travel insurance terms.

Please read carefully the information pertaining to the insurance services!

Attention!

Should you hold more than one Bankcard, issued by Budapest Bank Nyrt., to which the travel insurance of our Insurance Company is connected, then the insurance services – based on maximum three insurance contracts – are aggregated in case of accident-related death and accident-related disability modules, while in case of the remaining – asset insurance type – modules (such as luggage damage, expenses of medical care) they supplement each another up to the amount of the actual damage suffered.

1.9 Termination of risk undertaking

1.9.1 The insurance legal relationship and risk undertaking relevant to the given Insured are terminated in case of **Automatic** travel insurance upon/if:

- the death of the Insured,
- returning the Bankcard included in the Insurance Coverage, without impacting the effect of the Account Agreement,
- the expiry of the validity of the Bankcard included in the Insurance Coverage or upon its cancellation, if the Insured does activate the new card within 60 days of mailing by Budapest Bank Nyrt,
- the termination of the Account Agreement or the Card Agreement,
- the Insured indicates in his written declaration addressed to Budapest Bank Nyrt. that he does not intend to use the free travel insurance service otherwise connected to the Bankcard included in the Insurance Cover,
- Budapest Bank Nyrt. or our Insurance Company terminates the group travel insurance contract and Budapest Bank Nyrt notifies the Insured persons accordingly in writing,
- the group travel insurance contract concluded between Budapest Bank Nyrt. and our Insurance Company is terminated at the end of the given insurance period for any reasons.

1.9.2 Your **Optional** travel insurance contract automatically terminates at 24 hours on the last day of the insurance period, if during its effect you conclude another **Optional** travel insurance contract applicable to another package.

Attention!

In case of **Optional** travel insurance, the insurance contract terminates if Budapest Bank Nyrt. cannot debit your bank account or credit line by the current amount of the insurance premium during the period open to pay the premium due to lack of funds.

1.9.3 Terminating the insurance in case of **Optional** travel insurance

The **Optional** travel insurance contract may exclusively be terminated for the end of the insurance period by sending written notice to our Insurance Company at least 30 days before the last day of the insurance period.

Attention!

If you concluded your **Optional** travel insurance through Telebank via telesales, then you may terminate the insurance contract without reasoning within 14 days of receiving the letter of Budapest Bank Nyrt. confirming your offer to conclude insurance and the General and Specific Insurance Conditions by sending written notice to AXA Biztosító Zrt, 1138 Budapest, Váci út 135-139. or to the following fax number of our Insurance Company: +36-1-268-1389.

If you did not conclude your **Optional** travel insurance via telesales, then you may terminate the insurance contract without reasoning within 14 days of the application by sending written notice to AXA Biztosító Zrt, 1138 Budapest, Váci út 135-139. or to the following fax number of our Insurance Company: +36-1-268-1389.

The termination is deemed timely submitted, if you dispatched it by mail prior to the expiry of the 14-day deadline. The termination notice mailed after the deadline is invalid and does not terminate the insurance contract. If the insurance contract is terminated within the 14-day period the already paid insurance premium must be returned and our Insurance Company repays it no later than within 30 days of receiving the notice. The insurance premium is not returned, if you expressly consented to begin performing the insurance contract concluded via tele-sales and an event of loss occurred during the period open to terminate the contract. In such case our Insurance Company shall be entitled to receive the annual insurance premium, pursuant to the applicable law, as consideration for the risk undertaking.

1.10 Discharging the Insurance Company's liability, applicable exclusions

The insurance coverage does not extend to persons working abroad permanently, visiting family members of persons working abroad permanently, persons engaged in physical work abroad (driving as a carrier is not considered physical work), natural persons qualifying as non-residents under the relevant legal regulations on foreign currency, who cannot conclude contracts under the legal regulations on foreign currency, as amended from time to time, and who do not have proper insurance or contract to settle the expenses of their Hungarian medical treatment.

The insurance coverage does not extend to events of loss occurring during competitive sports or training, events of loss suffered during dangerous sports (in particular: jet ski, amateur diving under 40 meters, rocky jumping, auto-motor sport racing and training –including test tours and rally competition too – rock and mountain climbing, spelunking, air sport equipment, motorless air vehicle, motor assisted sailplane, parachuting), events occurring in direct connection with war, civil war, fighting events, terrorist acts, uprising, revolts, unrest, or liability damage suffered as the result of medical malpractice.

The insurance does not cover care or medicine purchase, which is necessary due to previously existing health conditions and at the time of concluding the contract it is foreseeable or highly likely that it will be necessary during the period of the insurance, with the exception of emergency.

The insurance coverage does not extend to jewelry (including wrist watch exceeding the value limit of HUF 20,000) precious metals, art objects, collections, cash, cash replacing payment means, (e.g. Bank or credit card, not including Bankcards issued by Budapest Bank Nyrt., voucher giving entitlement for services, ski pass etc.), savings book, other securities, ticket, documents (except for passport, personal id. card, residence card, TB (SSI) card, driving license, traffic license) precious furs, bicycle, sporting goods and equipment, motorcycle equipment, crash helmet, mobile telephone, GPS, technical goods and their fixtures (except for camera and video camera which is covered up to HUF 100, 000 – even if the invoice value exceeds this limit – if its value is certified by the original invoice issued to the name of the Insured) tools used for work purposes, musical instruments, sunglasses, glasses (except for Specific Conditions chapter IV point (1)), assets whose (new), individual value exceeded HUF 100,000 at the time of the original purchase and their fixtures, and the assets purchased abroad during the period of the insurance.

The insurance coverage does not extend to losing, misplacing or leaving behind, dropping, injuring or damaging luggage, or the theft of objects left unattended at public places on unlocked premises, if the luggage is stolen not from the vehicle's locked luggage compartment with solid lid, or if forceful entry to the luggage compartment is not clearly documented, or if the luggage is stolen from the luggage compartment between 22 hours in the evening and 06 hours in the morning, local time. Insurance Company is exempted from paying damages covered by the travel insurance, if Insured intentionally caused his sickness, the Insured became ill because of an intentional crime committed by the Insured, or if the Insured suffered the sickness because of being under the influence of alcohol (above 0,8 ‰ alcohol level of blood) or drugs or due to reasons originated from such influence.

Attention!

The General and Specific travel insurance conditions include further excluded risks and reasons of liability discharge. To fully comprehend such restrictions please read carefully the General and Specific travel insurance conditions.

2 Data protection provisions

We hereby inform you that your personal data qualifying as insurance secret may be disclosed without obtaining separate authorization to the Supervising Authority proceeding within scope of its tasks; the investigating authority and the prosecution proceeding in the ongoing criminal procedure; the court proceeding in criminal, civil, bankruptcy or liquidation procedures; the independent judicial executor proceeding in enforcement cases, the notary public proceeding in probate cases; the tax authority, if in the tax case the Insurance Company is under statutory obligation to issue declaration within the scope stipulated by the applicable statutes at the request of the tax authority, or if the Insurance Company must provide data, pursuant to the relevant statute, on payments subject to tax payment, which arise out of the insurance contract; the national security service proceeding in its scope of tasks; the Insurance Company, insurance broker, professional consultant, third country Insurance Company, the Hungarian representation of independent insurance broker or consultant, the interest representing organizations thereof and the Hungarian Competition Authority proceeding in its competency to supervise the competition related to insurance, insurance brokerage professional consultancy; the guardianship authority proceeding in its scope of competence; the health care authority listed in section 108 (2) of act CLIV of 1997 on health care; the organization authorized to apply state security measures and collect secret information, if the conditions laid down by separate statutes are met; the reinsuring company and in case of joint risk undertaking (joint insurance) to the risk underwriter; in case of portfolio-transfer to the Insurance Company taking over the insurance contract portfolio to be transferred; regarding the data necessary for claim settlement and assert the claim for indemnification, to the organization managing the Compensation Account, the Information Center, the Compensating Organization and the claim settlement agent; regarding data necessary to carry out outsourced activities, to the party engaged in the outsourced activity, if the organization or person contact our Insurance Company in writing, which includes the name of the client or the identification of the insurance contract, the type of the requested data and purpose and title of the data request.

3 The law governing the insurance contract

The travel insurance contract concluded by Budapest Bank Nyrt. for the benefit of its clients and the travel insurance contract concluded by you are governed by the Hungarian law.

4 Complaint processing organizations

You may file your complaint at: Customer service of AXA Biztosító Zrt. (1138 Budapest, Váci út 135-139.), Hungarian Financial Supervisory Authority (1013 Budapest, Krisztina krt. 39. mailing address: 1535 Budapest, 114. Pf. 777, Telephone: 489 9100, Internet address: www.pszaf.hu.), National Consumer Protection Authority (1088 Budapest, József krt. 6.).

In order to reach out of court settlement in any controversy arising between you and our Insurance Company, you may launch a procedure with the Mediation Organization competent at your residence. The Mediation Organization is an independent organization operating attached to the regional chambers of commerce, whose procedure you may initiate if previously you have attempted to settle your complaint directly with our Insurance Company. Regardless of the result of the mediation, you may enforce your claims at the court of law.

AXA Biztosító Zrt.

C 5000A General travel insurance conditions

Effective as of 1 July, 2009

Chapter I

General provisions

Pursuant to the conditions of group **Automatic** travel insurance contract concluded with Budapest Bank Nyrt. 1138 Budapest, Váci út 188. (hereinafter: Bank), the **Optional** travel insurance contract concluded with the Client and the General and Specific travel insurance conditions, AXA Biztosító Zrt., 1138 Budapest, Váci út 135-139. (hereinafter Insurance Company) undertakes the obligation to provide insurance services in exchange for the insurance premium paid by Bank or Client.

Insurance Company does not provide coverage for the risks not included in or excluded from the General or Specific travel insurance conditions.

Chapter II

Parties to the insurance contract

(1) In case of **Automatic** travel insurance, Bank concludes the group insurance contract with Insurance Company for the benefit of the Insured persons and undertakes to pay the insurance premium.

In case of **Optional** travel insurance, the Contracting Party is the person applying for the Budapest Bank Nyrt. Bankcard or the natural person holding the Bankcard issued by Bank, who concludes the contract with Insurance Company and pays the insurance premium. In case of Optional insurance, the Contracting Party is always deemed to be Insured as well.

- (2) For the purposes of these conditions, in case of **Automatic** insurance, the Insured is the principal and/or partner cardholder who reached 14 years of age and holds an activated (i) Budapest Investment (ii) Budapest Visa Classic (iii) Budapest Business Card or (iv) Budapest Bank Gold Credit Card issued by Contracting party (hereinafter Bankcard included in the Insurance Coverage). By activating the Bankcard included in the Insurance Coverage, the coverage provided according to the General and Specific travel insurance conditions shall automatically extend to the Insured(s) pursuant to the group insurance contract concluded between Bank and Insurance Company.

Furthermore, in case of **Optional** travel insurance contract, if Contracting Party pays a separate insurance premium, then Contracting Party's family member is also eligible to become Insured in case of WORLD family package. For the purposes of these insurance terms, family member means the domestic partner or spouse living in the same household (address) with the Contracting Party, as well as the cohabiting biological, fostered and adopted child(ren) under 18 years of age. The family members of the Contracting Party are exclusively deemed Insured and entitled for Insurance Company's services, if injury to their persons and assets is suffered during a foreign trip made with the Insured.

- (3) Exclusively such persons are eligible to become Insured, who have insurance suitable to settle the expenses of medical treatment provided in Hungary.
- (4) Hungarian citizens living in Hungary and foreign citizens settled in Hungary (resident under the legal regulation on foreign currency), who travel abroad for personal purposes or on scholarship, are eligible to become Insured.
- (5) Persons traveling abroad on daily allowance, but not for engaging in physical labor under point (4) of chapter IX. are eligible to become Insured.
- (6) Natural persons, deemed non-residents under the legal regulation regulations on foreign currency, may be eligible to become Insured, if is permitted by the valid legal regulations on foreign currency and who travel to countries, other than the country issuing their passport, and have residence or temporary stay permit allowing them to stay in Hungary as well as a passport.

- (7) Insurance Company's risk undertaking is terminated upon the termination of the Insured's bankcard agreement.
- (8) The Beneficiaries of the accident insurance service of the travel insurance can be:
 - during the lifetime of the Insured, the Insured
 - the person(s) designated in the written statement of the Insured, sent to Insurance Company
 - the statutory heir(s) of the Insured, if no Beneficiary is designated.
- (9) The Assistance Service is an organization performing the activity outsourced by Insurance Company, which proceeds in the name of Insurance Company.
- (10) The provision of insurance contract designating the Beneficiary, which was concluded without the consent of the Insured, is null and void, and in such cases the Insured and his heir are deemed to be the Beneficiary of the insurance contract.

Chapter III

Insurance event

Insurance event is any injury to the person or the assets of the Insured according to the provisions of the Specific travel insurance conditions.

Chapter IV

Insurance services

- (1) The accident insurance covers the following risks:
 - medical expenses incurred due to accident (pursuant to the provisions of point (1) of chapter IV of the Specific travel insurance conditions)

- accident death
 - accident disability between 0% and 100%, when Insurance Company covers the part of the applicable insurance amount which is corresponding to the degree of disability (%), as determined pursuant to the Specific travel insurance conditions.
- (2) The sickness insurance covers:
- medical expenses incurred due to accident and sickness (pursuant to the provisions of point (1) of chapter IV of the Specific travel insurance conditions),
- (3) The luggage insurance covers:
- damage arising out theft or robbery of luggage carried from Hungary, and
 - the expenses of replacing the documents,
 - in case of luggage delay, Insurance Company covers the expenses (pursuant to the provisions of point (4) of chapter IV of the Specific travel insurance conditions).
- (4) Assistance services:
- transportation of the sick Insured for emergency medical treatment and to Hungary,
 - transportation of the body of the deceased Insured to Hungary, including the cost of the coffin necessary during the transportation,
 - transportation of child to his home,
 - undertaking the expenses of early return to Hungary, due to death or sickness,
 - covering the expenses of visit of close relative,
 - organizing the transfer of cash-relief sent abroad.

- (5) Services available as medical assistance:
- medical consultancy,
 - dispatch of health care provider/ physician or disclosing address,
 - notifying relatives.
- (6) Based on undertaking liability-insurance risk, Insurance Company covers the expenses of health care provided because of accident injury caused by the Insured to third parties abroad, or if the injured person dies, the costs incurred in connection with the burial. The detailed descriptions of the specific services are included in the specific travel insurance conditions.
- (7) In case of Optional travel insurance with “WORLD” package, if legal defense risk is undertaken, Insurance Company covers
- attorney’s fees,
 - posting bail.
- The detailed description of the specific services is included in the specific travel insurance conditions.

Chapter V

The content of the travel insurance and the insurance period

- (1) In case of **Automatic** travel insurance, the insurance period begins from the day of activating the Bankcard included in the Insurance Coverage and lasts until the occurrence of events resulting in the termination of Insurance Company’s risk bearing as laid down in point (4) of chapter VI of the General travel insurance conditions.

- (2) The travel insurance is concluded for an undetermined period of time, and – within this – the insurance period is 1 (one) year, which begins on the day of activating the Bankcard included in the Insurance Coverage.
- (3) In case of **Optional** travel insurance, the travel insurance contract is concluded for an undetermined period of time and – within this – the insurance period is 1 (one) year, which begins on the day following the day of concluding the insurance contract. For the purposes of these conditions, the date of contract conclusion means the day, when the Contracting Party makes an offer or declaration to conclude insurance contract in a branch or sales center of the Bank or via Telebank, provided that the contract is in fact concluded later between the parties. If the insurance is requested at the time of applying for a new Bankcard, then the day of contract conclusion is the day when Bank issues the new Bankcard.

The insurance contract may exclusively be terminated for the end of the insurance period, by sending written notice to Insurance Company at least 30 days before the end of the insurance period. The insurance contract automatically terminates at 24 hours on the last day of the insurance period, if during its effect the Contracting Party concludes another insurance contract applicable to another package.

The insurance contract concluded through Telebank, via telesales may be terminated by Contracting Party without reasoning within 14 days of receiving the letter of the Bank confirming the Contracting Party's offer to conclude the insurance and the General and Specific Insurance Conditions, by sending written notice to the mailing address of Insurance Company (1138 Budapest, Váci út 135-139) or to the following fax number +36-1-268-1389.

The insurance contract not concluded via telesales may be terminated by Contracting Party without reasoning within 14 days of the application by sending written notice to the mailing address of AXA Biztosító Zrt, 1138 Budapest, Váci út 135-139. or to the following fax number of Insurance Company: +36-1-268-1389.

The right of termination is timely exercised, if the Contracting Party dispatches it by mail prior to the expiry of the 14-days deadline. The termination notice mailed after the deadline is invalid and does not terminate the insurance contract.

If the insurance contract is terminated within the 14-day period the already paid insurance premium must be returned to Contracting Party, and the Insurance Company must repay it no later than within 30 days of receiving the termination notice. The insurance premium is not returned to Contracting Party if he expressly consented to begin performing the insurance contract concluded via telesales (point VI. 2) and the event of loss occurs during the period open to terminate. In the latter case Insurance Company shall be entitled to the annual insurance premium as consideration for its risk undertaking.

Chapter VI

Commencing, suspension and termination of Insurance Company's risk undertaking

- (1) In case of **Automatic** travel insurance, Insurance Company's risk undertaking begins at 0 hour on the day following the day of activating the Bankcard included in the Insurance Coverage.

In case of **Optional** insurance, Insurance Company's risk undertaking begins at 0 hour on the day following the day of concluding the insurance contract and lasts until 24 hours on the last day of the insurance period (1 year) for which the one-time, annual insurance premium has been paid in one amount.

In case of insurance contract concluded via telesales, the Insurance's Company's risk undertaking exclusively begins – prior to the expiry of the period open for termination – at the time determined in point (1), if Contracting Party expressly consents during making an offer via Telebank to the immediate start of performing the insurance contract. Otherwise Insurance Company's risk undertaking begins after the expiry of the 14-day period open to terminate the insurance.

- (2) Insurance Company's risk undertaking relevant to a specific foreign trip begins at the time of leaving the territory of the Hungarian Republic and lasts until the time of reentering the Hungarian Republic; but not later than the expiry of the time period of the insurance.
- (3) If the insured concludes **Optional** travel insurance contract with Insurance Company during the effect of the travel insurance connected to a Bankcard included in the Insurance Coverage, during the effect of the latter insurance contract, the **Automatic** travel insurance coverage provided pursuant to these conditions and Insurance Company's risk undertaking based on this shall be suspended.
- (4) The travel insurance legal relationship and Insurance Company's risk undertaking relevant to the given Insured is terminated upon/if:
 - the death of the Insured,
 - the expiry of the validity of the Bankcard included in the Insurance Coverage or upon its cancellation, if the Insured does not activate the new card within 60 days of mailing by Bank,
 - returning the Bankcard included in the Insurance Coverage not impacting the effect of the Account Agreement,
 - the termination of the Account Agreement or the Card Agreement,
 - Insured indicates in his written declaration addressed to Bank, that he does not intend to use the free travel insurance service otherwise connected to the Bankcard,
 - Bank or Insurance Company terminates the group travel insurance contract and Bank notifies the Insured accordingly in writing.

- (5) The insurance contract is concluded on the day when Contracting Party receives the written confirmation of Budapest Bank Nyrt., accepting Contracting Party's offer to conclude the insurance.
- (6) Insurance Company delivers to Contracting Party the insurance policy's client information and the General and Specific Travel Insurance Conditions – in case of concluding the contract in the branches or sales centers of Budapest Bank Nyrt. – at the time of the application, and – in case of sale through Telebank via telesales – at the time of sending written confirmation of Contracting Party's offer to conclude insurance.
- (7) Contracting Party certifies that he has received information on the Insurance company and the insurance contract prior to concluding the insurance contract, by signing, if the contract is concluded in a branch, or by making express verbal declaration recorded by Telebank, in case of telesales.

Chapter VII

Insurance Company's service based on multiple insurance contracts

- (1) If at the time when the insurance event occurs Insured has more than one travel insurance of Insurance Company connected to Bankcards issued by Contracting Party, then the insurance amounts (with a view to point (4) of chapter VI as well) are aggregated for accident related death and accident related disability modules, while they supplement each other, up to the amount of the actual damage suffered, in case of other – asset insurance type – modules (such as luggage damage, expenses of medical care). In case of dental expenses the per-tooth limit, and in case of luggage insurance the per-asset limit amounts are not aggregated.
- (2) If the Insured has insurances providing various service packages, then in case of settling luggage insurance or dental expenses (in the latter case in terms of the per-tooth limit), the limit of the higher insurance coverage shall govern.
- (3) Insurance Company provides services based on maximum three travel insurance contracts.

Chapter VIII

Insurance premium

- (1) In case of **Automatic** travel insurance, the Insured is not liable for paying insurance premium on travel insurance connected to Bankcard included in the Insurance Coverage pursuant to these conditions.
- (2) In case of **Optional** travel insurance, the insurance premium is determined based on the tariffs of the Insurance Company, and it depends on the insurance package selected by Insured/Contracting Party and on whether the insurance covers the family members of the Contracting Party.

Insurance Company may grant maximum 30-day extension to pay the insurance premium, based on which Contracting Party is entitled to pay the premium according to the provisions of point (3) after the conclusion of the contract, but no later than on the last day of month in which the insurance offer was made. In the latter case, paying the insurance premium is not a precondition of the commencement of Insurance Company's risk undertaking at the time determined in point VI.1.

- (3) By concluding the insurance contract, Contracting Party mandates Budapest Bank Nyrt. to debit the bank account or credit card balance maintained by Bank by the annual insurance premium no later than within one month following the day of contract conclusion and transfer the amount to Insurance Company.
- (4) The mandate given to Budapest Bank Nyrt. pursuant to the previous point includes an authorization to Budapest Bank Nyrt. to debit the bank account or credit card balance of Contracting Party held by Budapest Bank Nyrt. by the annual insurance premium no later than within one month after the expiry of the insurance period, and transfer thereof to Insurance Company, provided, that neither Insurance Company nor Contracting Part exercised the rights of termination under point V.3.

- (5) The premium of the travel insurance contract concluded through Budapest Bank Nyrt. may exclusively be paid as provided for in points (3) and (4) above.

If Budapest Bank Nyrt. cannot debit the bank account or credit line of the Contracting Party by the current amount of the insurance premium due to lack of sufficient funds during the period open to pay the premium, then the insurance contract is terminated with a retroactive effect.

Chapter IX

The territorial scope of the insurance, time period of coverage

For the purposes of these conditions, Europe includes Russia to the west of the Urals, the entire territory of Turkey, Cyprus and the Canary Islands.

- (1) The territorial scope of the **Automatic** travel insurance extends to the entire world in case of a Gold Card, while in case of other Bankcards to Europe.
- (2) The territorial scope of the **Optional** travel insurance extends to the entire world, with the exception of the “EUROPE” package.
- (3) For the purposes of these insurance terms, the board of air transport vehicles and vessels under Hungarian flag/registration is not considered the territory of the Hungarian Republic.
- (4) The time period of the coverage:
During the period (effect) of the **Automatic** travel insurance Insured(s) may take unlimited number of trips, where Insurance Company’s risk undertaking relevant to a specific foreign trip begins at the time of leaving the territory of the Hungarian Republic and lasts until the time of reentering the Hungarian Republic, with the restriction, that Insurance Company maximizes the time of a single foreign trip covered by insurance (scope of the risk

undertaken by insurance company) in case of non Gold Cards in 30 days, and in case of Gold Cards in 60 days. The effect of the **Optional** travel insurance in case of “EUROPE” package: a single foreign trip covered by the insurance may not exceed 30 days from the start of the trip.

In case of “WORLD” package: a single foreign trip covered by the insurance may not exceed 60 days from the start of the trip.

Chapter X

Persons excluded from the travel insurance:

The insurance coverage does not extend to the following persons:

- persons working abroad permanently,
- visiting family members of persons working abroad permanently,
- persons engaged in physical work abroad (driving as a carrier is not considered physical work),
- natural persons qualifying as non-residents under the relevant legal regulations on foreign currency, who cannot conclude contracts under the legal regulations on foreign currency, as amended from time to time,
- persons who do not have proper insurance or contract to settle the expenses of their Hungarian medical treatment.

Chapter XI.

Risks excluded from the travel insurance

The following are excluded from the insurance:

- incurred non-material damages,
- liability damage caused by Insured,
- events of loss occurring during competitive sports or training,

- events occurring while engaging in dangerous sports (in particular: jet ski, amateur diving under 40 meters, rocky jumping, auto-motor sport racing and training – including test tours and rally competition too – rock and mountain climbing, spelunking, air sport equipment, motorless air vehicle, motor assisted sailplane, parachuting),
- events caused directly or indirectly by radiation considered ionizing under the applicable legal relations, or by nuclear energy,
- events occurring in direct connection with war, civil war, fighting events, terrorist acts, uprising, revolts or unrest,
- liability damage suffered as the result of medical malpractice.

Chapter XII

Insurance payment

Insurance Company performs the service within 15 work days of receiving all documents necessary to settle the damage by transferring the amount to the bank account or the address of the payee.

Chapter XIII

The obligations of the Insured after the occurrence of the insurance event

Subsequent to the occurrence of the insurance event the Insured shall

- notify the assistance service without delay and proceed according to the information received (see Specific travel insurance conditions Chapter II. point (2) and chapter V. point (1)),
- prevent or mitigate the damage, as allowed by the circumstances, and during this effort follow the instructions given by the employees of the assistance service,

- report the damage to Insurance Company as soon as possible, but no later than within 7 work days of returning home,
- inform Insurance Company relevant to all facts and data connected of the event of loss,
- allow Insurance Company to carry out all investigations aimed at establishing the reasons and circumstances of the event of loss, as well as the amount of the damage and that of the compensation.

Chapter XIV

Statute of limitation

The statute of limitation on claims arising out of the insurance contract runs within two years of the day when the insurance service becomes due.

Chapter XV

Court of jurisdiction

Should any controversy arise out of the insurance contract, the Central District Court of Pest shall have exclusive jurisdiction to decide the case.

Chapter XVI

Centers accepting insurance related complaints

Complaints pertaining to the insurance may be filed at the center of the Insurance Company indicated in the informative brochure, the Hungarian Financial Supervisory Authority (1013 Budapest, Krisztina krt. 39.), and the National Consumer Protection Authority (1088 Budapest, József krt. 6.).

Chapter XVII

Managing personal data

- (1) Insurance Company is entitled to manage the insurance secrets of its clients, which are pertaining to the insurance contract, its conclusion, registration or the service. The purpose of the data management must be connected to concluding or amending the insurance contract, keeping it in the portfolio, deciding relevant to claims arising out of the insurance contract or other purposes set forth in the Bit. (Act on Insurance and insurance activities). Unless otherwise provided for by the relevant statute, the owners, managers, employees or any other persons otherwise gaining access to insurance secrets in the course of activities connected to Insurance Company shall be under confidentiality obligation relevant to all insurance secrets without time limitation.
- (2) Insurance Company is exclusively entitled to manage data pertaining to the client's medical condition for the above purposes according to act XLVII of 1997 on managing medical and connected personal data, with the written consent of the concerned person. Insurance secret may exclusively be disclosed to third parties, if the client of the Insurance Company or his statutory representative exactly indicates the scope of secrets that may be divulged, provides a relevant waiver in writing, or if no confidentiality obligation exists under the insurance act.
- (3) Pursuant to sections 153 -161 of the Bit. the client's data may be divulged without special consent to the Supervising Authority proceeding within the scope of its tasks; the investigating authority and the prosecution proceeding in the ongoing criminal procedure; the court proceeding in criminal, civil, bankruptcy or liquidation procedures; the independent judicial executor proceeding in enforcement cases, the notary public proceeding in probate cases; the tax authority, if in the tax case the Insurance Company is under statutory obligation to issue declaration within the scope stipulated by the applicable statutes at the request of the tax authority, or if the Insurance Company must provide data, pursuant to the relevant statute, on payments subject to tax payment, which arise out of the insurance contract; the national security service proceeding in its scope of tasks; the Insurance Company, insurance broker, professional consultant, third country Insurance Company, the Hungarian representation of independent insurance broker or

consultant, the interest representing organizations thereof and the Hungarian Competition Authority proceeding in its competency to supervise the competition related to insurance, insurance brokerage professional consultancy; the guardianship authority proceeding in its scope of competence; the health care authority listed in section 108 (2) of act CLIV of 1997 on health care; the organization authorized to apply state security measures and collect secret information, if the conditions laid down by separate statutes are met; the reinsuring company and in case of joint risk undertaking (joint insurance) to the risk underwriter; in case of portfolio-transfer to the Insurance Company taking over the insurance contract portfolio to be transferred; regarding the data necessary for claim settlement and assert the claim for indemnification, to the organization managing the Compensation Account, the Information Center, the Compensating Organization and the claim settlement agent; regarding data necessary to carry out outsourced activities, to the party engaged in the outsourced activity, if the organization or person contact our Insurance Company in writing, which includes the name of the client or the identification of the insurance contract, the type of the requested data and purpose and title of the data request.

- (4) Insurance Company must immediately provide information to the investigating authority and the civil national security service, if data surfaces indicating that the insurance transaction is connected to drug trade, terrorism, illegal arms trade or the crime of money laundering.
- (5) If Insurance Company is terminated without legal succession, the documents containing business secrets managed by Insurance Company can be used for archive research after 60 years of creating the document. Information shall not be retained by claiming business or insurance secret, if the obligation to provide data is provided for by the separate act on the publicity of public interest data and public benefit data. In other respects section 81 of the Hungarian Civil Code shall be properly applied to business and insurance secrets.
- (6) It is not considered to be an infringement of insurance secret if Insurance Company transfers the data – with the client’s consent – to foreign insurance companies or a foreign data procession organization, if data management provided by the foreign company meets the conditions of the Hungarian legal provisions in regards to all data and if the state where the foreign company is seated has data protection law satisfying the requirements of the Hungarian legal regulations.

- (7) Insurance Company may manage personal data pertaining to insurance contracts that were not signed, as long as a claim for failure of concluding the contract can be brought. Insurance Company is obligated to delete all personal data connected to clients, former clients or not signed contracts, in case of which the purpose of managing data no longer exists, the data owner did not consent to managing the data or the applicable statutes provide no legal grounds to manage data.

These conditions are valid in conjunction with C5200A Specific travel insurance conditions issued by AXA Biztosító Zrt. (hereinafter Insurance Company). Issues not regulated by these conditions are governed by the Hungarian legal regulations.

C 5200A Specific travel insurance conditions

Effective as of 1 July, 2009.

These conditions are valid in conjunction with AXA Biztosító Zrt.'s 1138 Budapest, Váci út 135-139 (hereinafter Insurance Company) C 5000A General travel insurance conditions. Issues not regulated by these conditions shall be governed by the provisions of the Hungarian Civil Code.

Chapter I

Insurance event

Insurance Company exclusively provides coverage concerning events – occurring during the period of the insurance contract abroad – affecting the person or the assets of the Insured, and in connection therewith, for the services detailed in Chapter IV.

In case of the **Automatic** travel insurance, the insurance coverage is valid within the framework of the insurance amount included in the contract of Contracting Party and Insurance Company and determined in the Service Schedule, as amended from time to time, which is incorporated into the contract.

In case of the **Optional** travel insurance, the insurance coverage is valid within the framework of the insurance amount contracted for, as indicated in the insurance conditions and paid for by the premium.

Chapter II

Rights and obligations of Insurance Company

- (1) Insurance Company reserves the right to cover the expenses of hospital care abroad, until the condition of the Insured allows transportation to Hungary for further medical treatment.
- (2) Insurance Company is exclusively obligated to provide services necessary for medical care in case of emergency, and if the insurance event is immediately notified to the assistance service by telephone, or – if this is not possible – then if Insurance Company or assistance service is notified as soon as possible, and those authorize the use of the services. If Insurance Company or assistance service were not notified, then Insurance Company undertakes to pay the incurred expenses up to maximum 150 USD.

Chapter III

Basic concepts and definitions connected to the insurance event

- (1) Emergency occurs if it is foreseeable that the lack of immediate medical care will jeopardize the life or bodily intactness of the Insured or may cause irreparable harm to the health or bodily intactness of the Insured. It is also considered emergency if due to the symptoms of the Insured's sickness (e.g. loss of consciousness, bleeding, acute contagious sickness, high fever, vomiting) or accident, the Insured needs immediate medical care. Furthermore, it qualifies as emergency, if Insured's sickness preexisting before the trip deteriorates to such a degree, that Insured requires immediate medical treatment. The above rule does not apply in case of alcoholism, drug consumption or other illnesses caused by taking narcotic substances.
- (2) Accident means an external, sudden impact occurring beyond Insured's willpower, as a result of which Insured dies within one year, suffers permanent health deterioration (disability) or temporary injury.

- (3) The following events occurring beyond the willpower of the Insured are also considered accidents: drowning, inhaling gases or steam, consumption of poisonous or acidic foods or drinks, except if these effects impact the body for an extensive period of time.
- (4) Suicide, suicide attempt, consequences arising in connection with physical labor and sickness are not deemed accidents.

Chapter IV

The services of the travel insurance

- (1) Based on sickness and accident insurance, Insurance Company provides the health insurance services exclusively in case of emergency within the framework of the insurance amount determined by the Service Schedule, as amended from time to time. Insurance Company reimburses the following expenses incurred abroad by health care provisions:
 - medical exam,
 - medical care,
 - in-patient care,
 - rescue and patient transport and medical costs incurred because of accident,
 - intensive care,
 - emergency operation,
 - medicine, purchased on medical subscription issued to the name of the patient, in a quantity required to terminate acute condition, sickness, if supported by original invoice,
 - renting artificial limbs, crutches, vehicle for the disabled, other medical equipment, devices and apparatus on doctor's prescription,
 - purchase price of crutch or supportive cane purchased on doctor's prescription, if supported by invoice,

- replacement of eyeglasses – on doctor's prescription – if the accident causing bodily injury also destroys the eyeglasses, up to the limit of 200 USD,
- exclusively emergency dental care, direct pain reducing treatment with a view to the expenses of the general, justified and customary care – without the free selection of doctor – and the average doctor tariffs applicable at the place of receiving the service (except for Chapter V point (1) para. 15). The per-tooth coverage limit is maximum up to the amount indicated in the Service Schedule,
- in case of root canal treatment the expense of the root canal and the temporary filling,
- medical and hospital expenses of spontaneous miscarriage and premature birth up to the 28th weeks of the pregnancy.

(2) In order to perform the above services, Insured hereby releases the physicians conducting the examination or the treatment of their medical confidentiality obligation vis-a-vis the Insurance Company.

(3) The insurance amounts of the accident insurance service are determined according to the Service Schedule.

Insurance Company reimburses:

- the expenses of medical care provided pursuant to Chapter IV point (1),
- in case of accident related death, Insurance Company pays the insurance amount set forth in the Service Schedule,
- in case of accident related disability the % part corresponding to the established degree of disability is paid from the selected insurance amount,
- if the Insured dies because of the accident, then Insurance Company pays the contracted insurance amount to the Beneficiary(ies) specified by Insured in writing, or in lieu thereof to the heir(s) of the deceased. If prior to the death, services were provided for permanent health damage (disability), then Insurance Company deducts from the amount payable on the basis of death the amount paid on the basis of disability, provided, that the cause of death is the same insurance event.

- (4) Based on the luggage insurance the following damages are reimbursed:
- damage caused by stealing or robbing abroad the travel luggage and clothing of the Insured, which was carried from Hungary. The Insurance also extends to injuries or destruction occurring in connection with accident causing bodily harm – certified by physician –, road accident documented by minutes or natural disasters, at the depreciated value existing at the time of the occurrence of the damage (used value) up to the contracted insurance amount. Furthermore the insurance covers the theft or robbery of the eyeglasses/sunglasses of the Insured carried from Hungary as well as damage or destruction of such eyewear which is related to accident –involving bodily injury – suffered by Insured abroad, as certified by physician, road accident documented by minutes or natural disaster, up to the per-assert limit determined by the Service Schedule, as amended from time to time.
 - in case of theft from the locked luggage compartment of the car, the compensation amount may not exceed half of the contracted insurance amount.
 - Insurance Company covers the expenses of replacing passport, personal id. TB (SSI) card, driving license, traffic license and Bankcard issued by Budapest Bank Nyrt., which was stolen during foreign trips or become unusable due to accidents, if supported by invoice, maximum up to the amount determined in the Service Schedule. This service is deductible from the amount of the luggage insurance.
 - if a luggage delay exceeding 8 hours occurs during travel by air, Insurance Company reimburses up to the indicated limit value, in arrears, in HUF the expenses of the necessary and justified purchase of cleaning materials, hygiene products and clothing made in abroad, if those are supported by invoices. This service is exclusively provided by Insurance Company if the carried has not paid compensation or fast aid in this respect, or if its value is lower than the amount of the Insurance Company's service. To submit a valid claim for this service, Insured must obtain the written certificate of the airline company or its representative, stating the period of the delay and the amount of compensation paid by carrier. The fast aid paid by the airline company for the luggage delay is deducted from the expenses supported by invoice.
 - if the luggage disappears, the amount previously paid by Insurance Company for the luggage delay is deducted from the final amount paid for the loss of the luggage.

(5) Assistance services

- Insurance Company may transport the sick or injured Insured – if necessary with physician or nurse companion – to a Hungarian medical institution, if the condition of the patient allows or requires this. The time and method of transportation is determined by the Insurance Company after prior negotiations with the physician or medical institution treating the patient. The insurance does not cover the expenses arising after transportation to the Hungarian medical institution.

The expenses of home transportation organized by Insurance Company are paid by Insurance Company.

- In case of the immobility of the Insured, Insurance Company organizes the transportation of the Insured to the physician or the hospital by ambulance or taxi and pays the related expenses.

- If the Insured passes away the assistance service of Insurance Company organizes the transportation of the Insured's body to Hungary and pays the related expenses, including the cost of the coffin necessary during transportation, up to the amount determined in the Service Schedule.

- Expenses of home transportation organized or implemented without the consent of Insurance Company is not covered Insurance Company.

- If due to the accident, illness or death of the Insured, a child under the age of 14, who is traveling with the Insured, remains without supervision, then – in order to accompany the child to home – Insurance Company organizes the trip of one close relative with registered Hungarian address to the child and back, and undertakes the expenses thereof. If the Insured or his close relative available in Hungary does not name such person, the Insurance Company takes measures to transport the child home.

- If after departure a close relative of the Insured living in Hungary dies or reaches a life-threatening condition, the Insurance Company organizes the early return of Insured and undertakes its extra expenses up to the value limit determined in the Service Schedule.

- If the Insured's condition is life-threatening or foreseeably will require hospital care exceeding 8 days then, Insurance Company organizes the trip of a close relative (Hungarian Civil Code 685§(b)) or care giver and back (fuel costs of own automobile, train II class or plane ticket on economy class) and covers the expenses of hotel accommodation up to the limit indicated in the Service Schedule, provided, that the Insured does not have relatives at the location. In case of staying in hotel, the per-night coverage limit is determined in the Service Schedule.

- The expenses of patient visit organized without the prior consent of Insurance Company are not paid by Insurance Company.
- Organizing the transfer of cash-aid abroad is an insurance event, if the Insured needs urgent monetary aid abroad due to no fault of his own (e.g. car repair costs). Insurance Company's services in the latter case: Insurance Company undertakes to send the indicated insurance amount to the Insured, which the Hungarian representative of Insured pays for the Insured at the assistance service or at the Insurance Company. The transactional costs of the transfer are borne by the Insured. The cash-aid service does not extend to cases, when Insured must pay deposit abroad for any reasons.

(6) Medical assistance

- Insurance Company dispatches a physician to the location where the Insured stays (if so requested by the Insured) as soon as possible, or refers the Insured to a physician at the address disclosed by Insurance Company and arranges the further medical care of Insured, if necessary.
- Insurance Company maintains continuous contact with the physician or medical institute treating the Insured.
- Insurance Company undertakes to continuously provide information regarding the condition of the Insured to a person staying in Hungary and designated by the Insured .

(7) Liability insurance

- Insurance Company reimburses – up to the value limit set forth in the conditions – the expenses of medical care incurred by accident injury caused by Insured to third persons abroad, or, if the injured persons dies, the expenses connected to the burial.
- Insurance Company's liability for compensation extends to damage occurring in causal connection with the gravely negligent conduct of the Insured. For the purposes of this chapter, Medical expenses mean the reasonable and justified expenses of surgery, x-ray, dental, patient transport, hospital, nursing and prosthetic care. Burial costs mean the reasonable and justified expenses of burying the deceased person. Insurance Company's service obligation exclusively extend to cover the above expenses.

Insurance Company **does not cover** the damage resulting from the below events:

- material damage (injury, loss or destruction of assets);
- events intentionally caused by Insured;
- damage caused in connection with the Insured's professional or business activities;
- expenses incurred in connection with real property, water or air vehicles owned, possesses, leased or rented out by Insured;
- damage arising from liability connected to possessing, maintenance, use, loading and unloading motor vehicles and other motor assisted land transportation vehicles, water or air vehicles,
- liability damage connected to transmitting contagious disease by Insured;
- liability damage arising out of sexual harassment, physical violence or psychological duress;
- liability damage arising out of use, sale, production, transfer, carrying or possessing drugs or other preparations considered equivalent by the competent authorities,
- liability damage recovered pursuant to the relevant legal provisions or other insurance,
- liability damage arising out of litigation initiated against Insured by the family member, travel companion, or family member of the travel companion of the Insured,
- injuries caused by firearms,
- liability damage arising out of owning or possessing animals.

- (8) Based on legal defense service, Insurance Company reimburses the costs of procedures initiated against the Insured at the place of committing a violation or negligent crime abroad during the period of the insurance according to the following rules:
- Insurance Company ensures that the bail or other security imposed on the Insured is deposited and undertakes the connected costs up to the insurance amount set according to the concluded contract, with a view to the regular and customary attorney's fees applicable at the location of receiving the service, including – if required for the defense – the costs of the expert engaged by attorney, up to the amount set forth in the contract.
 - The insurance does include the right of selecting attorney. Proper defense is provided by Insurance Company through its representative.

Chapter V

Risks and events excluded from the travel insurance

- (1) The insurance does not cover:
- the care of medicine purchase, which is the consequence of a previously existing health condition, and at the time concluding the insurance it is foreseeable or highly likely that it will be necessary during the period of the insurance, with the exception of emergencies,
 - services that are not required to establish the diagnosis or for treatment, and are not necessary because of acute sickness or accident injury,
 - extra expenses exceeding the reasonable and customary fees accepted in the given country,
 - the extra costs of hospital treatment caused by the fact that although it was medically feasible, Insurance Company could not transport the Insured to Hungary for further treatment (even by special transport method) because of the Insured's decision,
 - in case of damage exceeding 150 USD, the expenses exceeding the indicated value limit, if Insured did not request Insurance Company's consent to receive the given health care service,
 - expenses of home transportation completed without the consent of Insurance Company,
 - the examinations and operations that may be delayed for the time after returning home (as soon as possible), without exceeding the expectable, reasonable medical risks,

- post-treatment care, psychiatric treatment, treatment or nursing provided by relative or travel companion,
- physical therapy, acupuncture and treatment by natural healer or chiropractor,
- preventive shots, routine, control or screening examinations,
- sexually transmitted diseases, acquired immune deficiency syndrome (AIDS) and other related illnesses,
- contact lenses,
- pregnant care, obstetric care, pregnancy related screening(s), abortion,
- expenses of medical care incurred due to accidents occurring in the course of pursuing physical work professionally,
- treating more than two teeth, definitive dental care, jaw-orthopedic care, orthodontic care, parodontology treatment, removing plaque, root canal, tooth replacement, preparing and repairing crown, denture or bridge,
- medical and other costs of arising as the result of failing to get mandatory preventive shots,
- reimbursement of price of medicine purchased without doctor's prescription,
- healing activities performed by persons not licensed as physician,
- treatment provided by the close relative of the Insured.

(2) The insurance does not cover the following objects:

- jewelry (including wrist watch exceeding the value limit of HUF 20,000) precious metals, art objects, collections, cash, cash replacing payment means, (e.g. Bank or credit card, not including Bankcards issued by Budapest Bank Nyrt., voucher giving entitlement for services, ski pass, etc.), savings book, other securities, ticket, documents (except for passport, personal id. card, residence card, TB (SSI) card, driving license, traffic license) precious furs, bicycle, sporting goods and equipment, motorcycle equipment, crash helmet, mobile telephone, GPS, technical goods and their fixtures (except for camera and video camera which is covered up to HUF 100,000 – even if the invoice value exceeds this limit – if its value is certified by the original invoice issued to the name of the Insured) tools used for work purposes, musical instruments, assets whose (new), individual value exceeded HUF 100,000 at the time of the original purchase and their fixtures, and the assets purchased abroad during the period of the insurance.

- (3) The insurance coverage does not extend to the following luggage insurance events:
- losing, misplacing or leaving behind, dropping, injuring or damaging luggage, or the theft of objects left unattended at public places on unlocked premises,
 - if the luggage is stolen not from the vehicle's locked luggage compartment with solid lid, or if forceful entry to the luggage compartment is not clearly documented,
 - if the luggage is stolen from the luggage compartment between 22 hours in the evening and 06 hours in the morning, local time,
 - when traveling by vehicle, the Insured does not bring the luggage, upon arriving to the accommodation, into the premises without delay or leaves it without supervision in the vehicle,
 - theft damage suffered while staying in tent or camping if the excursion or camping does not take place at a site designated by the competent authorities.

Chapter VI

Discharging the Insurance Company's liability

- (1) Insurance Company is discharged of the liability for paying travel insurance damage, if:
- the disease was intentionally caused by Insured, or if he became sick because of its own intentional crime,
 - the Insured became sick because of being under the influence of alcohol (blood alcohol level is above 0,8‰) or drugs or reasons traceable to the above,
 - the accident related death is resulted from Beneficiary's intentional conduct,
 - it is proved that the accident was caused by the intentional or gravely negligent conduct of the Insured or his close relative,
 - the accident was suffered as the result of or in connection with the crime committed by Insured,
 - the damage was caused by the Insured or his close relative intentionally or by grave negligence,
 - the Insured failed to fulfill his obligation to prevent damage,

- up to the damage that is recovered under the liability insurance of the freight forwarder or under other insurance contract,
- the event of loss occurred during car racing or training for car race,
- in case of fire or explosion damage occurring in vehicles modified without official permit or in direct connection with such modification,
- the driver of the vehicle drove without a driving license valid for the given vehicle category,
- the accommodation or return transportation service is not organized by Insurance Company or it is taken or organized by Insured without the prior authorization of the Insurance Company.

- (2) The accident is deemed caused by gravely negligent conduct, if Insured
- caused the accident while being under the influence of alcohol (blood alcohol level is above 0,8‰), drugs or other material of similar effect or if the accident was caused in causal connection with the above,
 - drove the vehicle without license or while under the influence of alcohol.

Chapter VII

The method of damage settlement, the required documents

- (1) The Insurance company settles the expenses arising in connection with insurance events notified according to the relevant provisions directly with the service provider or the party paying the service provider's invoice. If the service provider gives the invoice to the Insured, then Insured must send the original invoice – together with other required documents – within 7 work days of returning home to the Insurance Company at the following address: Claim settlement: AXA Biztosító Zrt. 1138 Budapest, Váci út 135-139.

- (2) Settling invoices originating abroad:
- If Insured received health care services, then the foreign health care provider, the treating institution/person may submit the original invoice to Insurance Company or the assistance service.
 - If Insured has paid the price of the health care service on-site, after providing notice according to the relevant provisions, then based on the claim notification submitted after returning to Hungary, the Insurance Company settles the damage in accordance with the relevant legal regulations on foreign currency. Medical services used without prior approval are covered by Insurance Company up to maximum 150 USD.
- (3) Loss settlement is rendered on the basis of the following documents:
- medical documentation certifying the urgency of the care, original invoices issued to the name of Insured, pertaining to the foreign expenses of physician services and that of the medicine,
 - in case of accident, the medical documentation issued abroad,
 - official minutes taken or certificate issued abroad (preferably at the site of the accident) concerning the accident and the injury and their circumstances,
 - the original copy of the claim notification form applied by Insurance Company and completed by client,
 - for settling luggage damage, the detailed, original minutes or decision of the police or the airline company, containing the name of Insured, which was taken at the location of the event of loss,
 - the invoice, in lieu of which Insurance Company calculates the compensation based on the average, used prices prevailing domestically,
 - other documents necessary to assert the claim for compensation, which are requested by Insurance Company.

To facilitate the organization of transporting the body of the deceased Insured to Hungary, the relative of the Insured must provide the following documents to Insurance Company:

- document verifying the death, official or medical certificate certifying the reason of death,
- in case of accident, the documents necessary to clarify the immediate circumstance of the death,
- cemetery's declaration on accepting the body,
- death certificate,

The expenses of transporting the body home organized / implemented without the consent of Insurance Company are not reimbursed by Insurance Company.

Chapter VIII

Chart on permanent health impairment (disability)

- (1) The rate (degree) of permanent health impairment resulting from accident – regardless of the profession of the Insured – in case of loss of organs or limbs or their total inoperability must be determined according to the following chart:

Testrészek egészségkárosodása	
mindkét szem látóképességének elvesztése mindkét felkar, alkar vagy kéz elvesztése egyik kar vagy kéz és láb vagy lábszár együttes elvesztése felső végtag és alsó végtag csonkolása mindkét láb elvesztése	100%

mindkét lábszár elvesztése	90%
egyik láb elvesztése egyik kar elvesztése	80%
egyik lábszár elvesztése egyik alkar elvesztése beszélőképesség teljes elvesztése mindkét fül teljes hallóképességének elvesztése	70%
jobb kéz elvesztése (csuklón alul) jobbkezes ügyfél esetén bal kéz elvesztése (csuklón alul) balkezes ügyfél esetén	65%
jobb kéz elvesztése (csuklón alul) balkezes ügyfél esetén bal kéz elvesztése (csuklón alul) jobbkezes ügyfél esetén	50%
egyik láb boka alatti részének elvesztése	40%
egyik szem látóképességének teljes elvesztése	35%
egyik fül hallóképességének teljes elvesztése	25%

- (2) The aggregate amount of payments rendered in case of partial health impairments arising out of one accident may not exceed the insurance amount determined for permanent, total disability.
- (3) The decree of the permanent health impairment caused by accident must be determined immediately in case of losing the organs or limbs listed in the chart, otherwise at a later time selected by the physician of Insurance Company, but no later than within two years.

- (4) In the cases not included in the chart the decree of the permanent health impairment caused by accident is determined by the physician of Insurance Company no later than within two years of the accident. If the Insured does not accept the decree of the permanent health impairment determined by the physician of Insurance Company, he must obtain the decision of the National Rehabilitation and Social Consultancy Institute rendered relevant to the decree of the health impairment. Based on this decision, Insurance Company may review its original decision, if it is justified.

Chapter IX

Closure

- (1) In case of an Insured above 80 years of age, Insurance Company exclusively covers the expenses of medical treatment arising abroad, if the relevant injury(ies) is a result of accident.
- (2) If the age of Insured reaches or exceeds 80 in the given insurance period, then Insurance Company's risk undertaking will last for maximum 30 days from the commencement of the trip.
- (3) The "WORLD" product of the **Optional** travel insurance provides coverage for the events of loss described in point (7) of chapter IV.

Dear Sir/Madam!

Should you need medical care, or help during your travelling abroad, upon base of your travel insurance by AXA Insurance Company you, or your doctor/medical institute are entitled to request the help either of our colleagues, or our assistance partner.

Non-stop available phone number:

Phone/fax: 00 36 1 268 1388

Opening hours on working days :

Monday: 8.00 - 18.00

Tuesday: 8.00 - 18.00

Wednesday: 8.00 - 20.00

Thursday: 8.00 - 18.00

Friday: 8.00 - 18.00

AXA Insurance Company

135-139. Váci út, Budapest, 1138-Hungary

00 36 40 30 30 30

info.axa@axa.hu



AXAB/UFE.0907

Have a nice trip!

AXA Insurance Company

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redefining / standards