

UNION Vienna Insurance Group Biztosító Zrt.

(H-1082 Budapest, Baross u. 1.) provides insurance benefits to the customer ("the insured") in connection with the MasterCard Standard, MasterCard Standard Currency Card, Visa Classic, Visa Classic Credit Card, MasterCard Standard Credit Card, Visa Business, MasterCard Business, MasterCard Business Currency Card, MasterCard Széchenyi Card, MasterCard Gold and MasterCard Gold Business bank cards issued by Erste Bank Hungary Zrt. ("the policyholder").

Insured

Any cardholder over 14 and under 75 years of age. Persons in service abroad, those travelling abroad either for more than 30 days or for the purpose of taking a physical job or carrying out work, and foreign nationals travelling to the country of their citizenship may not be insured.

Period of insurance

The period of cover shall commence upon the manufacturing of the card and terminate at any of the following times:

- on the date of expiry of the bank card at 24.00,
- on the date of termination of the bank card agreement at 24.00,
- on the insured's 75th birthday at 24.00,
- upon the insured's death,
- upon termination of the insurance policy between Erste Bank Hungary Zrt. and the insurer.

Cover by the insurer

The period of cover shall commence upon the insured's departure from Hungary and last until their return. The duration of a single stay abroad shall not exceed 30 consecutive days.

The cover includes all countries in the world except Hungary and, where the insured is a foreign national, their country or countries of citizenship.

Insured incidents

- Immediate medical care provided to the insured due to their illness or accident abroad.
- The insured's death abroad.
- The death of the insured's close relative or their entry into a life-threatening condition, forced entry into or a natural disaster affecting the insured's home.
- Baggage and clothing carried by the insured from Hungary being stolen or robbed abroad, as well as damage to or destruction of such baggage and clothing as a result of an accident, road accident or natural disaster involving an injury evidenced by a medical practitioner.
- Theft, loss or destruction of identity cards, driving licences and registration certificates accepted when crossing borders.
- During their outbound journey with an airline or shipping line or their agents, the insured's receipt of their baggage with a delay after the scheduled time of arrival.
- Delays of more than 6 hours of the insured's scheduled flight.
- Action taken on grounds of a misdemeanour or negligent offence against the insured in connection with an accident caused by the motor vehicle driven by the insured.
- Claims for damages against the insured arising out of the bodily injury or death of a third party and that results from an accident caused by the insured.

Payment of premiums

The insured has no obligation to pay any insurance premium.

Services provided by the insurer

- Medical assistance and insurance
- Travel assistance and insurance
- Legal assistance and legal expenses insurance
- Personal liability insurance
- Accident insurance
- Baggage insurance

Insurer's exemption

The insurer will be exempted from the payment of accident insurance benefits in the following cases:

- the death of the insured has been caused by the wilful conduct of the beneficiary,
- the insured is proven to have caused the accident in an unlawful, wilful or grossly negligent manner,
- the insured fails to meet its obligations of reporting damage, notification or cooperation under these terms and conditions, or fails to do so within the relevant time limit, preventing significant circumstances from being established,
- in the event of an accident resulting from the insured's self-exposure to danger (except in an attempt to save human life), suicide, self-mutilation and attempts thereof (regardless of the insured's mental health),
- any accident occurring in the course of or resulting from a violent uprising, public disturbance, or participation in civil disobedience or civil disorder,
- any accident to the insured while being the perpetrator of or an accomplice in a criminal act,
- accidents resulting from sporting activities involving a high degree of risk (including damage incurred while participating in competitions and training sessions) such as car and motor racing, including test tours and rally racing, as well as rock climbing and mountaineering, the navigation of aircraft, hang-gliding, gliding, parachuting, bungee jumping, caving, white water rafting, diving, hunting and other extreme sports, skiing and snowboarding outside of designated slopes.

The accident shall be considered to have been caused by wilful negligence if it occurred

- while the insured was under the influence of alcohol (with blood alcohol content above 0.8‰) or narcotics, and was directly attributable to such influence,
- while the insured was driving a motor vehicle without a driving licence or under the influence of alcohol.

The insurer will be exempted from payment for damage to baggage in the following cases:

- the damage was caused in an unlawful, wilful or grossly negligent manner by the insured or a relative residing in the same household with them,
- the insured failed to meet their obligations to prevent and mitigate damage,
- the insured provides false data in connection with the incident,
- the insured fails to meet their obligations of reporting damage and notification, and thus prevents significant circumstances from being established,
- the insured failed to report the damage from a criminal act to the competent police authority or other authority, transportation authority or hotel immediately but at the latest within 24 hours of the damage being detected.

Cover for delayed baggage is not available in the following cases:

- the insured's baggage is delayed on their return to Hungary,
- the baggage is delayed because of a strike staged by the carrier's employees or other organised action that was already underway or had been officially announced before commencement of the journey,
- the baggage is delayed because of a check or inspection carried out by customs or other authorities.

In the event of a delayed flight, the insurer will not pay damages for claims where

- a charter flight is used,
- within 6 hours, an appropriate means of alternative transport was available or a connecting flight arrived,
- the insured failed to check in on time, except where the insured was delayed by an unexpected strike,
- the delay is caused by a strike or walkout that was already underway or had been announced before commencement of the journey,
- the delay is due to an order by a civil aviation authority for the withdrawal of the aircraft from service, on which notification was given before commencement of the journey.

For legal expenses insurance, the insurer will be exempt from its payment obligation in the following cases:

- the insured is proven to have breached its obligation to mitigate damage in an unlawful, wilful or grossly negligent manner,
- the insured fails to meet its obligations of reporting damage and notification, preventing significant circumstances from being established.

Exclusions

General exclusions: the insurer shall not be obliged to provide any benefits where an incident is caused by any of the following circumstances:

- liable damage caused to third parties by the insured except for liable damage as specified in Chapter VI of the terms and conditions,
- incidents directly or indirectly attributable to radiation that qualifies as ionising under law, or to nuclear energy,
- incidents associated directly or indirectly with acts of war, civil war, combat, terrorism, uprising, rioting or public disorder,
- liable damage resulting from the medical malpractice of the provider commissioned by the insurer,
- accidents resulting from sporting activities involving a high degree of risk (including damage incurred while participating in competitions and training sessions) such as car and motor racing, including test tours and rally racing, as well as rock climbing and mountaineering, the navigation of aircraft, hang-gliding, gliding, parachuting, bungee jumping, caving, white water rafting, diving, hunting and other extreme sports, skiing and snowboarding outside of designated slopes.

The insurer will not pay claims (grievance fees) arising out of the infringement of personality rights in connection with incidents.

For medical and accident insurance and assistance, the insurer does not cover the following expenses:

- expenses of care that could already be expected at the start of the cover,
- expenses of treatment received as a consequence of a pre-existing health condition at the time of issuing this policy, except for critical lifesaving interventions,
- expenses of services not required for diagnosis or treatment, or of care received for purposes other than acute diseases or other than accidental injuries,
- expenses exceeding the care charges considered reasonable and standard in the place where the service is used,
- additional expenses of hospital treatment or medical care required as a result of a failed repatriation, if such repatriation was possible from a health perspective but failed due to the insured's decision,
- expenses of repatriation required as a result of failed medical care (surgery, hospital treatment) if such care would have been necessary from a health perspective but failed due to the insured's decision,
- expenses incurred as a result of a deliberate failure to comply with medical instructions,
- expenses of repatriation without the insurer's consent,
- expenses of surgery that could be postponed without exceeding a reasonable level of risk,
- expenses of hospital accommodation in one- or two-bed wards or to superior standards,
- expenses of aftercare and rehabilitation,
- expenses of dialysis,
- expenses of psychiatric treatment and treatment resulting from diseases of a psychiatric nature,
- physiotherapy, acupuncture, naturopathic and chiropractic treatments,
- expenses of treatment or care provided by a family member,
- medical or hospital care required as a result of being under the influence of alcohol (blood alcohol content above 0.8‰) or narcotics, or for reasons attributable to such influence,
- vaccination expenses,
- expenses of screening tests and examinations that could be postponed,
- expenses of care required for sexually transmitted diseases,
- expenses of care required for acquired immune deficiency syndrome (AIDS) or associated diseases,
- expenses of contact lenses,
- expenses of medical treatment, medicine or medicinal products prescribed or administered before the period of cover commenced,
- expenses of medical care required as a result of accident occurring in the course of physical work carried out on a professional basis (except for the driving of motor vehicles),

- expenses of definitive dental care, mandibular orthopedic treatment, orthodontics, periodontal care, tartar removal, final root canal treatment, prosthetic treatment, crown, bridge,
- expenses of plastic and cosmetic surgery,
- expenses of interventions to facilitate conception,
- expenses of treatment to induce weight loss.

Cover is not available for the expenses of the following where carried out without the insurer's prior written consent:

- patient visits,
- early return,
- extension of stay,
- repatriation of remains.

The following items are not covered by baggage insurance:

- jewellery, watches, precious metals, objects of art, collections,
- cash or non-cash payment instruments (e.g. bank or credit cards, service vouchers, ski passes, etc.),
- savings books, stamps and other securities,
- fare tickets, documents (except for passports or identity cards, driving licences and registration certificates accepted when crossing borders),
- noble fur,
- work equipment, musical instruments, sports equipment,
- camcorders, cameras, computers, consumer electronics (e.g. CD players), mobile phones or any other technical appliances including their supplements and accessories, dispatched at the occasion of a flight or stolen from a motor vehicle,
- contact lenses, glasses and sunglasses,
- replacement of keys.

The following incidents are not covered by baggage insurance:

- baggage being lost, misplaced, left or dropped, or theft of items left unattended,
- items stolen from the passenger compartment of a motor vehicle,
- baggage that was locked in the boot of a motor vehicle secured with a hard case lock and was stolen between 22.00 and 06.00,
- failure to immediately secure baggage at the accommodations while travelling by motor vehicle,
- damage from theft incurred in the course of tenting or camping where tenting or camping takes place outside of officially designated areas,
- damage to baggage covered by the carrier's liability insurance or any other insurance.

The following cases shall be excluded from legal assistance:

- the insured caused damage with a motor vehicle driven without the permission of its owner or without a driving licence,
- the insured caused damage with a motor vehicle driven under the influence of alcohol, narcotic drugs or psychotropic substances,
- proceedings against the insured are active on grounds of a wilful criminal act, hit-and-run, or failure to provide help,
- the incident is covered by the insured's legal assistance insurance or liability insurance policy issued previously.

The insurer will cover neither the amount of any fines or penalties imposed on the insured, nor the expenses incurred from criminal investigation and court proceedings.

In respect of personal liability insurance, the insurer will not pay damages for claims arising out of any of the following either directly or indirectly:

- material damage (damage to or loss or destruction of assets),
- non-material damages,
- damage the severity of which exceeds the insured's statutory liability,
- obligations undertaken in a contract or unilateral statement,
- damage caused by the insured by committing a crime,
- damage caused by the insured by pursuing an activity which requires an official licence and which the insured pursued without such licence,
- incidents wilfully caused by the insured or damage caused by activities of risk to the human environment,
- damage caused in connection with the insured's professional or business activities,
- damage resulting from liability for any real property, vessel or aircraft owned, possessed, leased or let by the insured,
- damage resulting from liability for the possession, maintenance, use as well as loading and unloading of motor vehicles and other engine-driven means of road transport, vessels or aircraft,
- damage resulting from liability for the transmission of infectious diseases by the insured,

- damage resulting from liability for sexual abuse, physical violence or psychological pressure,
- damage resulting from liability for the use, sale, production, distribution, transportation or possession of substances which the relevant authority has classified as narcotics,
- claims for damages brought against the insured by a family member, travelling companion, or a family member of a travelling companion,
- damage caused to a close relative or a person employed by the insured,
- damage resulting from injuries caused by firearms,
- damage resulting from liability for the ownership of animals.

Indexing

The insurer does not apply indexing.

Limitation

The limitation period of any claim arising out of the terms and conditions is 2 years from the incident occurring.

Dispute resolution

Complaints may be made for the insurer at its claims representative:

- a) in written form (addressed to Vienna Life Vienna Insurance Group Biztosító Zrt): H-1438 Budapest Pf. 424
- b) phone: (36-1) 413-5148
- c) e-mail: utasbiztositas@unionbiztosito.hu
- d) personally (at common address of Vienna Life Vienna Insurance Group Biztosító Zrt's client service): H-1138 Budapest, Váci út 135-139.

Any changes to the above contact information occurring after the issue of the policy will be published by the insurer and its claims representative on their web sites.

Insurer's supervisory authority:

Magyar Nemzeti Bank (the Central Bank of Hungary),
H-1054 Budapest, Szabadság tér 8-9;
central phone number: (36) 1 428 2600

Other forums for the enforcement of rights

In the case of disagreement with the response to their complaint made with the insurer, the insured may apply to the Magyar Nemzeti Bank (the Central Bank of Hungary; mailing address: Magyar Nemzeti Bank, H-1534 Budapest BKKP Pf. 777; blue line with local charges: (36) 40 203 776; web: felugyelet.mnb.hu; e-mail: ugyfelszolgalat@mnb.hu) with complaints concerning inquiries into the violation of consumer protection provisions under Act CXXXIX of 2013 on Magyar Nemzeti Bank, or Apply to the Financial Dispute Resolution Body (mailing address: H-1525 Budapest BKKP Pf. 172; telephone: (36) 1 489 9100; e-mail: pbt@mnb.hu) or the court according to the rules of civil procedure with complaints concerning the issuance, validity, legal effects and termination of the policy as well as breaches of contract and their legal effects. Claims arising out the insurance policy may also be enforced directly by means of court action. The administration of complaints will not substitute litigation.

Confidential insurance information

Pursuant to Articles 153 to 161 of Act LX of 2003 on Insurance Companies and the Insurance Business ("Insurance Act"), confidential insurance information is information at the insurer's disposal that contains no classified information and pertains to customers' personal circumstances, wealth or financial management, or their policies with the insurer. The insurer is bound to keep any information brought to its knowledge and treat it as confidential insurance information pursuant to the Insurance Act. The insurer may process customers' confidential business information relating to the issuance and administration of the insurance policy, the damage and the benefits provided. Data may only be processed for the purposes of the issuance, amendment and maintenance of the insurance policy, and the assessment of claims arising out of the insurance policy. With regard to confidential insurance information, unless otherwise provided for by law, the insurer's owners, managers, employees and all other persons that have access to such information in their activities relating to the insurer, are bound by a duty of confidentiality for an indefinite period of time. Confidential insurance information may only be disclosed to third parties in the cases specified in the insurance terms and conditions.

The duty of confidentiality does not apply to the following authorities and agencies:

- the Supervisory Authority acting in a supervisory capacity,
- investigating authorities and public prosecutor's offices acting in pending criminal procedures, and the experts appointed by them,
- courts of law in connection with criminal or civil cases as well as bankruptcy and liquidation proceedings, experts appointed by a court,
- independent court bailiffs acting in cases of judicial enforcement,
- notaries public and the experts appointed by them in connection with probate cases,
- tax authorities,
- the National Security Service when acting in an official capacity,
- the Hungarian Competition Authority when acting in an official capacity to monitor competition in respect of the insurer and the insurance industry,
- guardianship authorities acting in an official capacity,
- the health authority referred to in Article 108(2) of Act CLIV of 1997 on Health,
- the agencies authorised to use secret service means and to conduct covert investigations if the conditions set forth in specific other legislation are met,
- providers of reinsurance and co-insurance (when insurance coverage is provided by several insurers jointly),
- the receiving insurer with respect to insurance policies conveyed under an insurance portfolio transfer,
- outsourcing service providers,
- the Commissioner for Fundamental Rights and the Commissioner for Financial Rights,
- the National Authority for Data Protection and Freedom of Information.

Applicable law

This insurance policy shall be governed by Hungarian law. The parties may apply to the court with general competence and jurisdiction for the adjudication of legal disputes arising out of this policy and the legal relations between the parties. The language of the proceedings shall be Hungarian.

Way of claims report

Please call the 24H living, Hungarian speaking phone number (36-1) 458-4465 of the insurer's representative, Europ Assistance Magyarország Kft within 48 hours after the insurance incident for legal assistant and medical care.

Claims incurred abroad with post claims settlement and reported from 1st July 2016. are managed by the insurer's claims representative:

Vienna Life Vienna Insurance Group Biztosító Zrt.
H-1138 Budapest, Váci út 135-139. Phone: (36-1) 413-5148.

The post settlement of claims reported before 1st July 2016. is made by the insurer's lead agency, the Meira Kft., at the address below: H-1137 Budapest, Szent István krt. 22.
Phone/: (+36-1) 238-0760.

Benefits	Sums insured (maximum amounts in HUF)		
	I. Standard Cards	II. Business Cards	III. Gold Cards
	MasterCard Standard, MasterCard Standard Currency Card, Visa Classic, Visa Classic Credit Card, MasterCard Standard Credit Card	Visa Business, MasterCard Business, MasterCard Business Currency Card, MasterCard Széchenyi Card	MasterCard Gold, MasterCard Gold Business
Medical insurance			
illness or accident	3,000,000	7,000,000	9,000,000
emergency dental care	100,000	100,000	100,000
limit per tooth	50,000	50,000	50,000
repatriation of remains	Unlimited	Unlimited	Unlimited
reimbursement for expenses of coffin	500,000	500,000	500,000
Travel assistance and insurance			
patient transport, repatriation	Unlimited	Unlimited	Unlimited
arrangements for patient visits			
– travel expenses	100,000	200,000	200,000
– hotel accommodations for up to 5 days	15,000 per night	20,000 per night	20,000 per night
arrangements for early return			
– additional travel expenses	----	100,000	150,000
extension of stay			
– travel expenses	----	----	100,000
– hotel accommodations for up to 5 days	----	----	20,000 per night
Accident insurance			
accidental death	3,000,000	4,000,000	4,000,000
accidental death resulting from an accident to a means of public transport	----	----	2,000,000
funeral expenses	500,000	500,000	500,000
for permanent accidental disability, the proportion of the sum insured corresponding to the degree of disability	3,000,000	4,000,000	4,000,000
accidental disability resulting from an accident to a means of public transport	----	----	2,000,000
expenses relating to accidents (telephone, taxi)	20,000	20,000	20,000
retraining expenses in the case of permanent total disability	500,000	500,000	500,000
expense of wheelchair	500,000	500,000	500,000
Baggage insurance	50,000	150,000	150,000
limit per item	50,000	80,000	80,000
replacement of travel documents	20,000	20,000	20,000
Delayed baggage abroad (delays exceeding 6 hours)	----	50,000	50,000
Delayed flights (delays exceeding 6 hours)	----	20,000	20,000
Legal assistance and legal expenses insurance in connection with accidents to motor vehicles			
lawyer's expenses	500,000	1,000,000	2,000,000
bail advance	----	1,000,000	2,000,000
Personal liability insurance	500,000	1,000,000	2,000,000

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