

UNION Vienna Insurance Group Biztosító Zrt. (H-1082 Budapest, Baross u. 1.) provides travel insurance benefits in connection with the bank cards issued by Erste Bank Hungary Zrt. as policyholder.

Travel insurance package: all the travel insurance benefits pertaining to the specified bank cards included in the insurance coverage.

We differentiate between the following travel insurance packages:

- Standard Travel Insurance Package,
- Business Travel Insurance Package,
- Gold Travel Insurance Package,
- Platinum Travel Insurance Package.

The individual travel insurance packages differ from one another in terms of range of benefits, sums insured and limits.

Insured

Any cardholder over 14. Persons in service abroad, those travelling abroad either for more than 30 days (in the case of the Platinum Travel Insurance Package, more than 60 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 12 p.m.,
- on the date of termination of the bank card agreement at 12 p.m.,
- 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 (in the case of the Platinum Travel Insurance Package 60) 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.

Service of 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 or mitigating 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 but not exclusively): such as car and motor racing, including test tours and rally racing, as well as rock climbing and mountaineering, the navigation of aircrafts, hang-gliding, gliding, parachuting, bungee jumping, caving, white water rafting, diving, hunting and other extreme sports, skiing and snowboarding outside of designated slopes,
- losses incurred in the course of competitive sports activity or work-out.

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.

Excluded risks

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

- damage caused to third parties by the insured and for which the insured is liable, except for the kinds of 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 but not exclusively): such as car and motor racing, including test tours and rally racing, as well as rock climbing and mountaineering, the navigation of aircrafts, hang-gliding, gliding, parachuting, bungee jumping, caving, white water rafting, diving, hunting and other extreme sports, skiing and snowboarding outside of designated slopes,
- losses incurred in the course of competitive sports activity or work-out.

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,
- cost 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 carried out without the insurer's prior 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 (except for the Platinum Travel Insurance Package where the musical instrument is covered up to the limit by baggage insurance item as defined in the table of benefits) sports equipment (except for the Platinum Travel Insurance Package where the sports equipment is covered up to the limit by baggage insurance item as defined in the table of benefits),
- 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 10:00 p.m. and 6:00 a.m. (local time),
- 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 with blood alcohol content above 0.8‰, 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 damage,
- 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 aircrafts,
- 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 (a person travelling together with the insured during the coverage period, who was at the scene when the insured event occurred), 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.

Resolution of disputes

Please report any complaints concerning the insurer's service to the insurer:

- a) in writing (to the address of UNION Vienna Insurance Group Biztosító Zrt.): 1461 Budapest, Pf. 131.
- b) by phone: (+36-1) 486 4343
- c) via e-mail: ugyfelszolgalat@union.hu
- d) in person: customer service of UNION Vienna Insurance Group Biztosító Zrt.: 1134 Budapest, Váci út 33.

Any changes to the above contact information occurring after the issue of the policy will be published by the insurer on his website.

The insurer's supervisory authority is:

Magyar Nemzeti Bank (Central Bank of Hungary)
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, 1534 Budapest BKKP P.O.B. 777; toll-free number: (+36) 80 203-776; 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; Contact the Financial Arbitration Board (mailing address: H-1525 Budapest BKKP P.O.B. 172; telephone: (+36) 80 203-776; web: felugyelet.mnb.hu; e-mail: ugyfelszolgalat@mnb.hu) or a court of law 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 from or in relation to the insurance contract may also be enforced directly through judicial avenues. The resolution of complaints does not substitute litigation.

Confidential insurance information

The insurer has the right to process customer data, including special data, legitimately brought to its knowledge in accordance with the provisions of Act CXII of 2011 on the Right of Informational Self-Determination and on Freedom of Information (hereinafter "the Information Act") and Act LXXXVIII of 2014 on

the Insurance Business (hereinafter "the Insurance Act").

The insurer may process data relating to the customer's health in connection with the conclusion, recording of the insurance contract and the performance of the insurance benefit, or for other purposes defined by the Insurance Act, only subject to the written consent of the data subject pursuant to Act XLVII of 1997 on the Processing and Protection of Healthcare Data and Associated Personal Data.

The non-disclosure obligation of the insurer shall not apply to the following:

- a) the Supervisory Authority acting in an official capacity,
- b) after the ordering of the investigation, with the investigating authority and the prosecutor's office,
- c) courts of law in connection with criminal or civil litigations or non-litigated cases, courts acting during the judicial review of public administration resolutions, experts appointed by the court, and the independent court bailiff acting in a case of judicial enforcement, the major lender acting in the debt settlement proceeding of natural persons, the family insolvency proceeding service, family receivers, courts,
- d) public notaries and the experts appointed by them in connection with probate cases,
- e) the tax authority in connection with tax matters where the insurer is required by law to disclose specific information to the tax authority upon request and/or to disclose data concerning any payment made under an insurance contract that is subject to tax liability,
- f) the National Security Service when acting in an official capacity,
- g) the Hungarian Competition Authority acting in an official capacity,
- h) guardianship authorities acting in an official capacity,
- i) the health authority referred to in Article 108(2) of Act CLIV of 1997 on Healthcare,
- j) the agencies authorised to use secret service means and to conduct covert investigations, if the conditions set forth in legislation are met;
- k) providers of reinsurance and the risk-bearing insurer in the case of co-insurance,
- l) the office maintaining central policy records with respect to data transferred pursuant to the Insurance Act,
- m) the receiving insurer with respect to insurance policies received under an insurance portfolio transfer according to the provisions of the relevant agreement,
- n) the body operating the Claims Security Account and the Claims Security Fund, the National Office, the Correspondence Centre, the Information Centre, the Claims Organisation and the claims agent, as well as the claims representative with respect to the information required for the settlement and enforcement of compensation claims and to the transfer of such information between one another, and the party responsible for the claim if, by exercising his/her right to self-determination, he/she requires access to data of repairs of the other vehicle from a claims settlement report taken in connection with a road accident,
- o) persons performing outsourced activities, in respect of data necessary for performing such outsourced activities, and the auditor in respect of the data required for carrying out his/her tasks,
- p) third-country insurance companies, insurance intermediaries in respect of their branch offices, if they are able to satisfy the requirements prescribed by Hungarian law in connection with the management of each data item and the country in which the third-country insurance company is established has legal regulations on data protection that conform to the requirements stipulated by Hungarian law,
- q) the Commissioner for Fundamental Rights when acting in an official capacity,
- r) the National Authority for Data Protection and Freedom of Information when acting in an official capacity,
- s) the insurer with respect to information concerning a customer's individual claims history and no-claim discount classification in the cases as set forth in the ministerial decree on the issuance of claim history certificates, the bonus-malus system (no claims bonus) and the classification of customers therein, upon receipt of a written request from an agency or person referred to in points a)–j), n) and s) indicating the name of the customer or the description of the insurance policy, the type of data requested and the purpose and grounds for requesting data. The bodies or persons referred to in points p)–s) are required to indicate only the type of data requested and the purpose and grounds for requesting it. An indication of the statutory

provision granting authorisation for requesting data shall be treated as verification of the purpose and legal grounds.

Applicable law

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

Method of claims reporting

In the case of incidents occurring abroad requiring medical assistance or relating to legal assistance, call the insurer's agent Europ Assistance Magyarország Kft. at its 24/7 Hungarian helpline (+36) 1 458-4465 within 48 hours of the incident occurring.

Incidents occurring abroad and requiring subsequent claims settlement will be settled at the insurer:

in person: UNION Vienna Insurance Group Biztosító Zrt.

1134 Budapest, Váci út 33. phone: 06 1 486 4343

in writing: 1441 Budapest, Pf. 428.

Miscellaneous

From 2017, the insurance company will disclose its report on its solvency and financial situation on its website (www.union.hu) in the manner and at the time defined by the legal provisions.

UNION Vienna Insurance Group Biztosító Zrt.

Benefits	Sums insured (maximum amounts in HUF)			
	I) Standard Travel Insurance Package	II) Business Travel Insurance Package	III) Gold Travel Insurance Package	IV) Platinum Travel Insurance Package
	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	MasterCard Platinum Credit Card
Medical insurance				
accident	3,000,000	7,000,000	9,000,000	20,000,000
illness	3,000,000	7,000,000	9,000,000	15,000,000
emergency dental care	100,000	100,000	100,000	150,000
limit per tooth	50,000	50,000	50,000	50,000
repatriation of remains	Unlimited	Unlimited	Unlimited	Unlimited
reimbursement for expenses of coffin	500,000	500,000	500,000	1,000,000
Travel assistance and insurance				
patient transport, repatriation	Unlimited	Unlimited	Unlimited	Unlimited
arrangements for patient visits				
– travel expenses	100,000	200,000	200,000	250,000
– hotel accommodations for up to 5 days	15,000 per night	20,000 per night	20,000 per night	20,000 per night
arrangements for early return				
– additional travel expenses	---	100,000	150,000	200,000
extension of stay				
– travel expenses	---	---	100,000	100,000
– hotel accommodations for up to 5 days	---	---	20,000 per night	20,000 per night
Accident insurance				
accidental death	3,000,000	4,000,000	4,000,000	10,000,000
accidental death resulting from an accident to a means of public transport	---	---	2,000,000	---
funeral expenses	500,000	500,000	500,000	500,000
for permanent accidental disability, the proportion of the sum insured	3,000,000	4,000,000	4,000,000	10,000,000
corresponding to the degree of disability				
accidental disability resulting from an accident to a means of public transport	---	---	2,000,000	---
daily hospital indemnification in the case of accidents, for max. 10 days, daily	---	---	---	10,000
expenses relating to accidents (telephone, taxi)	20,000	20,000	20,000	50,000
retraining expenses in the case of permanent total disability	500,000	500,000	500,000	500,000
expense of wheelchair	500,000	500,000	500,000	500,000
Baggage insurance	50,000	150,000	150,000	300,000
limit per item	50,000	80,000	80,000	100,000
limit per item for sports equipment	---	---	---	50,000
replacement of travel documents	20,000	20,000	20,000	100%
Baggage delays abroad (delays exceeding 6 hours)	---	50,000	50,000	100,000
Delayed flights (delays exceeding 6 hours)	---	20,000	20,000	100,000
Costs of sending a driver (reimbursement of travel expenses in connection with repatriating passenger vehicles)	---	---	---	100,000
Legal assistance and legal expenses insurance in connection with accidents to motor vehicles				
lawyer's expenses	500,000	1,000,000	2,000,000	2,000,000
bail advance	---	1,000,000	2,000,000	2,000,000
Personal liability insurance	500,000	1,000,000	2,000,000	2,000,000

UNION Vienna Insurance Group Biztosító Zrt.