

The Austria Travel Health Service for Travelling Abroad

Travelling safely and with your mind at rest – a true pleasure

Travelling to distant countries, foreign cities – holidays by the seaside – ski fun on white slopes. Travelling means pleasure, preparation – but also provision. Provision in case of illness or accident. **The Travel Health Service by UNIQA Personenversicherung** is a reliable and indispensable travel companion.

You are insured the world over with an insurance amount of EUR 225.000,-!

There is cost reimbursement for all medically indicated curative treatment, medical drugs, rescue costs, and transport. And there is the SOS repatriation service: Please fill in the SOS card on the back side of the order confirmation (= insurance policy) and take this card along on your trip abroad! See overleaf for information and benefits listed in detail!

Please fill in the order form legibly. With illegible data exists no insurance protection.

■ **Einzahler/depositor** = Hauptversicherter/main insured person (Erlagschein/order form and Auftragsbestätigung/order confirmation) = Vorname/first name, Familienname/surname, and Adresse/address of the individual to be insured or an adult member of the family to be insured. For several individuals please fill in one order form each.

The UNIQA Travel Health Service

1. What is covered by the insurance?

1.1. Outside of Austria (worldwide) the costs up to an amount of EUR 225.000,- arising from:

- medically indicated curative treatment that cannot be postponed and the drugs prescribed by a medical doctor
 - medically indicated transportation to the next adequate hospital
 - adequate hospital per person and stay abroad a participation of EUR 70,- is subtracted (only for outpatient treatment). Own participation will always be subtracted from the insurance amount paid by UNIQA Personenversicherung, even in case where another compulsory or private insurance is liable to payment.
 - 1.2. Outside of Austria (worldwide) the costs arising from a rescue up to an amount of EUR 7.300,-.
 - 1.3. The full costs of a medically indicated transport from abroad to an Austrian hospital or to the permanent address of the insured person in Austria and the cost of transporting an accompanying person with the insured person being transported.
- The preconditions for repatriation apart from the transportability of the insured person are that:
- the patient's health problem is life-threatening
 - proper treatment is impossible due to the fact that local medical facilities do not compare with Austrian standards or
 - in-patient treatment exceeding the duration of 5 days is to be expected.
- 1.4 The full costs for the transport of a deceased person to his/her home in Austria.

Repatriation must be organized by one of the contracting organizations listed on the SOS card, otherwise no more than EUR 1.820,- will be reimbursed.

2. What is not covered by the insurance?

Benefits under 1.1 to 1.4 in connection with:

- 2.1 Curative treatment that began before insurance coverage became valid.
- 2.2 Curative treatment of chronic diseases, except as a consequence of acute attacks or episodes.
- 2.3 Curative treatment that is the purpose of the stay abroad.
- 2.4 Dental treatment other than first aid for the immediate treatment of pain.
- 2.5 Antenatal, induced abortions or deliveries, except deliveries that are premature by at least two months.
- 2.6 Curative treatment due to the excessive consumption of alcohol and drug abuse.
- 2.7 Cosmetic treatment, cure treatment, and rehabilitation programs.
- 2.8 Prophylactic vaccinations.
- 2.9 Curative treatment of diseases and the consequences of accidents caused by any kind of war, by active participation in unrest or intentionally committed criminal offences.
- 2.10 Curative treatment for the consequences of accidents that occur during active and remunerated participation in public sports competitions and the accompanying training.
- 2.11 Curative treatment of diseases and the consequences of accidents caused by the destructive effect of nuclear energy.

3. For whom can this insurance be taken out?

For every person with permanent residence in Austria and with a valid Austrian health insurance during the stay abroad.

4. For how long is the insurance valid?

Insurance coverage begins on the date on your receipt, at the earliest, however, on the day following the payment of the complete premium (as of 0:00 hours) and is valid for the duration chosen (until 24:00 hours on the last day). Costs arising after this period has expired are covered only (within the framework of the insurance sum) if and as long as repatriation is impossible for medical reasons.

5. What is to be done in case of claims?

- 5.1. In case of out-patient curative treatment (including the purchase of medical drugs) the arising costs must first be paid for by the insured person. The bill provided by the medical doctor should contain the following information: Name and birthdate of the person being treated, name in either German, English, French, or Italian: Name and birthdate of the person being treated, name of disease, type of treatment administered, duration of treatment as well as confirmation of payment (or any type of appropriate proof of payment). The bills, the originals or copies thereof, together with the case document of another insurance company, must be presented at latest three months after the travel has ended (see item 6.3).
- 5.2. In case of in-patient curative treatment or repatriation, one of the contracting organizations or UNIQA Personenversicherung must be contacted. In order to be able to advance money to cover arising costs or to take the necessary measures, the contracting organization requires the data provided on the SOS card. On the basis of this information, the contracting organization

The Per-Day Rate

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| incl. insur. taxes | EUR 1,60 |
| ■ individual up to 70 years of age | EUR 4,80 |
| ■ individual over 70 years of age | EUR 3,20 |
| ■ family* | |

The minimum rate in every case is EUR 11,20
- the maximum duration of insurance coverage is 180 days

* Families are married couples (life companion) or parents or a parent with one or several children below 18 years of age.

will contact the responsible medical doctor and will then, on the basis of the criteria given in item 1.3., decide on whether and how transport will be carried out (by ambulance, train, passenger car, or ambulance jet, depending on the location of the patient). The decision is made together with the local medical doctors, the final decision, however, is made by the medical doctor of the contracting organization.

6. General Information

- 6.1 The insurance has to be made before leaving Austria. Having started the journey a prolongation of the insurance is not possible.
- 6.2 Insurance benefits are calculated and paid in Euro. Currency conversion is based on the mean rate of exchange given at the Vienna stock exchange on the day the insured person begins the journey abroad. If there is no stock exchange rate, conversion is based on the bank exchange rate announced by Oesterreichische Nationalbank.
- 6.3 Claims should first be directed to any compulsory or other private insurance. If UNIQA Personenversicherung has paid benefits, analogous claims of the insured person against third parties transfer to UNIQA Personenversicherung.
- 6.4 The insured person authorizes UNIQA Personenversicherung to collect all information considered necessary from third parties and relieve UNIQA Personenversicherung from the restrictions of professional secrecy. The jurisdiction is the Republic of Austria rules. Place of payment is the headquarters of UNIQA Personenversicherung in Vienna. Any dispute arising hereunder shall be settled before a competent Vienna court of law.