

## Which benefits are insured?

Medical benefits abroad <sup>A)</sup>	
1. Transport to hospital/transfer transport	} up to € 500,000
2. Outpatient Treatment <sup>D)</sup>	
3. Inpatient Treatment	
4. Repatriation	up to 100%
5. Repatriation in the event of death	up to 100%
Maximum payment in respect of 1. to 5. in the event of a chronic disease or illness unexpectedly becoming acute	up to € 50,000
Search and rescue abroad <sup>A)</sup>	
6. Search & rescue costs in the event of an accident, distress on a mountain or aquatic distress	up to € 25,000

The contractual basis are the EUROPÄISCHE travel insurance conditions ERV-RVB ÖAV 2021. Austrian law applies.

The **prerequisite** for insurance cover is the **membership** of the insured person(s) in the **Österreichischen Alpenverein**. The insurance contract can be concluded only by members of the Österreichischen Alpenverein with main place of residence in Europe.

<sup>A)</sup> **Abroad:** agreed scope of applicability, apart from the country in which the insured person has its main place of residence.

<sup>D)</sup> **Deductible:** Outpatient medical treatment including prescribed therapeutic products is subject to an obligatory deduction of € 70 per person and per stay abroad.

A person's main place of residence is generally established at the place where he/she settled with the intention of making it his/her center of vital interests. If this material condition applies to multiple places of residence on overall consideration of a person's professional, economic and social vital interests, they must refer to the place of residence to which they have primary proximity as their main place of residence.

The insurance cover for medical benefits abroad applies to leisure and occupational accidents as well as to acute illness or death. Search & rescue costs abroad are insured in respect of leisure accidents.

Illness is an abnormal physical or mental condition in accordance with the generally recognized state of medical science.

The insurance cover includes:

### Medical benefits abroad:

- Full costs for medically necessary patient-transport from a foreign country to a hospital in the country of main place of residence or to the main place of residence, including the costs for transporting one person in a close relationship to the person being transported. The prerequisites for repatriation of an insured party, in addition to such party's ability to be transported, are:
  - the existence of a life-threatening disturbance to the insured party's state of health, or
  - the locally available medical care does not ensure treatment of a standard corresponding to that available in the party's country of main place of residence, or
  - an in-patient hospital stay of more than five days is expected.
- Costs arising abroad (not in the country of main place of residence)
  - for non-deferrable medically necessary treatment including prescribed therapeutic products (outpatient and inpatient treatment)
  - for medically necessary transport to the nearest suitable hospital

up to an insured sum of € 500,000. Outpatient medical treatment including prescribed therapeutic products is subject to an obligatory deduction of € 70 per person and per stay abroad. The insurer shall pay in advance for the costs of inpatient remedial treatment. A payment in advance will only be made to the hospital. Remedial treatment is a medical treatment which appears suitable, in accordance with the generally recognized state of medical science, for improving the condition or to prevent a worsening. The remedial treatment ends when, according to the medical finding, there is no longer a need for remedial treatment.

- Full costs for repatriating a deceased person to its last main place of residence.
- The transport (ambulance service, repatriation and repatriation of a deceased person) as well as the inpatient treatment must be organized by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of € 750 will be reimbursed.
- In Austria (as far as the injured/sick person does not have its main place of residence in Austria) the costs of medically necessary inpatient treatment will be reimbursed at the general tariff class in public hospitals up to the agreed sum insured. If the urgency of in-patient treatment renders presentation at a public hospital impossible, or if the insured party was unable to influence the choice of hospital, the insurer shall reimburse the documented costs of medically necessary treatment even in non-public hospitals. The insurer's obligation to pay shall cease when a transfer to a public hospital is medically justifiable.

### Search and rescue abroad:

- The insured amount for search and rescue costs amount to € 25,000. Rescue costs are understood as those costs of local rescue organizations (including costs of rescue organizations of neighboring countries for incidents occurring close to national frontiers) incurred when the insured person has suffered an emergency/accident, or must be rescued out of wayless area, whether injured or uninjured, from mountain or aquatic distress (the same also applies in the case of fatalities). Rescue costs are deemed the demonstrable costs incurred in searching for and transporting the injured person from wayless area to the nearest road open to traffic or to the hospital nearest the site of the accident.

The insurance cover applies to **a trip abroad up to the selected term of insurance**. The duration of the insurance contract results from the premium selected. **The insurance premium is to be paid in prior to departure**. By paying the premium the policyholder declares that he or she is in agreement with the specified terms and conditions and the insurance terms and conditions.

## Which contractual basis apply?

The contractual basis are the EUROPÄISCHE travel insurance conditions ERV-RVB ÖAV 2021. Austrian law applies.

## Premiums

	Insured period up to	Europe <sup>5)</sup>	Worldwide <sup>6)</sup>	Worldwide <sup>6)</sup> over 6,000 m <sup>7)</sup>
<b>Single</b>	5 days	€ 12	€ 20	€ 400
	17 days	€ 25	€ 43	
	31 days	€ 36	€ 54	
	2 months	€ 74	€ 111	
	3 months	€ 125	€ 200	
<b>Family<sup>8)</sup></b>	4 months	€ 180	€ 288	€ 650
	5 days	€ 26	€ 42	€ 900
	17 days	€ 52	€ 88	€ 1.150
	31 days	€ 74	€ 110	
	2 months	€ 150	€ 224	
	3 months	€ 252	€ 402	
	4 months	€ 362	€ 578	

### <sup>8)</sup> Family:

up to 7 persons travelling together (not more than 2 adults) irrespective of their family relationship

Please note that the **prerequisite** for insurance cover is the **valid membership** of the insured person(s) in the **Österreichischen Alpenverein**. The insurance contract can be concluded only by members of the Österreichischen Alpenverein with main place of residence in Europe.

## Restrictions on cover provided

### Medical benefits abroad

**No cover** is provided, for example, for

- medical treatment begun before the start of a journey abroad;
- medical treatment of chronic diseases or illnesses, except as a consequence of acute attacks or episodes;
- medical treatment being the purpose of the stay abroad;
- dental treatment that is not emergency treatment serving the immediate relief of pain;
- termination of pregnancy and delivery, as well as pregnancy-related examinations, except for premature births that occur at least two months prior to the naturally expected date of birth;
- medical treatment as a result of excessive consumption of alcohol and by abuse of drugs or medication;
- cosmetic treatment, spa treatment and rehabilitation measures;
- prophylactic inoculation or vaccination;
- medical treatment of illnesses and of the consequences of accidents that arise as a result of war hostilities of any kind and as a result of active participation in civil unrest or of premeditated criminal offences;
- medical treatment of illnesses and of the consequences of accidents arising from paid, active participation in publicly held sporting competitions and the training activities in preparation for them (with the exception of climbing competitions as a member of Kletterverband Österreich)
- medical treatment of illnesses and of the consequences of accidents from active participation in provincial, national or international competitions in the field of Nordic and Alpine ski sports, snowboarding and freestyle, freeriding, bob, ski-bob, skeleton or tobogganing, and when training for such events;
- medical treatment of illnesses and of the consequences of accidents arising from the damaging effects of nuclear energy;
- medical treatment of illnesses and accidents when using aeronautical equipment (e.g. hang-gliders, paragliders), aircraft, spacecraft and sky diving. However use of motorized aircraft approved for passenger transport (e.g. commercial aircraft) as a passenger is insured – with the exception of power gliders and ultra-lights. Passengers are defined as those who neither are in a causal relationship with the operation of the aircraft or crew member, nor performs a professional activity using the aircraft;
- medical treatment of illnesses and of the consequences of accidents of members of rescue organisations in the case of organised rescue operations or training on behalf of rescue organisations;
- medical treatment of illnesses and consequences of accidents arising from participation in motor sports competitions (even classification races and rally races) and the corresponding training runs;
- medical treatment of illnesses and consequences of accidents arising from record attempts in the areas of speed, diving and aviation;
- medical treatment of illnesses and accidents on trips with planned ascents of mountains with summits over 6,000 m in height<sup>9)</sup> and

<sup>9)</sup> over 6,000 m: In respect of the Worldwide over 6,000 m tariff, the insurance cover also applies to trips with planned ascents of mountains with summits over 6,000 m in height, which are booked through a travel organizer and guided by an authorized mountain guide or which have been pre-approved in written form by the insurer.

<sup>10)</sup> Destinations north of the Arctic Circle are excluded from insurance coverage. Only the mainland in Norway, Finland and Sweden is insured.

### <sup>5)</sup> Europe:

Europe, all Mediterranean states and islands, Jordan, Madeira, the Azores, the Canary Islands and Russia, with the exception of Syria and Crimea.

### <sup>6)</sup> Worldwide:

Worldwide with the exception of North Korea, Syria, Venezuela, Crimea and Iran

### <sup>7)</sup> Worldwide over 6,000 m:

The tariff 'Worldwide over 6,000 m' covers trips with planned ascents of mountains with summits over 6,000 m in height, which are booked through a travel organizer and guided by an authorized mountain guide. **However, the whole duration of the trip must be insured with this tariff.** For insurance cover of ascents of mountains with summits over 6,000 m in height which are self-organized or not guided by an authorized mountain guide the prior written approval of the insurer must be explicitly given.

travel to the Arctic (destinations north of the Arctic Circle<sup>10)</sup>), Antarctic (destinations south of the Antarctic Circle) and Greenland;

- medical treatment of illnesses and accidents arising in the context of diving, if the insured person does not have any internationally valid authorization for the depth in question except in the context of participation in a diving course with authorized diving instructors. In any event no cover is provided in the context of dives to a depth of more than 40 m as well as in the context of ice diving or diving expeditions;
- medical treatment of illnesses and consequences of accidents occurring in mountain bike competitions (Downhill, Four Cross, Dirt Jump) including official training and qualification rides;
- medical treatment of illnesses and consequences of accidents occurring in the context of participation in expeditions.

### Search and rescue abroad

**No cover** is provided, for example, for

- accidents as part of work-related or other professional activities and accidents by members to rescue organizations, which occur as part of organized rescue deployments or training on behalf of the rescue organization. However, accidents during paid work by members of the Österreichischer Bergführerverband as qualified mountain and ski guides, and as officially approved and qualified hiking guides are insured;
- accidents when using motor vehicles;
- accidents occurring when using aeronautical equipment (e.g. hang-gliders, paragliders), aircraft, spacecraft and sky diving. However use of motorized aircraft approved for passenger transport (e.g. commercial aircraft) as a passenger is insured – with the exception of power gliders and ultra-lights.
- accidents occurring in the course of taking part in provincial, national or international competitions in the fields of Nordic and Alpine ski sports, snowboarding as well as freestyle, freeriding, bob, ski-bob, skeleton or tobogganing, and when training for such events;
- accidents occurring at record attempts in the areas of speed, diving and aviation
- accidents on trips with planned ascents of mountains with summits over 6,000 m in height<sup>9)</sup> and travel to the Arctic (destinations north of the Arctic Circle<sup>10)</sup>), Antarctic (destinations south of the Antarctic Circle) and Greenland;
- accidents occurring in the context of diving, if the insured person does not have any internationally valid authorization for the depth in question except in the context of participation in a diving course with authorized diving instructors. In any event no cover is provided in the context of dives to a depth of more than 40 m as well as in the context of ice diving or diving expeditions;
- accidents occurring in mountain bike competitions (Downhill, Four Cross, Dirt Jump) including official training and qualification rides;
- accidents when participating in expeditions.

## Product Information and Claims Settlement

You can obtain product information and claims forms at [www.alpenverein.at](http://www.alpenverein.at) under the quick link Insurance as well as from

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## SOS Service 24 Hour Emergency Call

**Attention!** Prior to repatriation, repatriation of a corpse (not in respect of rescue), transfer and inpatient treatment abroad, without fail, please contact

### **Europ Assistance:**

(otherwise a maximum of only € 750 will be reimbursed)

**T** +43/1/253 3798

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## Who is the insurer?

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Our information sheet on data processing is available at [europaeische.at/en/legal/privacy](http://europaeische.at/en/legal/privacy) or can be requested from our customer service.

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

Europäische Reiseversicherung AG belongs to the Group of Assicurazioni Generali S.p.A., Trieste, which is registered in the register of insurance groups of IVASS under no. 026.



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