

Group sickness insurance

Insurance Product Profile

UNIQA Biztosító Zrt.

Hungary
Supervised – active
Licence number: H-EN-II-80/2016



Visiting Students Group Sickness Insurance

This product information leaflet gives a short overview of the materials elements of the insurance. Comprehensive information about the product prior to the conclusion of the policy and about the policy is available in other documents (insurance terms and conditions, documents of insurance offer). You are kindly advised to read these documents to gain full and comprehensive information.

What type of insurance?

Pursuant to the Visiting Students Group Sickness Insurance policy the insurer undertakes to perform certain services stipulated in the policy upon the insured becoming ill or subject to accident during the term of risk-bearing.



What does the insurance cover?

✓ The following events are covered by the insurance policy:

| SERVICE | Semi-annual limit: HUF 2 million/ six month/Insured |
|---|---|
| Outpatient care for acute and foreseeable cases (not including emergency care) | |
| a) Outpatient general practitioner like basic service | within limit |
| b) Specialised care (including outpatient operations as well) | within limit |
| c) Laboratory and diagnostic tests required during therapy | within limit |
| One-day surgical care | within limit |
| Inpatient care | within limit |
| Medical device (upon doctor's prescription) cost reimbursement | Partial limit: HUF 100,000/ six months |
| Medicine, bandage (upon doctor's prescription) cost reimbursement | Partial limit: HUF 100,000/ six months |
| Emergency care/on-call duty cost reimbursement | within limit |
| Patient transport | within limit |
| The Insurer shall, subject to the semi-annual limit, reimburse the costs of returning the Insured to the country of origin subject to the semi-annual limit if the written opinion by the caring doctor recommend return to home based on the health condition of the Insured and the COSR approves the Insured being transported to the country of its residence. This service is only available to each Insured once during the term of the insurance policy. | within limit |



What is not included in the insurance cover?

The comprehensive list of the excluded risks shall be set out in the insurance terms and conditions.

The insurer excludes events that are directly or indirectly related to the following:

- ✗ HIV infection and other sexually transmitted diseases (STD);
- ✗ the effect of radioactive nuclear energy or ionising radiation (not including therapeutic medical care);
- ✗ hereditary or congenital defects;
- ✗ events occurring during competitive sport, training;
- ✗ events occurring due to the insured's suicide or the attempt thereof, and self-harm;
- ✗ extremely dangerous hobby, sport, extreme sports (including, but not limited to speleology, diving, rock, wall and mounting climbing, bungee jumping), and events occurring during sports involving the use of engine driven land vehicles, watercrafts, and aircrafts with or without an engine, and other sports causing extreme stress and presuming knowledge;
- ✗ events related to flying (including parachuting, hang gliding), not including participation in organised air passenger services as passenger, pilot, staff;
- ✗ war, civil war events, terrorist acts, riot, revolt, disturbance, protest;
- ✗ medical care and services, detoxication related to the alcohol, drug or narcotic or addiction;
- ✗ events occurring in causal connection with the insured's insanity or derangement;
- ✗ toxication, injury caused by the intentional consumption of solid, liquid or gas form substances, including drug, narcotic;
- ✗ events occurring while the insured performed armed services, or while the insured carried or used a weapon, and events occurring in connection with above.



What limitations are included in the insurance coverage?

- ! The benefit provision obligation of the Insurer shall not become effective if the insured event is not reported by the deadline specified, and as a result material circumstances become unverifiable.
- ! The insurance contract shall be terminated without the payment of the sum insured or the provision of any other potential benefits, if the illness, accident or deterioration of health was caused by the wilful or grossly negligent conduct of the Insured or the beneficiary.
- ! The Insurer shall be released from its service obligation in other cases stipulated in the insurance terms and conditions.



Validity of the insurance

- ✓ The insurance shall cover insured events in Hungary, however the reason causing such insured events may occur in any country of the world. The insurance shall apply for 24 hours a day. Pursuant to this insurance policy the Insurer shall provide the sickness insurance services within the territory of Hungary.



What are my obligations related to the insurance?

- Disclosure and change report obligation (within 5 days) during the term of the policy.
- Reporting the insured event within 8 days.
- Premium payment.



When and how do I pay?

- the insurance premium shall be paid to the insurer for the term of the risk-bearing, in advance subject to the premium frequency periods,
- the manner and frequency of premium payment shall be set out in the policy subject to the agreement of the Policyholder and the Insurer.



What is the commencement date of risk-bearing?

- The Insurer's risk shall commence on the effective date of the insurance policy.
- With respect to Insured who have duly made and delivered the Insured's Declaration, the risk of the Insurer shall commence on the day following the date of the Insured's Declaration, provided that the Policyholder has paid the Insurer the total one-off premium for that Insured after the accounts are settled.
- The insurance contract may be concluded for a definite or indefinite term.
- The risk of the Insurer with respect to that Insured shall be for a definite term, always for an academic half year. The commencement date and end date of the academic half year or years shall be agreed in the Group Sickness Insurance Master Contract.
- The insurance contract – and with it the insurance cover provided by the insurer to the insured person – will terminate in any of the below cases:
 - if the policyholder or the insurer notifies the other in writing of their intent to terminate the insurance contract at least 30 days before the policy anniversary date, with effect from the end of the day preceding the policy anniversary date;
 - in the case of premium non-payment;
 - for definite term insurance policies on the expiry date of the insurance policy;
 - if a resolution is adopted about the dissolution of the Policyholder without a legal successor, on the earlier of the following: the last day of operation stipulated in the resolution or the last day of the period for which premium has been paid.
- The insurance cover of an insured person will terminate in any of the below cases:
 - upon the date of death of the insured person;
 - upon the expiry of the risk term applicable to the Insured;
 - at the end of the day prior to the insurance anniversary following the 65th birthday of the Insured.



How is the policy terminated?

Policyholder:

- in a written notice served at least 30 days prior to the insurance anniversary

Insurance company:

- in a written notice served at least 30 days prior to the insurance anniversary

The insurance contract – and with it the insurance cover provided by the insurer to the insured person – will terminate in any of the below cases:

- if the policyholder or the insurer notifies the other in writing of their intent to terminate the insurance contract at least 30 days before the policy anniversary date, with effect from the end of the day preceding the policy anniversary date;
- in the case of premium non-payment;
- for definite term insurance policies on the expiry date of the insurance policy;
- if a resolution is adopted about the dissolution of the Policyholder without a legal successor, on the earlier of the following: the last day of operation stipulated in the resolution or the last day of the period for which premium has been paid.