

Insurer: Allianz Hungária Zrt.

Insurer registered in Hungary by the National Bank of Hungary under No. 10337587

Product: Sberbank Bank Card Travel Insurance

This document is issued for the matter of information only. The Hungarian version of Insurance Product Document prevail. The complete pre-contractual and contractual information about the product is available in Hungarian in the General Terms and Conditions and Customer Information of Sberbank Bank Card Travel Insurance.

What is the type of this insurance?

The Sberbank Bank Card Travel Insurance is related to standard and gold bank cards issued by Sberbank Magyarország Zrt. The travel insurance covers the most common risks of traveling abroad as a tourist, student, white-collar worker or for visiting relatives. Travel insurance is available in four packages. The Europe Basic, Europe Standard, World Premium packages are optional travel insurances in addition to bank cards, while the World Premium Gold package is a built-in travel insurance for those having a gold card. These packages differ in services, sums insured and premiums.



What is covered by the insurance policy?

Main benefits	Europe Basic	Europe Standard	World Premium, World Premium Gold
Health insurance and medical assistance services			
✓ Emergency treatment	5 000 000 HUF	10 000 000 HUF	50 000 000 HUF
✓ Emergency treatment (terrorism)	5 000 000 HUF	5 000 000 HUF	5 000 000 HUF
✓ Dental treatment	50 000 HUF	100 000 HUF	150 000 HUF
✓ Other expenses	n/a	10 000 HUF	50 000 HUF
✓ Transport to Hungary	no limit	no limit	no limit
✓ Transport to Hungary (terrorism)	1 000 000 HUF	1 000 000 HUF	1 000 000 HUF
✓ Hospital daily benefit (EHIC card)	10 000 HUF	20 000 HUF	30 000 HUF
Accident insurance			
✓ Death	500 000 HUF	1 000 000 HUF	5 000 000 HUF
✓ Permanent disability	500 000 HUF	1 000 000 HUF	5 000 000 HUF
Baggage cover			
✓ Theft, robbery, damage	50 000 HUF	100 000 HUF	300 000 HUF
✓ Per baggage	25 000 HUF	50 000 HUF	150 000 HUF
✓ Per asset	5 000 HUF	10 000 HUF	50 000 HUF
✓ Theft from vehicle	25 000 HUF	50 000 HUF	75 000 HUF
✓ Identity documents	5 000 HUF	10 000 HUF	50 000 HUF
Travel assistance services			
✓ Stay extension	50 000 HUF	100 000 HUF	500 000 HUF
✓ Child's transport	250 000 HUF	500 000 HUF	1 000 000 HUF
✓ Search and rescue	500 000 HUF	1 000 000 HUF	2 000 000 HUF
✓ Baggage delay (over 6 hours)	limited	limited	limited
✓ Patient visit	n/a	n/a	100 000 HUF
Legal protection insurance			
✓ Bail	n/a	n/a	500 000 HUF
✓ Lawyer	n/a	n/a	500 000 HUF
Liability insurance			
✓ Third person's injury	n/a	n/a	500 000 HUF
Supplementary sport insurance			
✓ Emergency treatment	n/a	10 000 000 HUF	30 000 000 HUF
✓ Mountain rescue	n/a	2 000 000 HUF	5 000 000 HUF
✓ Accidental death	n/a	2 000 000 HUF	5 000 000 HUF
✓ Permanent disability	n/a	2 000 000 HUF	8 000 000 HUF
✓ Sport equipment	n/a	50 000 HUF	100 000 HUF
✓ Legal protection	n/a	1 000 000 HUF	2 000 000 HUF
✓ Third person's injury	n/a	1 000 000 HUF	3 000 000 HUF



What is not insured?

The insurance does not cover events occurring due to the following circumstances:

- ✗ chronic disease,
- ✗ physical work, professional driving,
- ✗ winter and extreme sports (except insured sports defined in the terms and conditions)
- ✗ competitions, training for competitions
- ✗ parts of the body already injured prior to accident,
- ✗ loss or accidental dropping of asset, theft from vehicle,
- ✗ drunken state or drug consumption,
- ✗ other events listed in the exclusions and exemptions relating to any covers.



What are the restrictions of the insurance cover?

- ! Valid up to 30 days of staying abroad per trip.
- ! Only valid for trips starting from Hungary.
- ! Only valid in Europe in case the insured is over 70 years old.
- ! Not valid in areas not recommended for travel by the Ministry of Foreign Affairs and Trade of Hungary.
- ! Not valid in the country of citizenship in case the insured is a foreign citizen.
- ! The insurer limits the benefits as defined for each type of cover.



Where am I covered by the insurance?

- ✓ The Europe Basic and Europe Standard packages cover all countries in Europe and the whole territory of Russia, except Hungary.
- ✓ World Premium and World Premium Gold packages cover all countries of the world, except Hungary.
- ✓ The supplementary sport insurance (for Europe Standard, World Premium and World Premium Gold packages) covers all countries of Europe and the whole territory of Russia, except Hungary.



What are my obligations regarding the insurance?

- When concluding the contract, the questions asked on the insured's statement must be answered in full and in accordance with reality.
- The insured's statement must be signed and handed over to the bank.
- The bank must be informed about changes in the data provided at the time of concluding the contract.
- The insurance premium must be paid after signing the insured's statement.
- All obligations to prevent damage must be fulfilled.
- Damage must be mitigated as normally expected.
- The insurer must be notified before using each service.
- If damage occurs to the insured, it must be reported to the insurer as specified in the contract terms.
- All relevant and essential information about the damage must be provided, including the insured's entitlement to compensation or services from elsewhere in connection with the damage.
- The insurer must be provided with the documents necessary for claim management.



When and how do I pay?

- The insurance premium is paid by the bank to the insurer by bank transfer.



When does the cover start and end?

- The insurance cover starts at 0 o'clock the day after the insured's statement is signed.
- The insurance cover is valid for up to 30 days per trip, when travelling abroad.
- The insurance cover ceases with the termination of the insurance contract concluded between the bank and the insurer.
- The insurance cover ceases with the death of the insured.



How do I cancel the contract?

- The insurance cover may be terminated by revoking the insured's statement.