



GENERALI KOLLEKTÍV GROUP LEGAL EXPENSES AND EMPLOYEE LIABILITY INSURANCE

LEGAL EXPENSES INSURANCE

Who is covered?

The insurance covers those members of the policyholder trade union and those employees of the policyholder employer who, at the time of the legal dispute or infringement of legal interests, were members of the policyholder trade union or were employed by the policyholder employer.

What is covered?

Legal expenses insurance provides legal protection services to employees in the event of infringement of their legal interests, in order to safeguard their rights. Such services include the recommendation of a lawyer, legal advice, reimbursement of lawyers' fees for legal representation, and reimbursement of the costs of legal proceedings.

Scope of Cover

- The insurance company recommends a lawyer specialising in the relevant legal dispute.
- The insurance company reimburses the costs of legal proceedings, including:
 - lawyers' fees, court or administrative fees, experts' fees, witness and interpreter fees, as well as the costs of on-site hearings and inspections at all instances, provided that the insured is legally obliged to bear such costs,
 - in the event that the insured loses the case, the legal costs imposed on the insured in a final and binding court decision,
 - following the establishment of an enforceable title in favour of the insured, the enforcement costs for up to two enforcement attempts,
 - the insured's travel expenses in accordance with the policy terms and conditions.
- Up to the limit specified for bail, the insurance company advances the amount of bail imposed on the insured in order to secure the termination of the insured's pre-trial detention.



Areas of Legal Protection

- Employment Law:** enforcement of claims arising from the employment relationship of the insured employees (employment-related legal disputes) against the employer.
- Criminal and Regulatory Offence:** legal proceedings initiated against the insured in connection with negligent regulatory offences or criminal offences committed in the course of employment, including negligent offences committed in connection with the operation of a motor vehicle used in relation to work.
- Personality Rights:** legal protection in respect of infringements of the insured's personality rights occurring in the course of employment.
- Social Security and Social Benefits:** judicial review of unlawful decisions issued by social security or social administration authorities concerning the insured.
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What are the limits of indemnity and the deductible?

Limit of Indemnity:

per insured
for the entire policy

HUF/claim
/year
HUF/year

Önrészesedés:

Let's look at some examples!

- The employer unlawfully terminates the employment of the insured employee (employment law legal protection).
- The insured employee causes a road traffic accident involving personal injury while driving a company vehicle, and criminal proceedings are initiated against the employee (criminal and regulatory offence legal protection).
- A dissatisfied client of the company publishes an offensive and defamatory post about the insured employee on social media (personality rights legal protection).
- The insured employee retires, and the social security authority incorrectly determines the amount of the employee's pension (social security and social benefits legal protection).

How can a claim be made?

A detailed description of the facts of the case and the documents relating to the legal dispute must be submitted to the email address indicated below.

The insurance company accepts notifications of legal expenses insurance claims at the following email address: jogvedelem.hu@generali.com

The use of the Legal Expenses Insurance Claim Notification Form is recommended.

EMPLOYEE LIABILITY INSURANCE

Who is covered?

The insurance covers those members of the policyholder trade union and those employees of the policyholder employer who, at the time of the loss, were members of the policyholder trade union or were employed by the policyholder employer.



What is covered?

Employee liability insurance indemnifies employees against liability for loss or damage caused in the course of their work or in connection with their employment, for which they are liable towards their employer under the rules of employment law. The employee's liability for compensation shall not exceed an amount equal to four months' absence pay. Under the applicable collective agreement, in the event of negligent loss or damage, the employee's liability for compensation shall be limited to a maximum of eight months' absence pay.

Scope of Cover

If the employer asserts an unfounded claim for compensation against the employee, the insurance company shall, by providing legal protection, assist the employee in contesting the claim.

If the employer's claim for compensation against the employee is well-founded, the insurance company shall indemnify the employer, on behalf of the employee, for the loss which the employee is required to compensate under the rules of employment law.

What are the limits of indemnity and the deductible?

Limit of indemnity:	per claim	HUF	Deductible:
	per insured	HUF/year	
	for the entire policy	HUF/year	

Let's look at some examples!

- A forklift operator accidentally reversed into a colleague while handling materials and broke the colleague's leg. The injured colleague asserted a claim for damages and compensation for non-material loss against the employer. The employer demands that the forklift operator reimburse the damages and compensation for non-material loss paid to the injured colleague.
- The insured employee causes an accident while driving a company car. The employer requires the employee to pay the repair costs of the company car.
- A shop assistant failed to issue a receipt during a test purchase, as a result of which the tax authorities imposed a fine on the employer. The employer deducts the amount of the fine from the employee's salary.



How can a claim be made?

The following documents must be submitted to the email address indicated below: the employment contract of the employee or trade union member who caused the loss; confirmation of the employee's absence pay; a report detailing the circumstances of the loss; photographs documenting the damage; documentation substantiating the amount of the loss; the liable employee's written acknowledgement of liability; and the employer's written demand for payment.

E-mail address:

The insurance company accepts notifications of claims under employee liability insurance at the following email address: felelossegikar.hu@generali.com

The use of the Employee Liability Insurance Claim Notification Form is recommended.

FOR MORE INFORMATION, PLEASE CONTACT YOUR INSURANCE AGENT!

Name:

Telephone:

E-mail address:

