



GENERALI KOLLEKTÍV GROUP 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:

	HUF/claim
per insured	/year
for the entire policy	HUF/year

Deductible:

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.

FOR MORE INFORMATION, PLEASE CONTACT YOUR INSURANCE AGENT!

Name:

Telephone:

E-mail address:

