Accident Insurance

Biztosítási termékismertető

Generali Biztosító Zrt.
Registered in Hungary

Product:
TöbbMilliós segítség
Accident Insurance

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Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

The product is subject to the following policy conditions:
- Customer Information and General Provisions Governing Insurance Policies
- Terms and Conditions of 'TöbbMilliós Segítség' Accident Insurance

This document is only intended to provide a summary of the key information relating to this insurance product so that it can be compared to other products.

Please note that this document is not an integral part of the insurance policy and does not constitute an offer on behalf of the insurer.

What is this type of insurance?

This insurance provides fixed-sum coverage for specific risks and pays the benefits specified in the insurance policy upon the occurrence of insured events that are primarily accident-related, in consideration of the payment of the insurance premium. The insurance company provides several different insurance plans under this insurance, varying in the scope of covered services included and the benefit amounts (sums insured).

What is insured?

The detailed description of the covers, as well as the sums insured are set out in the Terms and Conditions of TöbbMilliós Segítség Accident Insurance.

The insurance may provide coverage for the following events:

- ✓ Bone fracture, broken tooth
- ✓ Accident-related surgery benefit
  - extra benefit: accident-related plastic surgery benefit
- ✓ Accident-related hospitalization daily allowance
  - extra benefit: double benefit for intensive care
- ✓ Accident-related permanent health impairment between 51% and 100% with linear benefit
- ✓ Accident-related permanent health impairment between 11% and 50% with linear benefit
- ✓ Accident-related permanent health impairment between 1% and 10% with a FIXED benefit
- ✓ Soft tissue injury (dislocation, ligament rupture, muscle tear)
- ✓ Special surgeries (appendectomy, inguinal hernia repair, tonsillectomy)
- ✓ Burn injuries
- ✓ Tick bite related paralysis
- ✓ Reimbursement of accident expenses
- ✓ Reimbursement of wheelchair expenses
- ✓ Patient transport and Teledoctor assistance
- ✓ Legal protection
- ✓ Accidental death

The specific range of services and the coverage amounts for the Premium, Optimal, Basic, or Mini insurance plans purchased within the Kölyök (Kid), Y-Generáció (Gen-Y), Háttér (Background), or Támasz (Support) subproducts are determined by the respective insurance plan, for which the insurer issues a policy

What is not insured?

- ✗ You will not be covered for any events other than those explicitly listed as insured in the policy conditions.
- ✗ You will not be insured against the events specified in the exclusions chapter of the policy conditions, and we will not reimburse you for any related losses.
- ✗ The policy conditions set out additional events and losses related to insured events which are excluded from coverage.

Are there any restrictions on cover?

- ! The insurance pays out if certain insured events occur during the coverage period.
- ! Restrictions on age
- ! The insurance company may be released from its obligation to pay benefits in specific situations outlined in the policy conditions, such as in cases of deliberate misconduct or gross negligence.
- ! If the insured has reached their 18th birthday at the time of the insured event, the insurance will no longer cover events that are directly related to the insured's participation in professional or competitive sports activities..
- ! The insurance does not cover events that may have been directly caused by the insured's involvement in or pursuit of certain hazardous occupational activities.
- ! No insured person may be covered under more than one 'TöbbMilliós Segítség' accident insurance policy.

Where am I covered?

✓ Unless otherwise specified in the special conditions, the insurance offers worldwide coverage, that is valid anywhere in the world.

What are my obligations?

The policyholder and/or the insured must

- provide us with honest, accurate and complete information when the insurance is taken out,
- pay the premium, notify us of any changes, and prevent loss during the policy term,
- mitigate loss and notify us with accurate and complete information in the event of a claim,
- comply with all other obligations specified in the insurance policy.

How and when to pay?

You can pay the insurance premium by

- postal cash transfer order (postal check – not available if electronic communication is selected)
- direct debit authorization (may only be given via netbank/telebank)
- bank transfer
- debit/credit card.

You can pay the insurance premium annually, semi-annually, quarterly or monthly.

If you choose to pay by postal cash transfer, monthly and quarterly payment schedules are not available.

When does the cover start and end?

If an insurance policy is validly concluded, the coverage shall commence at 0:00 a.m. on the day following the day the policyholder pays the first premium to the insurance company. Your cover will end when your insurance policy terminates.

How do I cancel the contract?

The policyholder may cancel this insurance policy by sending a thirty-day written cancellation notice to us, with effect from the insurance anniversary.
The insurance policy will terminate, furthermore:

- if cancelled by the policyholder or the insurance company with effect from the anniversary,
- if the insured dies,
- if the insurance premium is not paid,
- by the mutual agreement of the parties,
- in the event of the subsequent termination of a policy concluded by implicit conduct,
- if the policyholder and the insured are different persons, and the insured withdraws their written consent to the conclusion of the insurance policy at the end of the current policy period, except when the insured enters into the insurance policy as a new policyholder,
- in the event of a significant increase in the insured risk, with the insurer's termination notice given with a 30-day notice period, or if the insurer's proposed modifications are not accepted,
- and in other cases specified in the insurance policy.