PRODUCT BROCHURE

GENERALI

TöbbMilliós Segítség Accident Insurance – KÖLYÖK (KID) INSURANCE PLANS

This Policy Summary introduces the main features of the insurance policy so as to provide you with a general overview of accident insurance plans.

Please, note that this document is for information purposes only. Nothing contained herein shall be deemed or construed as an expressed or implied offer. Before signing an insurance contract, please read the terms and conditions carefully!

You may have wondered how you can ensure your child's safety, prepare for the unexpected and the expenses that come with them.

Children can be involved in accidents anywhere in the world: at home, at school, even on school trips and holidays.

While we cannot promise that accidents will not happen, our accident insurance is designed to help with medical bills and the high costs of recovery or healing.

WHO IS THIS INSURANCE FOR?

Primarily **children and teenagers between 0–18 years old**.

	KÖLYÖK INSURANCE PLANS			
	Premium	Optimal	Basic	Mini
Bone fracture, broken tooth	60 000	50 000	40 000	40 000
Accident-related surgery benefit – extra benefit: accident-related plastic surgery benefit	700 000	550 000	450 000	400 000
Accident-related hospitalization daily allowance – extra benefit: double benefit for intensive care	10 000	8 000	7 000	7 000
Accident-related permanent health impairment between 51% and 100% with linear benefit	10 000 000	8 000 000	7 000 000	6 000 000
Accident-related permanent health impairment between 11% and 50% with linear benefit	5 000 000	4 000 000	3 500 000	3 000 000
Accident-related permanent health impairment between 1% and 10% with a FIXED benefit	150 000	150 000	150 000	150 000
Accidental death	750 000	750 000	750 000	750 000
Burn injuries	3 000 000	2 000 000	1 500 000	1 000 000
Reimbursement of accident expenses, including medicine costs	600 000	300 000	200 000	
Soft tissue injury (dislocation, ligament rupture, muscle tear)	30 000	20 000	15 000	
Special surgeries (appendectomy, inguinal hernia repair, tonsillectomy)	75 000	20 000		
Tick bite related paralysis	3 000 000	1 500 000		
Patient transport and Teledoctor assistance	yes	yes		
Legal protection	1 000 000	500 000		

HOW CAN I JOIN THE HUMAN SAFETY NET PROGRAM?

At Generali, we believe that with a small act of help, we can create entire worlds for others.

Our goal with The Human Safety Net program, operated by the Generali for Safety Foundation, is to promote the healthy and balanced development of children during their most vulnerable stage of childhood, thereby laying a strong foundation for their future against the challenges ahead.

For further information click here: https://alapitvany.generali.hu/thsn

Let's help together! By purchasing the Többmilliós Segítség insurance, together – you and us – we support The Human Safety Net with 10% of the insurance premium, which is Generali's corporate social responsibility program aimed at supporting families in vulnerable situations.

WHY ARE KÖLYÖK (KID) INSURANCE PLANS WORTH BUYING?

- With these plans, you can protect your children against a wide range of risks, and may receive high enough benefits.
- You can choose from Premium, Optimal, Basic and Mini plans according to your needs and possibilities.
- Our product also offers non-accident insurance covers.
- It can be purchased to cover one or more persons aged 0 to 18 at the time of signing the contract.
- There is no minimum insured age, and Kölyök Plans mature when the insured turns 25.
- It serves as an excellent complement to state-funded children’s and student accident insurance.
- The insurance pays out for accident-related permanent health impairment starting from as little as 1% impairment, and for accident-related daily hospitalization allowances, payments begin from the first day.

DESCRIPTION OF COVERS

- Bone fracture, broken tooth: we will pay out the current* sum insured per accident regardless of the number or severity of fractures or broken teeth.
  Extra benefit: a permanently broken tooth is also covered under the insurance. A fracture of a permanent tooth shall refer to incidents in which the crown of an otherwise undamaged, healthy tooth with intact enamel is fractured, as evidenced by a dental X-ray, and the fracture involves at least half of the tooth above the gum line. The insurance coverage shall not apply to mild chipping of a permanent tooth or only of its edge, or any broken tooth which is not the result of an accident.
- Accident-related surgery benefit: if the insured is injured in an accident and his/her injures require surgery any time within two years of the date of such accident, we will pay out the % of the sum insured corresponding to the category of the surgery, as specified in the policy conditions. If multiple surgical procedures are performed simultaneously, we will pay the benefit for the procedure of the highest category. However, the number of surgeries covered for the same accident is not limited, i.e. multiple benefit payments may be made in connection with the same accident.
  Extra benefit: if the insured requires plastic surgery as a result of an accident, we will pay an additional amount equal to 100% of the current* sum insured, subject to the conditions specified in the policy terms.
- Accident-related hospitalization daily allowance: if the insured suffers an accident and as a result he/she is hospitalized any time within two years of the date of such accident, we will pay out daily benefits for each day of the insured's hospitalization (from day 1 of the hospitalization).
  Extra benefit: if the insured receives treatment in an intensive care unit, we will pay twice the applicable sum insured.
- Accident-related permanent health impairment between 51% and 100% with a linear benefit: the amount of the sum insured that is proportional to the extent of the impairment will be paid.
- Accident-related permanent health impairment between 11% and 50% with a linear benefit: the amount of the sum insured that is proportional to the extent of the impairment will be paid.
- Accident-related permanent health impairment between 1% and 10% with a fixed benefit: if the extent of the permanent health impairment is between 1% and 10%, we will pay the sum insured based on the selected insurance plan.
- Accidental death: if the insured dies as a result of an accident within 1 year following such accident, we will pay out the current* sum insured to the death beneficiary.
- Burn injury: if the insured suffers burns in an accident, we will pay a percentage of the sum insured, determined by the degree of the burns and the affected body surface area, as specified in the policy conditions.
  Extra benefit: if the face is affected by severe burns, we will pay twice the amount of the sum insured.
- Reimbursement of accident-related expenses: we will reimburse the costs of rescue and transportation services and cover necessary durable medical equipment resulting from an accident, provided that these costs are incurred in Hungary within two years of the accident date and are properly documented by invoices.
  Extra benefit: we will pay up to 50% of the sum insured for outpatient visits, primary care treatment, diagnostic tests, physical therapy, and balneotherapy required as a result of an accident, provided these are not covered by the National Health Insurance Fund.
- Soft tissue injury: we will pay the current* sum insured in the event of a joint dislocation, ligament rupture or muscle tear, irrespective of the number of injuries.
- Special surgeries (appendectomy, inguinal hernia, tonsil surgery): in the event of any of these surgeries – tonsil surgery, appendectomy, or inguinal hernia operation – we will pay the current* sum insured at most once within any one policy year.
- Tick bite related paralysis: meningitis and/or encephalitis or Lyme-disease caused by a tick bite – which results in permanent neurology damage (damage to sensory or motor nerves) developed at least one month following the end of the treatment – in which case we will pay the current* sum insured.

* The benefit is calculated and paid based on the sum insured specified for the particular risk in the certificate of coverage effective as of the date of the insured event, or in the relevant indexation letter.

- Patient transport and Teledoctor Assistance: through its service provide partner (Europ Assistance Magyarország Kft.) the insurance company operates an around the clock (0–24) telemedicine direct line, which you may call any day of the week for the following services:
  - arranging and covering the costs of patient transportation from a medical facility providing in-patient care to the insured's home (or any other specified address) on one occasion within any one insurance period.
  - information about the availability of doctor's and pediatrician's offices, specialty care clinics and pharmacies, including out-of-hours services,
  - medical assistance: immediate response during working hours (8 a.m. to 4 p.m.), callback on the next business day for calls received outside working hours; review and guidance as follows: general medical advice, explanation of medical procedures, general information on diagnostic results, diagnoses, medications, and recommendations for specialist care clinics. Information about what to do in the event of illness.

- Legal Protection: we will pay, up to the sum insured, for legal expenses (including attorney's fees, procedural charges, litigation costs, expert fees, etc.) incurred in enforcing damages against the person responsible for the accident, in criminal or misdemeanor proceedings related to the accident, or in social security proceedings concerning accident-related health impairment.

IMPORTANT INFORMATION

- This insurance may be purchased by an individual (natural person) or by a legal entity.
- A 'TöbbMilliós Segítség' insurance policy can cover up to six insured persons.
- No insured person may be covered under more than one 'TöbbMilliós Segítség' accident insurance policy.
- The policy is concluded for a fixed term, which shall be aligned with the age of the youngest insured person named in the policy.
- The coverage cannot be changed during the policy term.
- If the insured is over 18 at the time of an insured event, the insurance will no longer cover events causally linked to participation in professional or competitive sports activities.
  The insured may have a hazardous occupation; however, if the insured event results from such activities, the insurance will not pay out.
- Once a valid policy is in effect, coverage begins at 0:00 a.m. on the day after the first premium is paid to the insurance company. The first premium is considered paid once it has been credited to the insurance company's bank account.
- The insurance policy does not specify a waiting period. The beneficiary of all insurance benefits during the insured's lifetime is the insured person themselves. In the event of the insured's death, the proceeds will be paid to the designated death beneficiary. If no beneficiary was specified, the benefits will be paid to the insured's legal heirs.
- Premiums can be paid by postal money order (postal check—not available if electronic communication is chosen), direct debit authorization (which can only be granted via online or telephone banking), wire transfer, or bank card. (If you choose to pay the premium by postal cash transfer, you cannot select monthly or quarterly payment options.)
- Premiums may be paid annually, semi-annually, quarterly, or monthly.

You can find detailed information about the insurance product in the 'Customer Information and General Provisions Governing Insurance Policies' as well as in the 'General and Special Terms and Conditions of TöbbMilliós Segítség Accident Insurance (TMILL23).

Please note that, according to the terms and conditions, in certain cases, coverage for specific risks may be excluded, benefit payments may be limited, or the insurance company may be exempt from paying your claim.