



INSURANCE PRODUCT BROCHURE

TESTŐR TERM LIFE, ACCIDENT AND
HEALTH INSURANCE

This Policy Summary introduces the main features of the insurance policy to provide you with a general overview of 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. For the full terms of the policy, please read the policy conditions carefully prior to enrolling.

You know that feeling of „it's not going to happen to me”? Have you ever wondered how you would make up for lost income in the event of a serious accident or illness? Do you know how you could cover extra, sometimes high rocketing costs? How would you provide for your children and loved ones? How could you maintain the living standard you are used to? Hope alone is not enough.

Depending on your choice, TestŐr Insurance can provide you and your family with long-term care. Remember, life is fragile: it is not enough to rely on good luck to help you get through hard times. Plan for the unexpected!

Generali's life, accident and health insurance products are designed to help customers be prepared for unexpected financial difficulties. We offer a wide range of insurance plans so that you can compose the ideal coverage to meet your protection needs. All this with professional and convenient customer service.

Bonus* – Get 20% of Your Insurance Premium Back!

If you take out the insurance for a term of at least 10 years, and no claims are made during the term, and neither are the original sums insured reduced before the maturity of your policy, we will refund 20% of the premiums paid up to that point as a no-claims bonus at the end of the policy term.

- for a term of 10 years, premiums of 2 years will be paid back,
- for a term of 15 years, premiums of 3 years will be paid back,
- for a term of 20 years, premiums of 4 years will be paid back!

Complimentary Health Check-up**

If you take out a policy with a minimum term of 10 years and do not reduce the sums insured over the term of the policy, you can participate in a free health check-up program every 5 years. The promotion of healthy lifestyles and the prevention of illness are of utmost importance to our company.

For more information on the regular health check-up, see the Policy Conditions.

* The exact terms and conditions for paying the bonus are set out in Chapter V of the General Conditions of TestŐr Term Life, Accident and Health Insurance!

** The exact terms and conditions of the free health check-up are set out in Chapter V of the General Conditions of TestŐr Term Life, Accident and Health Insurance.

Who is recommended to take out TestÖr Insurance?

Everybody, since we never know what life has in store for us. An unexpected illness or accident can happen at any time, which can temporarily or permanently change the way we have lived our life. Having the right insurance coverage can help ease the burden and provide for the loss of income or pay off immediate, sometimes huge expenses.

How can You and Your family benefit from having TestÖr Term Life, Accident and Health Insurance?

- With the right amount of cover, term life insurance can help maintain Your family's standard of living in the event of an unexpected tragedy, so you can make sure your loved ones are provided for.
- If you have a mortgage, the insurance proceeds may be used to cover the installments in the event of the breadwinner's death, disability, severe illness, or surgery. The statutory sick pay may be complemented to give your family greater financial peace of mind in such a situation.
- In the event of a serious illness or accident, the insurance payout may be used to improve your life quality: to cover state of the art but very expensive medical procedures and aids, or, if necessary, to pay for alterations to your home.
- You can receive substantial financial support while you are battling against the most dreaded diseases, and once you are cured you get a good chance to return to normal life.
- TestÖr Insurance is a uniquely flexible product: you can choose what coverage and what sums insured best suit your protection needs.
- Insurance with high sums insured and no medical examination.
- Healthy lifestyle is rewarded: non-smokers or social smokers are offered term life insurance at a lower price.
- Your whole family may be covered under a single insurance policy and even a discount is granted.
- Our health and accident insurance products pay out not only during the coverage period, but also if certain events occur within one or two years following an accident, even if the insurance policy has already terminated.
- The insured's age at maturity may be exceptionally high with our company: 80 years for life and accident insurance, and 70 years for health insurance.

Tailored protection

You can tailor your cover under TestÖr Insurance to best suit your needs. **We offer insurance covers for twenty-two different risks** – including a term life cover, thirteen types of accident covers and eight types of health insurance covers. It is up to you to choose the most suitable or most important covers to protect yourself and your family.

What is term life insurance and how does it pay out?

Term life insurance is designed to help ease the burden and provide your survivors with greater financial peace of mind when you are no longer there for them. It can be used to pay off sudden, one-time expenses, cover your mortgage or other loans, or pay for funeral expenses. If the insured dies during the coverage period, the insurance pays out the sum insured to the beneficiary designated to receive the death benefit.

With the built-in premature payout, you can dispose over the sum insured during your lifetime in the event of serious illness.

What is covered under the accident insurance and how does it pay out?

Accidental Death Coverage

If the insured dies as the result of an accident within 1 year following such accident, the insurance pays out the respective sum insured to the death beneficiary.

Accidental permanent partial disability cover

- **with linear benefit payout**, the proportion of the sum insured paid out corresponds to the extent of the permanent disability – which may be requested to be established within 4 years of the date of the accident – or
- **with progressive benefit payout**, if the extent of the permanent disability is less than 25%, the benefit payout corresponds to the extent of the disability; if the extent of the permanent disability is higher than 25%, the extent of the benefit payout may be higher (e.g.: for disability of 100%, 225% of the sum insured is paid out), or
- **if the extent of the disability exceeds 50%**, the insurance may pay out the whole of the sum insured as a one sum benefit.

Each policy may be taken out with only one of the three options chosen.

Bone Fracture Cover

In case of a fracture, we will pay the current sum insured per accident, regardless of the number and severity of the fractures.

Soft Tissue Injury Cover

In the event of dislocation, torn ligaments, or torn muscles, we will pay the insurance amount per accident, regardless of the number of accidents.

Hospitalization Cover with Daily Allowance (Accidents Only)

In the event of inpatient hospitalization due to an accident within two years of the accident, we will pay a daily allowance for the duration of the hospitalization. If the insured is treated in an intensive care unit, we will pay twice the amount of the sum insured.

Accidental Surgery Cover

If the insured is injured in an accident and his/her injuries require surgery any time within two years of the date of such accident, the insurance company will pay a percentage of the sum insured corresponding to the list of surgeries specified in the policy conditions; if several surgical procedures are performed at the same time, the benefit payout will be made for the surgery of the highest category; the number of surgeries covered in respect of the same accident is not limited, which means that several payouts may be made in connection with the same accident.

Burn Injury Cover

In the event of accidental burns, we will pay a percentage of the sum insured, depending on the degree of the burns and the affected body surface area as specified in the policy conditions. If the head is affected by severe burns, twice the amount of the sum insured is paid out.

Daily Allowance for Accidental Incapacity Periods

If the insured becomes incapacitated (not capable of work) within two years after the accident, the insurance pays out a daily allowance after the elimination period is over. The insurance pays the allowance for a maximum of 150 days in relation to the same accident.

Accidental Death Insurance (Road Accidents only)

If the insured dies as the result of a road traffic accident within one year following such accident, the insurance pays out the respective sum insured to the death beneficiary.

Permanent Disability Cover (Road Accidents Only)

The insurance company will pay the insured person a percentage of the sum insured based on the extent of the permanent disability, which may be requested to be officially determined within 4 years of the date of the accident.

Accident-Related Cost Reimbursement

Up to the sum insured, the insurance company will reimburse medical, transport and dental expenses, as well as the costs of durable medical equipment incurred within two years following an accident in Hungary and duly evidenced by invoices.

In addition, the insurance company will reimburse up to 50% of the sum insured for the costs of physiotherapy, physiotherapy and balneotherapy required as the result of the accident, as well as the costs of outpatient medical examinations, treatments and diagnostic tests not financed under the Hungarian Social Insurance System.

What is covered under the health insurance and how does it pay out?

Hospitalization Cover with Daily Allowance

In the event of in-patient hospitalization required as the result of illness or accident (in respect of accidents, maximum within two years of an accident), the insurance company will pay a daily allowance for the duration of the hospitalization. The insurance pays out for a maximum of 120 days of hospitalization within any one policy year. If the insured is treated in an intensive care unit, we will pay twice the amount of the sum insured.

Surgery Cover

In the event of a surgery required as a result of illness or accident (in respect of an accident, performed within two years of the accident), the insurance company will pay a percentage of the sum insured corresponding to the list of surgeries specified in the policy conditions; if several surgical procedures are performed at the same time, the benefit payout will be made for the surgery of the highest category; the number of surgeries covered in respect of the same accident is not limited, which means that several payouts may be made in connection with the same accident.

Malignant Tumors

In the event of a malignant tumor, the insurance company will pay out the sum insured.

40 Critical Illness

When a critical illness is diagnosed (malignant tumor, myocardial infarction, cerebrovascular accident, chronic renal failure, AIDS, organ transplant, coronary artery (bypass) surgery, etc.) or the insured dies of any such illness, the insurance pays out the respective sum insured. The insurance may only pay out once, even if multiple diseases are diagnosed.

Tumor Diagnostics

When a malignant tumor is suspected, the insurance company reimburses the expenses of diagnostic tests (e.g.: tumor diagnostics, specialist appointments, etc.) up to the sum insured.

Permanent Partial Disability Cover (to an extent exceeding 69%)

In the event of permanent partial disability to an extent of more than 69% as the result of an accident or illness, as determined by the National Institute of Medical Experts, the insurance company will pay the current sum insured.

Permanent Partial Disability Cover (to an extent exceeding 39%)

In the event of permanent partial disability to an extent of more than 39% as the result of an accident or illness, as determined by the National Institute of Medical Experts, the insurance company will pay the current sum insured.

Daily Allowance for Incapacity Periods

If the insured becomes incapacitated (incapable to work) as the result of an illness or accident (any time within two years after the accident), the insurance company pays a daily allowance after the elimination period is over. The insurance company pays the allowance for a maximum of 150 days in relation to the same accident, and for a maximum of 90 days in any one year in relation to any illness.

Important Information

- The insurance coverage of a validly concluded insurance policy will commence at 0 a.m. on the day following the day when the first premium (premium advance) is received on the bank account of the insurance company.
- Within 6 months of the inception date of the policy (waiting period), the insurance company shall provide limited benefits, and only in respect of insured events related to accidents. However, this limitation can be avoided with a medical examination and the insured can enjoy full protection from the very first moment.
- The insurance company will provide benefits for insured events which occur during the coverage period and, for certain events arising out of accidents, for insured events which occur within one or two years of an accident taking place during the coverage period, in all cases subject to the provisions of the policy conditions.
- Regular premiums may be paid in monthly, quarterly, semi-annual, and annual installments. The insurance company may offer a premium discount for any payment frequency other than monthly payment.
- If the policyholder fails to pay the premium by the due date or during the grace period stipulated by the insurance company in a payment reminder letter, the insurance contract will be terminated.
- You may select different sums insured for the different insurance covers. To preserve the value of the insurance covers, the sums insured may be increased pursuant to the annual indexation proposal sent to the policyholder before the renewal date of the insurance policy.
- After an insurance claim is notified, the insurance company shall pay the insurance benefit within 15 days of receiving all the documents required for assessment of the claim.
- The beneficiary of all insurance benefits due in the life of the insured shall be the insured himself/herself. If the insured dies, insurance proceeds are paid to the designated beneficiary, or if no beneficiary was designated, to the legal heirs of the insured.

For more information on the insurance, please consult the documents entitled 'Customer Information and General Provisions Governing Insurance Policies' and the 'General and Special Terms and Conditions of TestOr Term Life, Accident and Health Insurance'.

Please note that, under the terms and conditions, in certain cases, the insurance will not cover you against the risks, or benefit payment may be limited, or the insurance company may be exempt from paying your claim.