

PLEASE NOTE: This document contains only the most important information relating to your insurance contract. The insurance policy, the Coverage Description as well as the EUROPÄISCHE travel insurance conditions ERV-RVB ÖAV 2022 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Alpenverein Premium-Single Trip Cover is a travel insurance for one trip abroad exclusively for members of the Österreichischen Alpenverein with main place of residence in Europe.



What is insured?

Medical benefits abroad

- ✓ The insurance covers any acute illness also due to pandemics and epidemics, accident or death during a journey abroad.
- ✓ We refund the costs arising abroad for non-deferrable medically necessary treatment including prescribed therapeutic products as well as for medically necessary transport to the nearest suitable hospital up to an insured sum of € 500,000.
- ✓ We will organise your return transport if medically necessary and cover all costs incurred.
- ✓ In the event of death we organise the repatriation and cover all costs incurred.

Search and rescue abroad

- ✓ In the event of an accident, mountain or aquatic distress, we refund the search and rescue costs up to € 25,000.



What is not insured?

General

- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ war, civil war, war-like conditions or civil unrest
- ✗ active participation in provincial, national or international competitions in the field of Nordic and Alpine ski sports, snowboarding as well as freestyle, freeriding, bob, ski-bob, skeleton or tobogganing and when training for such events
- ✗ motor sports as well as mountain bike competitions including official training and qualification rides
- ✗ record attempts in the areas of speed, diving and aviation
- ✗ expeditions
- ✗ travel to the Arctic (except mainland in Norway, Finland and Sweden), Antarctic and Greenland

Medical benefits abroad

- ✗ chronic diseases or illnesses (except as a consequence of acute attacks or episodes)
- ✗ medical treatment begun before the start of a journey or being the purpose of the stay abroad
- ✗ active participation in publicly held sporting competitions and the training activities in preparation for them (with the exception of climbing competitions as a member of Kletterverband Österreich)

Search and rescue abroad

- ✗ carrying out a sporting activity for remuneration
- ✗ use of motor vehicles
- ✗ sea distress



Are there any restrictions on cover?

General

- ! in the case of unexpected commencement of war, civil war, war-like conditions or civil unrest, cover applies until the earliest possible departure
- ! Diving only with valid authorisation and to a depth of not more than 40m
- ! ascents of mountains with summits over 6,000 m in height only with the tariff "worldwide over 6,000 m" only if booked through a travel organizer and guided by an authorized mountain guide (no climbing or expedition mountaineering)
- ! use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services

Medical benefits abroad

- ! Outpatient medical treatment including prescribed therapeutic products is subject to an obligatory deduction of € 70 per person and per stay abroad.
- ! The medically necessary transport as well as the inpatient treatment must be organised by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of € 750 will be reimbursed.
- ! Maximum payment in the event of a chronic disease or illness unexpectedly becoming acute up to a total of € 50,000.



Where am I covered?

- ✓ Depending on your selection of the relevant tariff you are covered “worldwide”, “worldwide over 6,000 m” or in “Europe”. The tariff “worldwide” and “worldwide over 6,000 m” covers worldwide, with the exception of North Korea, Afghanistan, Myanmar, Syria, Venezuela, Russia, Belarus, Crimea, Luhansk, Donetsk and Iran. The tariff “Europe” covers Europe in the geographical sense, all Mediterranean states and islands, Jordan, Madeira, the Azores, the Canary Island and Russia, with the exception of Syria, Russia, Belarus, Crimea, Luhansk and Donetsk. All benefits cover only applies abroad. The country in which you have your main place of residence is regarded as your home country.



What are my obligations?

- An insured event is to be notified in written form to the insurer.
- You are obliged to contribute as far as possible to the determination of the facts.
- A death as a result of an accident is to be notified to the insurer as soon as possible, even if the accident has already been notified.
- A claim form sent by the insurer must be completed truthfully by the policyholder or the insured person and returned to the insurer as soon as possible; in addition, relevant information requested by the insurer must be issued in the same way.
- claims for reimbursement of costs, proof of the costs incurred is to be provided to the insurer through original documents.
- If an event is covered by travel medical insurance, you must contact the insurer’s 24-hour emergency number as soon as possible prior to any treatment on an inpatient basis or any transport home.



When and how do I pay?

The premium is a one-off premium and must be paid when the policy is taken out and in accordance with the agreed method of payment.



When does the cover start and end?

The insurance applies to a journey abroad up to the selected duration of the trip. Insurance cover is subject to payment of the premium. The insurance cover begins with departure from the place of residence or of the place of regular work and ends with return to there or with the prior expiry of the insurance.



How do I cancel the contract?

The insurance contract terminates automatically at the end of the trip or if the maximum duration of an insured trip is exceeded.

This insurance product information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 implementing Directive (EU) 2016/97 of the European parliament and Council of 20 January 2016 on insurance distribution.

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