

**PLEASE NOTE:** This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the Travel insurance conditions for foreign guests RVBA 2003 and the Special conditions regarding the travel insurance conditions for foreign guests RVBA 2003 provide for the complete pre-contractual and contractual information.

### What is this type of insurance?

Welcome-to-Austria is a travel insurance for foreign guests in the Schengen area.



#### What is insured?

##### Travel medical insurance

- ✓ The insurance covers any acute illness or accident during a journey in a Schengen state.
- ✓ We refund the costs for outpatient and inpatient treatment, for medically justified transportation home, for search and rescue up to € 55,000 (for insurance cover up to 8 days up to € 30,000)

##### Travel personal liability

- ✓ The insurance covers the payment of justified claims for damages or the costs of defence against unjustified claims for material damages up to € 37,000 and for injury to persons up to € 365,000 caused by the insured person as a private person.



#### What is not insured?

##### General

- ✗ deliberate or gross negligent acts by the insured person
- ✗ suicide or suicide attempts
- ✗ strike or official orders
- ✗ exercising professional, manual activities
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ using aircraft vehicles without motor (such as para-gliders)
- ✗ motor sport competitions and training drives
- ✗ provincial, state or international sport contests and trainings

##### Travel medical insurance

- ✗ treatments that are wholly or partly the reason for the trip
- ✗ treatment that was already necessary or could be expected to arise if the journey proceeded according to plan
- ✗ treatment of chronic illnesses or the consequences of accidents or illnesses that were treated or required treatment in the last six months before commencement of the journey

##### Travel personal liability

- ✗ holding or using of aircraft vehicles and devices, motor vehicles or trailers
- ✗ damage of objects which have been borrowed, leased, rented or
- ✗ damage of objects because of their use, transportation or processing



#### Are there any restrictions on cover?

- ! The benefits are limited at each insured event with the agreed sum insured.



#### Where am I covered?

- ✓ You are covered in the Schengen states.  
Cover does not apply in the country of which you are a citizen or in which you have established residence.  
If you have established your residence in a Schengen state (other than Austria), cover applies exclusively in Austria.



### **What are my obligations?**

- The insurer must be immediately notified of any insured event and losses must be kept at a minimum.
- You are obliged to contribute to the determination of the facts. In particular, you must provide information as well as the original documents.
- If an event is covered by travel medical insurance, you must contact the insurer's 24-hour emergency number immediately 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 before the insured enters the local area of applicability in accordance with the agreed method of payment.



### **When does the cover start and end?**

The insurance cover applies to a journey up to the selected duration of the trip (maximum 6 months).

Insurance cover is subject to payment of the premium before the insured enters the local area of applicability.

The insurance cover starts with the date of entry into the territory to which insurance cover applies and ends upon departure therefrom or upon prior expiry.

Cover cannot be extended after the insured enters the local area of applicability.



### **How do I cancel the contract?**

The insurance contract terminates automatically upon departure from the territory to which insurance cover applies or if the maximum duration of an insured trip is exceeded (maximum 6 months).

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