

Accident Insurance

Document containing information on the insurance product of

UNIQA osiguranje d.d. Croatia

Bank credit card user insurance



Information contained in this document are intended to help you understand the basic features and terms and conditions of the insurance. Complete pre-contractual and contractual information can be found in other documents, particularly Information to the Policyholder, Insurance Terms and Conditions and the Insurance Policy.

Type of insurance

Insurance of users of Raiffeisenbank Austria d.d. credit cards.



Insurance coverage

- ✓ **Accidental death** - the sum insured is paid if, during the period of insurance, the insured passes away. The insurance beneficiary up to the amount of credit card debt is Raiffeisenbank Austria.
- ✓ **Costs for medical services:**
 - Indispensable costs of necessary medical treatment Hospital daily allowance
 - Costs of medically necessary transportation of the insured to the nearest hospital or clinic
 - Costs of medically prescribed transportation of the insured to the country of residence (repatriation)
- ✓ **Costs of traveling abroad by airplane:**
 - Indispensable costs in case of flight delay
 - Indispensable costs caused by loss or delay of luggage



Limitations of coverage

The insurance beneficiary loses the right to insurance payment if the insured's death occurred due to an accident that occurred:

- ! when operating an airplane, various aircrafts or using a parachute
- ! when participating in motorcycling competitions and training sessions
- ! when participating in skiing and similar competitions or training sessions
- ! when attempting or committing a felony in connection with acts of war, terrorism or nuclear energy
- ! due to an earthquake
- ! due to influence of alcohol and/or narcotic substances on the insured, regardless of any third party liability for the occurrence of accident
- ! when operating a motor vehicle without an official document



Not covered by the insurance

- ✗ Deliberately caused insured case
- ✗ Suicide
- ✗ Medical treatment that started prior to the conclusion of the insurance contract
- ✗ Treatment of chronic diseases, except in the case of acute attacks until the moment when the insured's life is in danger
- ✗ Traveling abroad for the purpose of medical treatment



Geographical scope of the insurance

- ✓ The insurance is valid throughout the world outside of the Republic of Croatia, except for insurance in cases of accidental death, which is valid in the Republic of Croatia as well.



What are my obligations

- when an insured case occurs, it is necessary to contact without delay, by telephone, the UNIQA osiguranje d.d.help desk - APRIL, UNIQA contractual partner, at +385 1 3688 330.
- in case of the insured's accidental death, the beneficiary of the insurance is required to deliver to the insurer all necessary evidence for determining the rights under the insurance, and in particular the death certificate, evidence on cause of death, records compiled by the competent authorities, certificate of succession.



When and how to pay for

The insurance premium is paid once for each insurance year.



Date of commencement and expiry of coverage

The coverage of accidental death risk insurance commences at 00:00 hours on the day of the contracted commencement of insurance and expires at 24:00 hours of the final day of the twelfth month, calculating from the date of insurance commencement. The coverage of other types of risk commences upon each crossing of the state border of the Republic of Croatia and expires upon the passing of 4 continuous weeks after crossing the state border of the Republic of Croatia.

Insurance is contracted for the period of 12 months lasting 12 months and is renewed year after year (12 months) unless either party cancels it, provided that the premium has been paid prior to the start of the following insurance year.



Contract termination

The insurance may be terminated on the date the premium is due, at the written request sent, at the latest, 30 days prior to the end of the current insurance year.