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Alpenverein Weltweit Service

Edition 2017/2018



Insurance Scope

Alpenverein Weltweit Service (AWS) provides insurance cover for all members of Österreichischer Alpenverein (ÖAV) who require rescue services as a result of accidents occurring in the course of leisure activities. Costs for repatriation, transfer and medical treatment are covered for accidents occurring in the course of leisure activities or business as well as for illness. AWS is valid worldwide, with the exception that the third-party insurance and legal protection insurance are restricted to Europe. AWS's insurance provider is Generali Versicherung AG.

Sums insured

1. Rescue Costs (in one's country of permanent residence and abroad) up to EUR 25,000.– per person and claim. Year-round, worldwide, during leisure time.

Rescue costs are understood as those costs of local rescue organisations (including costs of rescue organisations of neighbouring countries for incidents occurring close to national frontiers) incurred when the insured person has suffered an accident, or must be rescued, whether injured or uninjured, from mountain or aquatic distress (the same also applies in the case of fatalities). Rescue costs are deemed the demonstrable costs incurred in searching for and transporting the injured person from wayless area

- a) to the nearest road open to traffic or
- b) to the hospital nearest the site of the accident.

1.1. Costs for transport and transfer within one's country of permanent residence

Only when preceded by an insured rescue operation, costs of transporting persons who have been injured or fallen ill and costs of transporting a deceased person within his/her country of permanent residence are covered without any limitation on costs.

Transport costs are the costs of transporting a person from one hospital to another hospital that is near the permanent residence of the injured person or to the permanent residence itself.

Transfer costs are transport costs of a deceased person to his/her last place of residence.

The transport must be organised by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of EUR 750.– will be reimbursed:

Tyrol Air Ambulance, T +43/512/22 422,
F +43/512/28 88 88, M taa@taa.at

2. Repatriation and medical treatment costs abroad

Valid worldwide during the first eight weeks of any journey abroad, for leisure and occupational accidents as well as illness.

- Repatriation service from abroad without limitation on costs.
- For medically necessary treatment (including medically necessary transport to a hospital) abroad up to EUR 10,000.–

Cover for Paragraph 2 includes in particular:

- 2.1 Full costs for medically necessary transport from a foreign country to a hospital in the country of permanent residence or to the permanent residence, including the costs for transporting one person in a close relationship to the person being transported. The prerequisites for repatriation of an insured party, in addition to such party's ability to be transported, are:
 - a) the existence of a life-threatening disturbance to the insured party's state of health or
 - b) the locally available medical care does not ensure treatment of a standard corresponding to that available in the party's country of permanent residence
 - c) an in-patient hospital stay of more than five days is expected.

The transport must be organised by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of EUR 750.– will be reimbursed:

Tyrol Air Ambulance, T +43/512/22 422,
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2.2 Costs arising abroad (not in the country of permanent residence) for non-deferable medically necessary treatment including prescribed medication, medically necessary transport to the nearest suitable hospital up to an amount of EUR 10,000.– of which up to EUR 2,000.– is available for out-patient medical treatment inclusive of prescribed medication.

Out-patient medical treatment including prescribed medication is subject to an obligatory deduction of EUR 70.- per person and per stay abroad. This shall always be deducted from the insurance benefit paid by Generali Versicherung AG, also in the event that an additional compulsory or private insurance carrier is to pay the benefit. The insurer shall pay in advance the costs for any in-patient hospital stay. Advance payment will only be made to a hospital. The costs for necessary medical treatment as an in-patient are only covered directly if the European Health Insurance Card is presented at the hospital and the handling was organised by Tyrol Air Ambulance.

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F +43/512/28 88 88, M taa@taa.at

2.3 Full costs for repatriating a deceased person to his/her last place of residence.

The transport must be organised by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of EUR 750.– will be reimbursed:

Tyrol Air Ambulance, T +43/512/22 422,
F +43/512/28 88 88, M taa@taa.at

Services abroad are provided according to Paragraph 2 during the first eight weeks of any journey abroad. Insurance sums apply per person and journey abroad.

Alpenverein offers a separate insurance via Europäische Reiseversicherung for journeys abroad longer than eight weeks – information available at:

www.alpenverein.at/versicherung

3. Liability Insurance up to EUR 3,000,000.– Legal Expenses Insurance up to EUR 35,000.– Year-round. Europe-wide.

The insurance covers indemnification for personal and property damage (third-party liability), costs for legal representation and legal fees for the assertion of claims for damages against any person who has caused injuries or damage and against his/her third-party insurer, or costs for legal representation in court or before an administrative authority in defence of any accusation of negligent violation of criminal law, insofar as such costs are incurred by members in the course of “Association activity”.

“Association activity” is understood to mean:

- Participation in any event announced by Sections of the ÖAV,
- Pursuit (including the private pursuit outside Section events) of the following sports: **hiking tours, mountaineering, climbing, skiing, ski-touring, cross-country skiing, snowboarding, white-water canoeing, canyoning and mountain bike/trekking cycle tours.** (Mountain bike/trekking cycle tours are understood as those undertaken in sportswear, on forest roads, woodland and other unmade tracks, and on identified or marked cycle paths. Accidents on roads also open to public traffic, on cycle paths in areas of a city, town or village are not insured unless the accident occurs in the course of a mountain bike or trekking cycle tour as described above.)

Insurance cover extends to all of Europe including the islands of the Mediterranean (excluding the islands in the Atlantic, Iceland, Greenland and Spitzbergen as well as the Asian part of Turkey and the Commonwealth of Independent States).

Exclusions for rescue costs

Insurance cover does not extend to:

- Accidents/illness occurring in the course of any occupational or other remunerated activity, nor to accidents/illness of members of rescue organisations in the case of organised rescue operations or other activities on behalf of the rescue organisation.
- Remunerated activities of members of Österreichischer Bergsportführerverband as a certified mountain and ski guide or as an officially authorised and certified hiking guide are excepted from this exclusion.
- Accidents occurring when using motor vehicles. Motor vehicle accidents en route (including indirectly) to and from ÖAV meetings and events and en route to and from an (even private) "Association activity" pursuant to the Association's Statutes, such as hiking tours, mountaineering, climbing, skiing, ski-touring, cross-country skiing, snowboarding, white-water canoeing, canyoning and mountain bike/trekking cycle tours, are, however, insured as well as accidents occurring when using cable cars and ski lifts.
- Accidents occurring when using aeronautical equipment (hang-gliders, paragliders), aircrafts (private engine-propelled aircraft or gliders) and parachuting. An accident occurring when using an engine-propelled aircraft is, however, insured providing the aircraft is licensed to carry passengers (e.g. commercial aircrafts).
- Accidents occurring in the course of taking part in provincial, national or international competitions in the fields of Nordic and Alpine ski-sports, snowboarding as well as freestyling, bob, ski-bob, skeleton or tobogganing, and when training for any of these sports.
- Accidents/illnesses occurring in the course of taking part in expeditions on mountains with a height of over 6,000 metres as well as expeditions in the Arctic, the Antarctic and in Greenland (see note on mountain climbing for mountains higher than 6,000 m/trekking).

Alpenverein offers a separate insurance via Europäische Reiseversicherung for trips on mountains with a height of over 6,000 m – information is available at: www.alpenverein.at/versicherung

Exclusions for repatriation, transfer and medical treatment costs

Insurance cover does not extend to:

- Medical treatment begun before the start of a journey abroad.
- Medical treatment of chronic diseases or illnesses, except as a consequence of acute attacks or episodes.
- Medical treatment being the purpose of the stay abroad.
- Dental treatment that is not emergency treatment serving the immediate relief of pain.
- Termination of pregnancy and delivery, as well as pregnancy-related examinations, except for premature births that occur at least two months prior to the naturally expected date of birth.
- Medical treatment as a result of excessive consumption of alcohol and by abuse of drugs or medication.
- Cosmetic treatment, spa treatment and rehabilitation measures.
- Prophylactic inoculation or vaccination.
- Medical treatment of illnesses and of the consequences of accidents that arise as a result of war hostilities of any kind and as a result of active participation in civil unrest or of premeditated criminal offences.
- Medical treatment of illnesses and of the consequences of accidents arising from paid, active participation in publicly held sporting competitions and the training activities in preparation for them.

- Medical treatment of illnesses and of the consequences of accidents arising from taking part in provincial, national or international competitions in the field of Nordic and Alpine ski-sports, snowboarding as well as freestyleing, bob, ski-bob, skeleton or tobogganing, and when training for any of these sports.
- Medical treatment of illnesses and of the consequences of accidents arising from the damaging effects of nuclear energy.
- Medical treatment of illnesses and of consequences of accidents in pursuit of aeronautical sports (see also section entitled “Exclusions for rescue costs”).
- Medical treatment of illnesses and of the consequences of accidents of members of rescue organisations in the case of organised rescue operations or training on behalf of rescue organisations.
- Medical treatment of illnesses and of the consequences of accidents arising from taking part in expeditions on mountains with a height of over 6,000 metres as well as expeditions in the Arctic, the Antarctic and in Greenland (see note on mountain climbing for mountains higher than 6,000 m/trekking).

Alpenverein offers a separate insurance via Europäische Reiseversicherung for trips on mountains with a height of over 6,000 m – information is available at: www.alpenverein.at/versicherung

Please note! Motor vehicle accidents abroad are generally insured within the scope of the benefits detailed in Paragraph 2 in the areas of repatriation and medical treatment (including transport to a hospital), providing they do not arise while taking part in motor-sport competitions (including performance trials and rallies) and during drives undertaken in training for such competitions.

Terms of insurance

Insurance cover is granted provided the current membership fee is paid before an incident occurs. January of each year forms an exception: If an incident occurs in this period and if the membership fee for that calendar year has not yet been paid, insurance coverage is nonetheless granted providing payment is made afterwards and providing the membership fee for the previous year was already paid. If the membership fee is paid after 31 January, insurance coverage begins with the first minute of the day following the date on which the membership fee was paid. New members who join after 1 September of any year also count as being insured up to 1 January of the following year, although no membership fee is charged for this period.

What should be done in the event of an insurance claim?

Please note! Prior to repatriation, transfer, in-patient medical treatment abroad or transport within the country of permanent residence (not rescue), it is absolutely imperative that contact be made with the **24 h SOS Service** (otherwise a maximum of only EUR 750.– will be reimbursed):

Tyrol Air Ambulance, T +43/512/22 422,
F +43/512/28 88 88, M taa@taa.at

In case of rescue, repatriation, transfer and medical treatment please send a claim form to:

KNOX Versicherungsmanagement GmbH,
Bundesstraße 23, 6063 Rum, T +43/512/238300-30,
F +43/512/238300-15, M AV-service@knox.co.at

In case of liability / legal expenses insurance claims contact:

KNOX Versicherungsmanagement GmbH,
Bundesstraße 23, 6063 Rum T +43/512/238300-30,
F +43/512/238300-15, M AV-service@knox.co.at

Claim forms can be downloaded online at: www.alpenverein.at/versicherung or obtained from KNOX Versicherungsmanagement GmbH (contact see above).

Note on mountain climbing for mountains higher than 6,000 m/trekking)

For trekking journeys: Single-day summit ascents of mountains over 6,000 m are insured provided that a high-altitude camp is not envisaged in the route plan. Alpenverein offers a separate insurance via Europäische Reiseversicherung for trips on mountains with a height of over 6,000 m that are not trekking journeys.

Information is available at:

www.alpenverein.at/versicherung

For further questions please contact:

KNOX Versicherungsmanagement GmbH,

Bundesstraße 23, 6063 Rum, T +43/512/238300-33,

F +43/512/238300-15, M AV-service@knox.co.at

Who is insured?

Every ÖAV member having paid his/her membership fee for the current insurance period. Members exempt from the membership fee, such as children and adolescents without income up to a maximum of 27 years of age whose parents (or parent in case of single parent) are members, are fully insured, provided they are registered with the Association and are thus in possession of a valid membership card. ÖAV members who permanently reside abroad or who are citizens of another country are likewise fully insured. The term “abroad” used in the terms and conditions of insurance refers in this case to the place of permanent residence.

Basis of contract

The insurance contract is based on the General Contracts as agreed between the ÖAV and the Insurance Companies as well as the General Terms and Conditions relating to each respective Contract.

The insurance coverage is subsidiary.

This means that the insurance benefits shall be provided only when and to the extent that no other insurance provider (state/social insurance provider, private insurer) is to provide benefits or has actually provided such.

The insured party shall have no claim to benefits if benefits were provided without charge or were to be so provided.



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The present contract is an Austrian contract to which Austrian law must be applied in any case, with the exclusion of the Austrian Private International Law and International Reference Provisions.

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