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Alpenverein Weltweit Service

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Insurance Scope

Alpenverein Weltweit Service (AWS) provides insurance cover for all members of Österreichischer Alpenverein 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 abroad 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 criminal law 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 main place of 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 emergency/accident, or must be rescued out of wayless area, 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 insured 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 main place of 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 main place of 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 main place of residence of the injured person or to the main place of residence itself. Transfer costs are transport costs of a deceased person to his/her last main 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:

Europ Assistance, T +43/1/253 3798,

F +43/1/313 89 1304, M aws@alpenverein.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.
- Medically necessary treatment (including medically necessary transport to a hospital) abroad: up to EUR 10,000.–

Cover for point 2 includes in particular:

- 2.1 Full costs for medically justified patient-transport from a foreign country to a hospital in the country of main place of residence or to the main place of 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 main place of 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:

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2.2 Costs arising abroad (not in the country of main place of residence) for non-deferable medically necessary treatment including prescribed therapeutic products, 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 therapeutic products. Out-patient medical treatment including prescribed therapeutic products 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 reimburse the documented costs of medically necessary in-patient treatment.

- in Austria: at the general tariff class in public hospitals;
- outside Austria: in public hospitals.

If the urgency of in-patient treatment renders presentation at a public hospital impossible, or if the insured party was unable to influence the choice of hospital, the insurer shall reimburse the documented costs of medically necessary treatment even in non-public hospitals. The insurer's obligation to pay shall cease when a transfer to a public hospital is medically justifiable.

The costs of medically necessary in-patient treatment per point 2.2. shall only be covered directly by the insurer up to the insured sum if the e-card/EHIC card is presented in the hospital and the handling was organised by Europ Assistance. **Otherwise, max. EUR 750.– shall be reimbursed.**

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For information on the European Health Insurance Card (EHIC), see: **<http://ec.europa.eu/social>**

2.3 Full costs for repatriating a deceased person to his/her last main 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:

Europ Assistance, T +43/1/ 253 3798,

F +43/1/313 89 1304 M aws@alpenverein.at

For journeys abroad longer than eight weeks, the Österreichische Alpenverein offers a separate insurance policy via Europäische Reiseversicherung – for information and documents, see:

www.alpenverein.at/versicherung

3. European third party liability insurance up to EUR 3,000,000.–

Year-round. Europe-wide.

The insurance covers indemnification for personal and property damage. Deductible for property damage EUR 200.–.

4. European criminal law legal protection insurance up to EUR 35,000.–

Year-round. Europe-wide.

Insurance protection applies for legal criminal proceedings as of prosecution, and as of the initial legal proceedings for administrative offence cases.

5. European damage compensation legal protection for damage compensation claims after accidents involving personal injury to max. EUR 500.– per insured event

Insurance protection shall apply for assumption of attorney's costs for advice to assert damage compensation claims after events with personal injuries. There shall be no insurance protection for claims of pure property and financial damage.

Europe

The term Europe is defined geographically and also includes Iceland, Greenland, Spitsbergen, the Mediterranean islands, the Canary Islands, Madeira, Cyprus, the Azores and the Asian regions of Turkey and the current and former Member States of the CIS.

The benefits described in the points 3–5 insure all national and international members during insured events that happened during “association activity”:

- Participation in any event announced by Sections of the Österreichischer Alpenverein,
- Pursuit (including the private pursuit outside Section events) of the following sports: hiking tours, mountaineering, climbing, via ferrata, skiing, ski-touring, cross-country skiing, snowboarding, white-water canoeing, canyoning and mountain bike/trekking cycle tours. (Mountain biking/trekking bike tours are defined as such tours that are taken on cycle paths, forest roads, forest trails, mountain trails and other unpaved paths as well as designated practice or training areas. Accordingly, there is no insurance protection for tours outside the above-mentioned forest roads and trails, such as on general public traffic areas governed by the Rules of the Road (StVO), pavements, access roads and access paths, etc.)

Exclusions for rescue costs

Insurance cover does not extend to:

- Accidents/illnesses as part of work-related or other professional activities and accidents by members to rescue organizations, which occur as part of organized rescue deployments or training on behalf of the rescue organization.
However, accidents during paid work by members of the Österreichischer Bergführerverband as qualified mountain and ski guides, and as officially approved and qualified hiking guides are insured.
- Accidents when using motor vehicles:
Motor vehicle accidents on the direct and indirect way to and from meetings and events of the Österreichischer Alpenverein and on the way to and from statutory (including private) association activities (hikes, mountaineering, climbing, via ferrata, skiing, ski touring, cross-country skiing, snowboarding, white water canoeing, canyoning and mountain biking/trekking bike tours as well as when using cable cars and lifts) are insured
- 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, freeriding, bob, ski-bob, skeleton or tobogganing, and when training for such events.

- Accidents involving insured persons as pilots (including operators of aviated devices, such as e.g. paragliders), where they require a permit for this under Austrian law, and as other crew members of aircraft and when using spacecraft.
- Accidents/illnesses on trips with planned ascents of mountains with summits over 6,000 m in height and travel to the Arctic (destinations north of the Arctic Circle), Antarctic (destinations south of the Antarctic Circle) and Greenland.

For trips on mountains with a height of over 6,000 m Alpenverein offers a separate insurance via Europäische Reiseversicherung– information and documents are 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. This also applies accordingly to the premature baby;
- 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 from active participation in provincial, national or international competitions in the field of Nordic and Alpine ski-sports, snowboarding and freestyling, freeriding, bob, ski-bob, skeleton or tobogganing, and when training for such events, as well as illnesses and consequences of accidents from active paid participation in publicly-held sports competitions and training for such events. (With the exception of climbing competitions as a member of Österreichischer Kletterverband);
- Medical treatment of illnesses and consequences of accidents arising from participation in motor sports competitions (even classification races and rally races) and the corresponding training runs;
- Medical treatment of illnesses and accidents when using aeronautical equipment (e.g. hang-gliders, paragliders), aircraft (private motorized aircraft and gliders) and sky diving. However use of motorized aircraft approved for passenger transport (e.g. commercial aircraft) as a passenger is insured – with the exception of power gliders and ultra-lights);
Passengers are defined as those who neither are in a causal relationship with the operation of the aircraft or crew member, nor performs a professional activity using the aircraft;
- Medical treatment of illnesses and of the consequences of accidents arising from the damaging effects of nuclear energy;
- 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;
- Accidents/illnesses on trips with planned ascents of

mountains with summits over 6,000 m in height and travel to the Arctic (destinations north of the Arctic Circle), Antarctic (destinations south of the Antarctic Circle) and Greenland;

Alpenverein offers a separate insurance via Europäische Reiseversicherung for trips on mountains with a height of over 6,000 m – information and documents are available at:

www.alpenverein.at/versicherung

Please note! Motor vehicle accidents abroad are generally insured within the scope of the benefits detailed in point 2, providing they do not arise while taking part in motorsport competitions (including performance trials and rallies) and the corresponding training runs.

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 main place of 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):

**Europ Assistance, T +43/1/253 3798,
F +43/1/313 89 1304, M aws@alpenverein.at**

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

**KNOX Versicherungsmanagement GmbH,
Resselstraße 33, 6020 Innsbruck,
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,
Resselstraße 33, 6020 Innsbruck
T +43/512/238300-30,
F +43/512/238300-15, M AV-service@knox.co.at**

Damage claim forms are available online at:
www.alpenverein.at/versicherung

Who is insured?

Every member of Österreichischer Alpenverein having paid his/her membership fee for the current insurance period is insured. 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. Members whose main place of resi-

dence is abroad or who are foreign nationals are likewise fully insured. The term “abroad” used in the terms and conditions of insurance refers in this case to the main place of residence.

Basis of contract

The insurance contract is based on the General Contracts as agreed between Österreichischer Alpenverein and the Insurance Companies as well as the General Terms and Conditions relating to each respective Contract. Coverage from the insurance contract is subsidiary, and thus as second-tier vis-à-vis other insurance policies which apply for the same risks. 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.

The underlying contractual documents are available to download at: www.alpenverein.at/versicherung

Main place of residence

A person's main place of residence is generally established at the place where he/she settled with the intention of making it his/her center of vital interests. If this material condition applies to multiple places of residence on overall consideration of a person's professional, economic and social vital interests, they must refer to the place of residence to which they have primary proximity as their main place of residence.



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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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For all contracts concluded with Österreichischer Alpenverein, Austrian law must be applied, with the exclusion of the Austrian Private International Law and International Reference Provisions.

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Monday to Thursday 9:00 to 12:30 PM and 1:30 to 4:30 PM

Friday 9:00 to 12:30 AM

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