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Alpenverein Weltweit Service

Valid to 31/12/2022





The **Alpenverein Weltweit Service** (AWS) provides insurance cover for all members of Österreichischer Alpenverein for **rescues** in the event of any **accidents during leisure activities**. Protection abroad for services relating to repatriation and medical treatment covers **leisure and occupational accidents** as well as **illness**. Alpenverein Weltweit Service is valid **worldwide**, with the exception of third party liability and criminal law insurance, which are restricted to **Europe**. The insurer for the Alpenverein Weltweit Service is Generali Versicherung AG.

The Alpenverein Weltweit Service is included in the membership fee and offers the following benefits:

- Costs for rescue from off-road terrain domestically or abroad (p. 4)
incl. costs for transport and transfer within one's country of main place of residence (p. 4)
- Repatriation and medical treatment costs abroad (p. 7)
- European third party liability insurance (p. 12)
- European criminal law legal protection (p. 12)
- European damage compensation legal protection (p. 12)

Scope of coverage

1. Costs for rescue from off-road terrain domestically or abroad up to EUR 25,000 per person and insured event;

Year-round, worldwide, during leisure time;

Rescue costs are those costs incurred by local rescue organisations (including the costs of rescue organisations from the neighbouring country in the event of incidents near borders), which are necessary if the insured party has an emergency/accident or must be rescued from mountain or aquatic distress or from off-road terrain, either injured or uninjured (the same applies accordingly in the event of death). Rescue costs are verified costs of searching for an insured party and his or her transport from off-road terrain

- a) to the next accessible road or
- b) to the hospital closest to the site of the accident.

1.1 Costs for transport and transfer within one's country of main place of residence

After a rescue covered by insurance, the costs of transfers of injured/ill persons and transfer costs for deceased persons within the same country as the insured party's main place of residence shall be covered without limitation on costs. Transfer costs are costs of transport from one hospital to a hospital near the main place of residence or to the main place of residence itself.

Transport costs are the costs of transporting a deceased party to his or her last main place of residence. Transport must be organised by the contract organisation stated on the Alpenverein membership card. If this is not the case, max. EUR 750 shall be compensated:

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

Exclusions relating to rescue costs

The insurance protection does **not** extend to:

- Accidents/illnesses as part of work-related or other professional activities and accidents by members of rescue organisations, which occur as part of organised rescue deployments and training on behalf of the rescue organisation. However, accidents during paid work by members of the Österreichischer Bergführer Verband as qualified mountain and ski guides, and as officially approved and qualified hiking guides are insured.
- Accidents when using motor vehicles, however motor vehicle accidents directly and indirectly on the way to and from meetings and events of the Österreichische Alpenverein and on the way to and from statutory (including private) association activities (hikes, snowshoe hikes, mountaineering, climbing, via ferrata, skiing, ski touring, cross-country skiing, snowboarding, white water canoeing, canyoning and mountain biking/trekking tours as well as when using cable cars and lifts) are insured.
- Accidents during participation in provincial, national or international competitions in Nordic and Alpine skiing, snowboarding and freestyle, freeriding, bob, ski-bob, skeleton or luge and when training for such events;
- Accidents involving insured persons as pilots (including Sports pilots, 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 or as a drone passenger;
- Dives featuring exceptional risk (dives of 40 m or more, ice diving, diving expeditions);
- Participation in mountain bike competitions (downhill, four cross, dirt jump), including the official training and qualification runs;
- Record attempts relating to speed, diving and aeronautics;
- 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.

→ Participation in expeditions – an expedition is defined as a trip to rarely-visited areas lacking permanent infrastructure (e.g. huts) that lasts for several days or weeks and is undertaken for exploration or research purposes to a certain extent.

Clarification:

In accordance with the exceptions stated above, all mountaineering activities and trips that are undertaken with the aim of climbing a mountain featuring a summit height below 6,000 m and that do not visit the stated Arctic or Antarctic regions or Greenland are nevertheless insured even if these are designated as expeditions by an organiser. However, journeys with any kind of commercial background (professional activity) are excluded from the insurance cover for the participant.

Trips featuring planned ascents of mountains with a summit height above 6,000 m or trips to the stated Arctic or Antarctic regions or Greenland are classed as expeditions.

For ascents of mountains with a summit height above 6,000 m, a separate insurance is offered.

Information and documentation, see:
www.alpenverein.at/versicherung

The insurance protection also extends to accidents that occur when taking part in the activity of mountain climbing with exceptional risk (climbing at difficulty level 5 UIAA and up, free solo ascents (unsecured climbing) and icefall climbing).

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: unlimited coverage
- Medically necessary therapeutic treatment abroad (incl. medically necessary transport to the hospital): up to EUR 10,000.

2.1 The full costs of a medically justified patient transport from abroad to a hospital in the country of the main place of residence of the injured/ill party, or to the main place of residence, including the costs of transporting a person close to the insured party to be transported. The following requirements apply for repatriation, in addition to the insured party's medical condition allowing transport:

- a) that there is a life-threatening medical condition or
- b) the locally available medical care does not ensure treatment of a standard corresponding to that available in the part's country of main place of residence
- c) that in-patient treatment of more than five days is to be expected. Transport must be organized by the contract organisation stated on the Alpenverein membership card. If this is not the case, max. EUR 750 shall be compensated:

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2.2 The costs incurred abroad for urgent medically necessary treatment including therapeutic products prescribed by a physician, medically necessary transport to the nearest suitable hospital to a total insured sum of EUR 10,000, of which EUR 2,000 shall be available for out-patient treatments including therapeutic products prescribed by a physician. For out-patient treatments including therapeutic products prescribed by physicians, a deduction of EUR 70 per person and stay abroad shall apply. It shall always be deducted from the insurance payout of Generali Versicherung AG, even if another compulsory or private insurance policy is also obliged to make payments. The

insurer shall compensate 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 compensate the documented costs of medically necessary therapeutic treatment even in non-public hospitals. This obligation on the part of the insurer to pay shall cease when transport to a public hospital is medically reasonable.

The costs of medically necessary in-patient treatment per clause 2.2. shall only be billed directly to the insurer up to the insured sum if the e-card/EHIC card is presented in the hospital and is processed by Europ Assistance.

Otherwise, max. EUR 750 shall be compensated.

If you do not have an EHIC card, you must immediately contact Europ Assistance to ensure the assumption of costs for an in-patient stay in hospital.

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

- 2.3** The full costs for transferring a deceased person to their last main place of residence. Transport must be organised by the contract organisation stated on the Alpenverein membership card. If this is not the case, max. EUR 750 shall be compensated:

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

For trips abroad longer than eight weeks, a separate insurance is offered. Information and documentation, see: www.alpenverein.at/versicherung

Exclusions relating to repatriation and medical treatment

The insurance protection does **not** extend to:

- Therapeutic treatments which have already started before starting a journey abroad;
- Therapeutic treatments of chronic illnesses, except as a consequence of acute attacks or flare-ups;
- Therapeutic treatments that are the purpose of the stay abroad;
- Dental treatments that do not serve as initial care for immediate pain relief;
- Abortions, pregnancy examinations and births, except for premature deliveries occurring at least two months prior to the natural due date. This also applies accordingly for premature babies;
- Therapeutic treatments due to excess consumption of alcohol, misuse of narcotics or misuse of medicines;
- Cosmetic treatments, spa treatments and rehabilitation measures;
- Preventive inoculations;
- Therapeutic treatments of illnesses and consequences of accidents arising from war events of any kind and from active participation in disorder or deliberate criminal acts;
- Therapeutic treatments of illnesses and consequences of accidents arising from active paid participation in publicly-held sports competitions and training for such events;

- Therapeutic treatments of illnesses and consequences of accidents arising from active participation in state, national or international competitions in Nordic and Alpine skiing, snowboarding and freestyle, freeriding, bob, ski-bob, skeleton or luge and when training for such events, as well as illnesses and consequences of accidents arising from active paid participation in publicly-held sports competitions and training for such events (with the exception of climbing competitions as a member of the Austrian Climbing Association);
- Therapeutic treatments of illnesses and consequences of accidents arising from participation in motor sports competitions (even classification races and rally races) and the corresponding training runs;
- Therapeutic treatments of illnesses and accidents when using aeronautical equipment (for example hang-gliders, paragliders), aircraft (private motorised aircraft and gliders) and sky diving. However, the use of motorised 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 are not in a causal relationship with the operation of the aircraft, are not a crew member and do not perform a professional activity using the aircraft;
- Therapeutic treatments of illnesses and consequences of accidents arising from the harmful effects of nuclear energy;
- Therapeutic treatments of illnesses and consequences of accidents by members of rescue organisations, which occur as part of organised rescue deployments and training on behalf of the rescue organisation.
- Dives featuring exceptional risk (dives of 40 m or more, ice diving, diving expeditions);
- Participation in mountain bike competitions (downhill, four cross, dirt jump), including the official training and qualification runs;
- Record attempts relating to speed, diving and aeronautics;

- 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.
- Participation in expeditions – an expedition is defined as a trip to rarely-visited areas lacking permanent infrastructure (e.g. huts) that lasts for several days or weeks and is undertaken for exploration or research purposes to a certain extent.

Clarification:

In accordance with the exceptions stated above, all mountaineering activities and trips that are undertaken with the aim of climbing a mountain featuring a summit height below 6,000 m and that do not visit the stated Arctic or Antarctic regions or Greenland are nevertheless insured even if these are designated as expeditions by an organiser. Trips featuring planned ascents of mountains with a summit height above 6,000 m or trips to the stated Arctic or Antarctic regions or Greenland are classed as expeditions.

For ascents of mountains with a summit height above 6,000 m, a separate insurance is offered.

Information and documentation, see:
www.alpenverein.at/versicherung

The insurance protection also extends to accidents that occur when taking part in the activity of mountain climbing with exceptional risk (climbing at difficulty level 5 UIAA and up, free solo ascents (unsecured climbing) and icefall climbing).

Please note: motor vehicle accidents abroad are generally insured as per clause 2, unless they occur during participation in motor sports competitions (even classification races and rally races) and the corresponding training runs.

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

Year-round, Europe-wide

It provides damage compensation liability insurance for injuries to persons and property damage. Deduction for property damage EUR 200.

4. European criminal law legal protection 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 criminal cases.

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

Insurance protection shall apply for assumption of legal 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.

The term **Europe** is defined geographically and also includes Iceland, Greenland, Svalbard, 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 services stated in clauses 3–5 protect all domestic and foreign members in the event of claims arising from their association activities.

- Participation in any events advertised by the sections of the Alpenverein;
- Taking part in the following sports (also privately, outside of section events): **hiking, mountaineering, climbing, via ferrata, skiing, ski touring, cross-country skiing, snowboarding, white water canoeing, canyoning and mountain biking/trekking bike tours.** Mountain biking/trekking bike tours are defined as such tours that are undertaken 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 trips 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.

Duration of insurance

The insurance cover is guaranteed provided that the ongoing membership fee is paid prior to any event resulting in a claim. **An exception applies every January:** if any event resulting in a claim occurs during this period and if the fee for the respective calendar year has not yet been paid, **such a claim will only be honoured if the fee is then paid** and if the membership fee for the previous year was also paid. If the fee is paid after 31 January, insurance protection begins with the first minute of the day following the date on which the 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?

Note: before repatriation, transport, in-patient medical treatment abroad or transport within the country of main place of residence (not in event of rescue), you must contact the 24h emergency service (or max. EUR 750 will be compensated):

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

In the event 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 and legal expenses, 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**

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

Who is insured?

All members of the Österreichischer Alpenverein who pay their membership fees for the current insurance period are insured. Non-fee-paying members such as children and young people without an income up to the max. age of 27, both of whose parents are members (or one of whose parents is a member in the case of single parents), are fully insured provided that they are registered with the association and therefore have a valid membership card. Members of the Alpenverein whose main place of residence is outside Austria or who are foreign nationals are also fully insured. In this case,

the term “abroad” in the terms of insurance refers to the respective main place of residence.

Contractual basis

The contractual basis consists of the framework contracts agreed between the Österreichischer Alpenverein and the insurers, as well as the general conditions to which the respective contract is subject.

The insurance cover provided under this contract is only subsidiary to other insurance cover. Other service obligations take precedence if insurance cover is also provided by a different insurer for the same risks.

A claim cannot be made if a service has been or were to be provided to the insured person free of charge.

The underlying contractual documents are available to download, see: **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 centre 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.



alpenverein österreich



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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.

Office hours:

Monday to Thursday 9:00 am to 12:30 pm and 1:30 pm to 4:30 pm,
Friday 9:00 am to 12:30 pm

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