

UNION Biztosító intends to hereby provide a brief customer information on the essential facts of the group travel insurance for VISA Gold and VISA Business debit card holders, whose cards were issued by KDB Bank. This customer information shall not substitute the insurance terms and conditions. Detailed terms and conditions can be found at the following websites:
www.kdb.hu; www.union.hu and can be found in the branches of KDB Bank.

1. The Parties of the insurance contract

Insurer: UNION Vienna Insurance Group Biztosító Zrt. (registered seat: 1082 Budapest, Baross u. 1.; tax number: 10491984-4-44; company registration number: 01-10-041566) assuming the insurance risk and undertaking to provide the services specified in these insurance terms and conditions in exchange for the premium paid by Policyholder.

Participants: The Insurer's assistance partner Europ Assistance Magyarország Kft. (registered seat: 1134 Budapest, Dévai u. 26-28.; tax number: 12231401-2-41; company registration number: 01-09-565790), participating in providing the insurance services while acting as a legal entity on behalf of the Insurer and providing the assistance services specified in the terms and conditions.

Policyholder: KDB Bank Zrt. (registered seat: 1054 Budapest, Bajcsy-Zsilinszky út 42-46.; tax number: 10326556-2-44.; company registration number: 01-10-041313).

Cardholder: any natural person holding a valid bank card issued by Policyholder that satisfies the definition of bank card provided herein, or a bank card agreement for such card.

Insured: the Cardholder who also signs the insured declaration of consent when entering into the bank card agreement. Cardholders travelling abroad for a period of more than 30 days do not qualify as insured.

2. Insurance premium

Insurance premium is paid by the Policyholder.

3. Taxes

The insurance premium and any sum paid by the Insurer are free from income tax.

4. For what risks will Insurer provide reimbursement?

Insurer solely covers the events occurring within the term of the insurance period, happening in a foreign country and being in connection with Insured or the assets of Insured up to the sum as specified under Point 16.

5. What is the geographical scope and the term of the insurance cover?

Insurance cover includes all countries in the world except Hungary and, where the Insured is a foreign national, their country of citizenship. As regards accident insurance the insurance coverage of Insurer includes the territory of Hungary if the accident occurred following the commencement of the journey to abroad, during the direct journey between the permanent residence of Insured and the Hungarian border of exit, and during the return journey between the Hungarian border of entrance and the permanent address of Insured.

The insurance cover of Insurer commences when Insured crosses the Hungarian border and lasts as long as Insured returns. The period of the journey cannot exceed 30 consecutive days. At 12 p.m. prior to the thirtieth day following the commencement of the journey, the cover will expire if Insured has not returned to Hungary within this time limit.

6. Excluded risks

Insurer shall not be obliged to provide any services where an event is caused by any of the following circumstances:

- liability damage caused to third parties by Insured except for liability damage as specified in Chapter VI of the terms and conditions,
- events directly or indirectly attributable to radiation that qualifies as ionising under law, or to nuclear energy,
- events associated directly or indirectly with acts of war, civil war, combat, terrorism, uprising, rioting or public disorder,

- liable damage resulting from the medical malpractice of the provider commissioned by Insurer,
- accidents resulting from sporting activities involving a high degree of risk (including damage incurred while participating in competitions and training sessions) such as car and motor racing, including test tours and rally racing, as well as rock climbing and mountaineering, the navigation of aircraft, parachuting, caving, white water rafting, diving, hunting and other extreme sports,
- Insurer will not pay claims related to non-material damages in connection with events.

The exempted risks applicable to certain services are fully set out by the insurance terms and conditions. This customer information in not comprehensive.

7. Insurer's exemption

Insurer shall be exempt from all service provider obligations if Insured fails to meet its obligations of reporting damage and notification, preventing significant circumstances from being established.

The specific exemption events applicable to certain services are set out by the insurance terms and conditions.

8. Starting date and termination of the insurance coverage

The period of cover of Insurer commences at 12 p.m. following the calendar day of activating the card and shall be terminated at any of the following times:

- upon expiry of the bank card on the date of expiry at 12 p.m.,
- upon termination of the bank card agreement on the date of termination at 12 p.m.,
- upon deactivation of the bank card for any reason on the date of deactivation at 12 p.m.,
- upon Insured's death,

9. Person eligible for receiving the insurance services

If Insured is alive, Insured is the person eligible for receiving the services. If Insured does not declare it otherwise in writing, the accident insurance services due in the event of the Insured's death shall be paid to the legitimate heir of the Insured as beneficiary.

10. What should be done in case of events occurring abroad requiring medical assistance or related to legal assistance?

Within 48 hours of the event occurring, call Insurer's agent Europe Assistance Magyarország Kft. at its 24/7 Hungarian helpline +36 1 458 4465, state your name, date of birth, mother's name, number of your personal ID card, your residence, then describe the nature of the issue. We inform you that Insurer's agent can ask for other details, if based on the previous data your identity cannot be established.

Insurer's agent will assist you with events occurring abroad, including:

- arrangements for medical care in the event of an illness or accident (deployment of a medical practitioner, communication with the hospital, treating medical practitioner, the insured and the insured's relatives),
- arrangements for patient transport and the repatriation of the patient or their remains,
- arrangements for assistance services relating to medical care (patient visits, extended stay, early return),
- arrangements for services relating to legal assistance (appointment of a lawyer).

Europ Assistance Kft. pays consideration for the services arranged by the agent directly to the providers up to the amounts specified in the table of services.

Where Insured fails to notify Europ Assistance Kft. Insurer will reimburse Insured for the expenses incurred up to HUF 50,000 against the invoice for such expenses except for the case of urgent need.

11. What should be done in case of events occurring abroad and requiring subsequent claims settlement?

Claims submitted are subsequently settled at the UNION Vienna Insurance Group Biztosító Zrt., at the following address:

in person: 1134 Budapest, Váci út 33.

telephone: (+36-1) 486-4343

in writing: 1441 Budapest, Pf. 428.

Following Insured's return to Hungary, within 15 business days of

receipt of all documents required by Insurer for claims settlement, Insurer will reimburse Insured in Hungarian forints for any legitimate and certified expenses incurred in connection with the events listed below:

- invoices paid in connection with medical care and legal assistance as set by the terms and conditions,
- services relating to accident insurance,
- claims for damages relating to baggage insurance, delayed baggage and delayed flights,
- any third party claim paid by the Insured.

Claims settlement requires the following documents depending on the nature of the claim:

- full medical documentation including evidence for the urgency of care,
- original invoices for medical care abroad,
- full foreign medical documentation on the accident,
- records produced by the foreign authorities or any other official report or certificate on the fact and circumstances of the accident and the injury,
- autopsy report in case of accidental death,
- death certificate,
- any official document designating the legitimate heir,
- original invoices for funeral expenses,
- in case of disability, an expert medical opinion proving the nature and degree of the disability,
- original invoices for the expenses incurred in connection with the accident,
- documentation related to damaged baggage: original police report issued for the name of Insured by the foreign police authority, if possible, police decision, original invoices issued for the name of Insured of the stolen baggage and clothing,
- the original invoices for the replacement of the travel documents,
- original invoices for the expenses incurred as a result of delayed delivery of baggage,
- an official certificate on delayed delivery of baggage,
- a detailed clarification of the circumstances in case of a delayed flight (location, flight number),
- confirmation of the delayed flight by the airline (confirmation of the delay by the public transportation carrier),
- original invoices for the expenses incurred as a result of the delayed flight.
- original invoices associated with legal assistance,
- in case of a claim in connection with personal liability insurance: all available information and documents related to the event (detailed in point VI/1.3. of the insurance terms and conditions),
- a valid insurance policy and the type of the bank card as confirmed by Policyholder,
- the claim form provided by Insurer and filled-in by Insured,
- any other documents required for the payment of the claim as requested by Insurer,

12. Complaints administration

Please report any complaints concerning the insurer's service to the insurer

- in writing: UNION Vienna Insurance Group Biztosító Zrt. 1461 Budapest, Pf. 131.
- over the phone: (+36-1) 486-4343
- via e-mail: ugyfelszolgalat@union.hu
- in person: customer service of UNION Vienna Insurance Group Biztosító Zrt.: 1134 Budapest, Váci út 33..

Insurer will publish any changes to the above contact information on its website.

Insurer's supervisory authority is:

Magyar Nemzeti Bank (Central Bank of Hungary)

1054 Budapest, Szabadság tér 8-9;

central telephone number: (+36-1) 428-2600

Other forums for the enforcement of rights

Should you disagree with the response to your complaint filed with Insurer, you may

- a) contact the National Bank of Hungary (mailing address: Magyar Nemzeti Bank, 1534 Budapest BKKP PO Box: 777; customer service telephone number: (+36-80) 203-776; web: felugyelet.mnb.hu; email: ugyfelszolgalat@mnb.hu) with complaints concerning inquiries into the violation of consumer protection provisions under Act CXXXIX of 2013 on the National Bank of Hungary,
- b) contact the Financial Arbitration Board (mailing address: H-1525 Budapest BKKP Pf. 172; customer service telephone number: (+36-80) 203-776; e-mail: ugyfelszolgalat@mnb.hu) or turn to the court as set by the

provisions of the rules of civil procedure with complaints concerning the issuance, validity, legal effects and termination of the policy, as well as breaches of contract and their legal effects.

The precondition for launching the MNB's consumer protection procedure or the procedure of the Financial Arbitration Board is for the consumer to preliminarily attempt to settle the dispute with the insurance company directly.

Claims arising from or in relation to the insurance contract may also be enforced directly through judicial avenues. The resolution of complaints does not substitute litigation.

13. Data processing, non-disclosure

Insurer has the right to process clients' data, including special data, under the provisions of Act CXII of 2011 on the Right of Informational Self-Determination and on Freedom of Information, and consistently with the provisions of Act LXXXVIII of 2014 on Insurance Activity. Data may be transferred in the manner stipulated by the Act on Insurance Activity and with the client's consent. Insurer is bound by a non-disclosure obligation in respect of the insurance secrets it comes to possess. Insurer's non-disclosure obligation is subject to the provisions of Sections 135-151 of the Insurance Act.

14. Governing law and dispute resolution

The insurance contract shall be governed by the relevant Hungarian legislation, primarily the Civil Code and the Insurance Act. The parties may apply to the court with general competence and jurisdiction for the adjudication of legal disputes arising out of the insurance contract and the legal relations between the parties. The language of the proceedings shall be Hungarian.

15. The legal nature of customer information

This customer information document serves the sole purpose of providing you with information about the most substantial elements of the insurance cover and the procedure for reporting claims; it does not, however, qualify as a contract concluded with Insurer.

16. What amount is serviced by Insurer in case of certain events? Table of services

Services	Sum insured in HUF (maximum)
Medical insurance	
*in case of illness or accident	15 000 000
* emergency dental care	150 000
limit per tooth	75 000
repatriation of remains	Unlimited
Travel assistance and insurance	
*patient transport, repatriation	Unlimited
*arrangements for patient visits	
– travel expenses	300 000
– hotel accommodations for up to 5 days	40 000 per night
*arrangement of early return	
– additional travel expenses	150 000
*extension of staying abroad	
– hotel accommodations for up to 5 days	40 000 per night
Accident insurance	
*in case of accidental death	6 000 000
*for permanent accidental disability, the proportion of the sum insured corresponding to the degree of disability	6 000 000
*expenses relating to accidents (telephone, taxi)	20 000
Baggage insurance	250 000
*replacement of travel documents	20 000
Delayed baggage abroad (in case of delays exceeding 6 hours)	50 000
Legal assistance and legal expenses insurance in connection with accidents to motor vehicles	
*lawyer's expenses	2 000 000
*bail advance	2 000 000
Personal liability insurance	2 000 000

UNION Vienna Insurance Group Biztosító Zrt.