

Information on Rescue Insurance by Generali Versicherung AG

▪ **Persons**

The insurance applies to all members who enter into an insurance relationship by paying the minimum sponsoring membership amount. The spouse / life partner and children of up to 18 years of age living together with the insured party in the same household are also included in the insurance.

▪ **Subject of Insurance**

The insurer provides insurance coverage in situations where the insured party suffers an accident or emergency in rough terrain, or finds him/herself in mountain or sea- or other aquatic distress, and must be rescued, whether injured or uninjured. The same applies also to fatalities. The insurance coverage applies world-wide. Search and rescue costs shall be paid up to the maximum amount of EUR 25,000. This insurance is subsidiary to other insurers' coverage of the same risks. The insurance does not cover participation in expeditions.

▪ **Insurance Commencement**

The insurance of each insured person shall commence upon payment of the minimum membership amount from 00:00 o'clock of the following day and it shall end upon expiry of the period of one year. Where a ski pass is purchased together with the membership in a ticket office, the insurance shall commence as at the moment of such purchase.

▪ **Rescue Costs**

means necessary costs arising in situations where the insured party

- a) has suffered an accident or emergency (including an acute illness) in a rough terrain, find him/herself in mountain or aquatic distress, and must be rescued, whether injured or uninjured, or, as the case may be,
- b) dies as a result of an accident or emergency (including an acute illness) suffered in rough terrain, or as a result of mountain or aquatic distress, and must be rescued.

Rescue costs resulting from chronic illnesses are not insured.

Rescue costs are evidenced costs of the search for the insured party and his/her transport to the nearest drivable road or, if medical aid is necessary, to the hospital closest to the place of accident. Search costs shall be paid up to the insured amount irrespective of whether or not such search is successful.

▪ **Aviation Sports**

Accidents suffered in rough terrain through the use of aeronautical equipment and airplanes and as a result of parachute jumps are covered by this insurance.

▪ **Competitions**

Unpaid participation in sports competitions is covered by this insurance. Accidents incurred during the performance of paid sports activities and training are not insured. An activity is "paid" if the insured party receives more than a mere reimbursement of costs. Participation in motor sport competitions (including classification drives and rallies), as well as training drives in preparation for them, is not insured.

▪ **Please note:**

The above-specified information summarizes only the most important features of the rescue insurance. A full description of the contractual terms of insurance can be found in

- the General Terms and Conditions for Accident Protection (AUVB 2016)
- the Special Terms and Conditions UVKU1513 and
- the Framework Contract for Collective Accident Insurance of the relevant province association.

You can find these underlying contractual documents at the Austrian Mountain Rescue Service homepage.

