

Insurance product information document

Company: Generali Poist'ovňa, a. s., Slovak Republic

Product: Insurance for mountain rescue in the Slovak Republic

This document provides you with a brief overview of the basic features, terms and conditions of insurance. **Full pre-contractual information and product contract information are included in the Insurance Contract, in the General Insurance policy for mountain rescue in the Slovak Republic VPP ZH16. In order to be fully informed, read all documents.**

What type of insurance is available?

Insurance covering rescue work in Slovak mountains. You can choose from 2 variants according to your activity in the mountains.



What is the subject of insurance?

- ✓ **The Rescue Insurance in the mountains of Slovakia** - rescue: searching for and relieving the insured person in distress, providing first aid to the insured person in distress and their transport to the nearest means of transport of the medical facility or the medical facility. The costs which are really incurred, proven and necessary for rescue work are paid.

Insured are activities based on choosen variant:

Basic variant:

Basis is for activities: hiking - downhill and mountain, downhill and running skiing on designated tracks, snowboarding and sledging on marked tracks, riding on bobs;

Extended variatn:

Extreme designed additionally for activities: skiing and snowboarding off the downhill track or in open terrain, paragliding, ride on mountain biking, climbing, climbing training rocks, cave, ride on snowmobiles.

What is the amount of the insurance cover?

The insurance named Rescue in the mountains of Slovakia is covered up to €16,500.



What is not the subject of insurance?

Rescue Insurance in the mountains of Slovakia does not apply:

- ✗ The rescue costs incurred through the misuse of the emergency call line by the insured person deliberately requesting assistance that was not necessary.
- ✗ At the expense of a suicide or conscious person's harm to their health, nor when they were insured under the influence of alcohol (blood alcohol level 0.3% or more), narcotic or other narcotics.
- ✗ To provide first aid and specialist medical assistance in accommodation and catering facilities.



Are they covering any restrictions?

- ! The insurance does not cover the rescue costs in relation to the movement of the insured in mountainous terrain if a 4th and the higher degree of avalanche danger or other danger is declared.
- ! The insurance does not cover the cost of rescue by interfering with the marked ski tracks during the operating time (these costs are borne by the operators of the mountain transport facilities).

Warning: For a complete list of restrictions and exclusions, please refer to the General Insurance terms and conditions.



Where does coverage cover me?

- ✓ Workplace in the territory of the Slovak Republic.



What are my responsibilities?

Obligations prior to the conclusion of the insurance

- To answer questions truthfully and completely about acceptability of insurance.
- Become familiar with the insurance terms and conditions.
- Close the insurance before going on a trip.
- Pay the premium at the latest on the day of commencement of insurance under the insurance contract.

Obligations during the life of the insurance and in the event of an insurance event

- To avert the occurrence or consequences of an insurance event while complying with the insurance company's instructions.
- In an emergency situation that endangers life or health, urgently contact the non-stop emergency mountain rescue service 18 300.
- After receiving the forms used for the settlement of the damage, they are fully filled in as soon as possible for the insurance company.
- Enable all offices and doctors/hospitals as well as health insurance company and private insurance companies and ask them for the required information.
- Submit to the insurance company the original evidence of the cause and amount of claims.



When and how do I pay for my payment?

Pay the premium at the latest on the day of commencement of the insurance under the insurance contract.
The payment method is optional: bank transfer.



When does coverage begin and end?

The insurance coverage will arise on the date stated in the insurance contract as the beginning of the insurance and insurance coverage ends no later than 24:00, the day that is stated in the insurance contract as the end of the insurance.



How can I terminate my contract?

Contract can be recalled no later than one day before the date of commencement of the insurance.

If you have a distance contract (e.g. via internet or telephone) for a period of at least one month, you can withdraw from the insurance policy within 14 days of its conclusion.