



ALPINE ASSOCIATION WORLDWIDE SERVICE



INSURANCE SCOPE

AWS provides insurance coverage for all Österreichischer Alpenverein (OeAV) members 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 for accidents occurring in the course of leisure activities or business as well as for illness. AWS is valid worldwide, with the exceptions that the third-party insurance and legal protection insurance are restricted to Europe.

AWS's insurance providers are UNIQA Personenversicherung AG, and GENERALI Versicherung AG for the third-party and legal protection insurance.

SUMS INSURED

1. Rescue Costs

Up to EUR 22.000,- for costs for search and rescue.

Rescue costs are understood as those costs of local rescue organisations (including the costs of the rescue organisations of the neighbouring country in cases of incidents occurring close to national frontiers) that become necessary when the insured person has suffered an accident, or must be rescued, whether injured or un-injured, from mountain or aquatic distress (the same also applies analogously for death).

Rescue costs are deemed the demonstrable costs incurred in searching for and transporting the injured person to the nearest road open to traffic or to the hospital nearest the site of the accident.

2. Costs for repatriation, transfer and medical treatment

- ▶ Repatriation from abroad without any limitation on cost.
- ▶ Costs of moving persons who have been injured or have fallen ill, and costs of transferring corpses within the coun-

try of permanent residence without any limitation on cost when preceded by a rescue operation.

- ▶ For necessary medical treatment (including medically indicated transportation to a hospital) abroad, up to EUR 7.500,-.

Coverage for Paragraph 2 includes in particular:

2.1 The full costs for medically indicated transportation from a foreign country to a hospital in the country of permanent residence or to the permanent 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) that the locally available medical care does not ensure treatment of a standard corresponding to that available in the party's native country, or
- c) that an in-patient hospital stay of more than five days is expected.

2.2 Costs arising abroad (not in the country of permanent residence) for non-deferrable medically necessary treatment including prescribed medication, of medically indicated transportation to the nearest suitable hospital up to an amount of EUR 7.500,-, of which up to EUR 1.500,- is available for out-patient medical treatment inclusive of prescribed medication. Out-patient medical treatment including prescribed medication is subject to a deductible of EUR 70,- per person and per stay abroad. This shall always be deducted from the insurance benefit paid by UNIQA Personenversicherung AG, namely also in the event that a different compulsory or private insurance carrier is to pay the benefit.

The insurer shall pay in advance the costs for any in-patient hospital stay.

Advance payment will only be made to a hospital.

2.3 The full costs for repatriating the corpse of an insured party to the country of his/her permanent residence.

2.4 The costs for transporting the insured party or his/her corpse within the country of permanent residence. This is understood as the costs for transportation from one hospital to a hospital near the place of permanent residence or to the place of permanent residence itself.

2.5 Transportation pursuant to Points 2.1, 2.3 and 2.4 must be organised by one of the contracted organisations given on the OeAV Membership Card. Failure to do so shall mean that a maximum of only EUR 750,- shall be reimbursed.

The benefits under Point 2 above are provided for the first six weeks of each and every journey abroad. The sums insured are valid per person and per journey abroad.

3. Liability Insurance

up to EUR 2.180.186,-

Insurance for Legal Expenses

up to EUR 32.703,-

Covered are indemnification for personal and property damage (third-party liability), costs for legal representation and legal fees for the assertion of claims for damages against any person who has caused injuries or damage and against his/her third-party insurer, or costs for legal representation in court or before an administrative authority in defence of any accusation of negligent violation of criminal law, insofar as such costs are incurred by Austrian or foreign members in the course of their activities as members of the Association.

"Activities as members of the Association" is understood to mean:

- ▶ participation in any of the events announced by the Sections of the OeAV,
- ▶ pursuit (including the private pursuit outside Section events) of the following sports: hiking, mountaineering, climbing, skiing, skitouring, snowboarding, white-water canoeing, canyoning, mountain-biking and amateur cycling.
- ▶ Insurance coverage extends to all of Europe including the islands of the Mediterranean (excluding the islands in the Atlantic, Iceland, Greenland, Spitzbergen as well as the Asian part of Turkey and the Commonwealth of Independent States).

EXCLUSIONS FOR RESCUE COSTS

The insurance coverage does not extend to:

- ▶ accidents/illness occurring in the course of any occupational or other remunerated activity, nor to accidents/illness of members of rescue organisations in the case of organised rescue operations or of other activities on behalf of the rescue organisation (exception: remunerated activity as a certified mountain guide and ski instructor or as a certified hiking guide is insured).
- ▶ accidents/illness occurring when using motor vehicles. Motor vehicle accidents en route (including indirectly) to and from OeAV meetings and events and en route to and from an (even private) "Association activity" pursuant to the Association's Statutes, such as hiking, mountaineering, climbing, skiing, ski-touring, snowboarding, white-water canoeing, canyoning, mountain-biking and amateur cycling, are, however, insured. Accidents occurring when using cable cars and lifts are likewise insured.

- ▶ accidents occurring when using aeronautical equipment (hang-gliders, para-gliders), aircraft (private engine-propelled aircraft or gliders) or when parachuting. An accident occurring when using an engine-propelled aircraft is, however, insured providing the aircraft is licensed to carry passengers (for example, commercial aircraft).
- ▶ accidents occurring in the course of taking part in provincial, national or international competitions in the field of Nordic and Alpine ski-sports, in the fields of snowboarding and freestyleing, bobs, ski-bobs, skeleton or tobogganing, and when training for any of these sports.

EXCLUSIONS FOR REPATRIATION, TRANSFER AND MEDICAL TREATMENT

The insurance coverage does not extend to:

- ▶ medical treatment commenced before the insurance coverage took effect.
- ▶ medical treatment of chronic diseases or illnesses, except as a consequence of acute attacks or episodes.
- ▶ medical treatment(s) 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, except for premature births that occur at least two months prior to the naturally expected date of birth.
- ▶ medical treatment necessitated by 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 the consequences of accidents arising from active participation for compensation in publicly held sporting competitions and the training activities in preparation for them, including medical treatment of illnesses and of the consequences of accidents arising from taking part in those sporting competitions and the training activities in preparation for them that are detailed under the section entitled "Exclusions for rescue costs".

- ▶ medical treatment of illnesses and of the consequences of accidents arising from the damaging effects of nuclear energy.
- ▶ accidents suffered in pursuit of aeronautical sports (see exclusions for rescue costs (sic)).
- ▶ medical treatment of illnesses and of the consequences of accidents of members of rescue organisations arising in the course of organised rescue operations or of other activities on behalf of the rescue organisation.

Note:

Motor vehicle accidents abroad are generally insured within the scope of the benefits detailed in Point 2, providing they do not arise when taking part in motor sports-type competitions (including performance trials and rallies) and during drives being undertaken in training for such competitions.

TERMS OF INSURANCE

Insurance coverage is granted provided the current membership fee is paid before the insured event occurs.

January of each year forms an exception. If an insured event 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 the 31st of 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 1st September of any year also count as being insured up to 1st January of the following year, although no membership fee is charged for this period. Attention: This regulation does not apply to members of Section Britannia!

WHAT SHOULD BE DONE IN THE EVENT OF AN INSURANCE CLAIM?

The accident must be reported in a claim form sent to Sparkassen-Versicherungsdienst (Brunecker-Straße 2e, 6020 Innsbruck, AUSTRIA).

Attach a copy of the bank transfer receipt with which the Alpine Association's membership fee was paid. Claim forms are available from the Sections or from Association headquarters: Wilhelm-Greil-Straße 15, 6010 Innsbruck, AUSTRIA.

In addition:

1. In the event of rescue costs: if you receive invoices from mountain rescue services, do not pay them. Instead, send the original invoices to Sparkassen-Versicherungsdienst (SVD). Submit invoices for helicopter services first to the state social insurance provider and then, together with that office's decision (will pay in part, claim rejected), send to SVD.

2. In the event of out-patient medical treatment (including

purchase of medications): the costs are to first be paid by you.

The doctor's invoice must contain the following details: name and date of birth of the person treated, designation of illness, what treatment was administered and when, proof of payment. After submission to the state social insurance provider, the invoices are to be submitted together with the state social insurance provider's decision no later than six months after the end of the journey.

3. In the event of in-patient medical treatment, of repatriation (of an injured party or corpse) or of transportation within the country of permanent residence: it is imperative that you first contact UNIQA Personenversicherung AG (Tel: ++43 (0) 1 2049999, Fax: ++43 (0) 1 21175-1199 during office hours), or Tyrol Air Ambulance (Tel: ++43 (0) 512 22422, Fax: ++43 (0) 512 28 88 88, e-mail: taa@taa.at, 24-hour service). In order for an advance payment to be made on the costs or for necessary measures (transportation) to be instituted, the insured party's name, address, date of birth and Alpine Association membership number must be made known. The attending physician will subsequently be contacted and a decision reached on whether and how to transport the patient (ambulance, train, commercial air-craft, jet ambulance). The final decision shall be made by the Tyrol Air Ambulance physician.

WHO IS INSURED?

Every OeAV member having paid his/her membership fee for the current insurance period. Also covered are members exempt from the membership fee, such as children, both of whose parents are members (or, in the case of single-parent families, one parent), provided they are registered with the Association and are thus in possession of a

valid membership card. OeAV members who permanently reside abroad or who are citizens of another country are likewise fully insured. The term "foreign" used in the terms and conditions of insurance refers in this case to the permanent place of residence.

Please note!

Prior to repatriation or transport (not rescue) within the country of permanent residence and abroad, it is imperative that contact be made with:

► Tyrol Air Ambulance ++43 (0) 512 22422, Fax: ++43 (0) 512 288888, e-mail taa@taa.at

► UNIQA Personenversicherung AG ++43 (0) 1 2049999, during office hours

Otherwise a maximum of only EUR 750,- will be reimbursed

BASIS OF CONTRACT

The insurance contract is based on the General Terms and Conditions for Accident Insurance and the Special Conditions for Group Insurance as well as the General and Supplementary Conditions for Liability and Legal Protection Insurance that form the foundation for the contract. The insurance coverage is subsidiary. 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.

Valid until 31st Dec. 2005