

PLEASE NOTE: This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the EUROPÄISCHE travel insurance conditions ERV-RVB ÖAV 2018 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Alpenverein Premium-Single Trip Cover is a travel insurance for one trip abroad exclusively for members of the Österreichischen Alpenverein with country of main place of residence in Europe.



What is insured?

Medical benefits abroad

- ✓ The insurance covers any acute illness, accident or death during a journey abroad.
- ✓ We refund the costs arising abroad for non-deferable medically necessary treatment including prescribed therapeutic products as well as for medically necessary transport to the nearest suitable hospital up to an insured sum of € 500,000.
- ✓ We will organise your return transport and cover all costs in this connection to the extent this is medically reasonable and justifiable.
- ✓ In the event of death we organise the repatriation and cover all costs incurred.

Search and rescue abroad

- ✓ In the event of an accident, mountain or aquatic distress, we refund the search and rescue costs up to € 25,000.



What is not insured?

General

- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ war or civil war
- ✗ active participation in provincial, national or international competitions in the field of Nordic and Alpine ski sports, snowboarding as well as freestyle, freeriding, bob, ski-bob, skeleton or tobogganing and when training for such events
- ✗ motor sports as well as mountain bike competitions including official training and qualification rides
- ✗ record attempts in the areas of speed, diving and aviation
- ✗ expeditions
- ✗ travel to the Arctic (except mainland in Norway, Finland and Sweden), Antarctic and Greenland

Medical benefits abroad

- ✗ chronic diseases or illnesses (except as a consequence of acute attacks or episodes)
- ✗ medical treatment begun before the start of a journey or being the purpose of the stay abroad
- ✗ active participation in publicly held sporting competitions and the training activities in preparation for them (with the exception of climbing competitions as a member of Kletterverband Österreich)

Search and rescue abroad

- ✗ carrying out a sporting activity for remuneration
- ✗ use of motor vehicles
- ✗ sea distress



Are there any restrictions on cover?

General

- ! In the case of unexpected commencement of war, civil war, war-like conditions or internal unrest, cover applies until immediate departure, however, no longer than 14 days
- ! Diving only with valid authorisation and to a depth of not more than 40m
- ! ascents of mountains with summits over 6,000 m in height only if booked through a travel organizer and guided by an authorized mountain guide
- ! use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services

Medical benefits abroad

- ! Outpatient medical treatment including prescribed therapeutic products is subject to an obligatory deduction of € 70 per person and per stay abroad.
- ! The medically necessary transport as well as the inpatient treatment must be organised by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of € 750 will be reimbursed.
- ! Maximum payment in the event of a chronic disease or illness unexpectedly becoming acute up to a total of € 50,000.

Alpenverein Premium Single Trip Cover Knox

Michael Brown

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

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