

Insurance Scope

Alpine Association Worldwide Service (AWS) provides insurance cover for all Oesterreichischer 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 25,000 per person and claim.

Rescue costs are understood as those costs of local rescue organisations (including costs of rescue organisations of neighbouring countries for incidents occurring close to national frontiers) incurred when the insured person has suffered an accident, or must be rescued, whether injured or uninjured, from mountain or aquatic distress (the same also applies in the case of fatalities). 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. Helicopter costs will only be paid if the helicopter deployment is sanctioned by the authorized administration of a regional rescue centre.

2. Costs for Repatriation, Transfer and Medical Treatment

- ✳ Repatriation from abroad without limitation on cost.
- ✳ Costs of moving persons who have been injured or have fallen ill, and costs of transferring corpses within the country of permanent residence without any limitation on cost when preceded by a rescue operation.
- ✳ For medically necessary treatment (including medically necessary transportation to a hospital) abroad, up to EUR 10,000.

Cover for Paragraph 2 includes in particular:

- 2.1 Full costs for medically necessary 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 a life-threatening disturbance to the insured party's state of health

- b) the locally available medical care does not ensure treatment of a standard corresponding to that available in the party's native country, or
 - c) 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-deferable medically necessary treatment including prescribed medication, of medically necessary transportation to the nearest suitable hospital up to an amount of EUR 10,000, of which up to EUR 2,000 is available for out-patient medical treatment inclusive of prescribed medication. Out-patient medical treatment including prescribed medication is subject to a deduction of EUR 70 per person and per stay abroad. This shall always be deducted from the insurance benefit paid by UNIQA Personenversicherung AG, and 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 Full costs for repatriating the corpse of an insured party to the country of his/her permanent residence.
- 2.4 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 paragraphs 2.1, 2.3 and 2.4 must be organised by one of the contracted organisations given on the OeAV Membership Card, otherwise a maximum of only EUR 750 shall be reimbursed.

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

3. Liability Insurance up to EUR 3,000,000

Legal Expenses Insurance up to EUR 32,703

The insurance covers 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 event announced by Sections of the OeAV,
- ✳ pursuit (including the private pursuit outside Section events) of the following sports: hiking tours, mountaineering, climbing, skiing, ski-touring, snowboarding, white-water canoeing, canyoning and mountain-biking tours. Insurance cover extends to all of Europe including the islands of the Mediterranean (excluding the islands in the Atlantic, Iceland, Greenland and Spitzbergen as well as the Asian part of Turkey and the Commonwealth of Independent States).

Exclusions for rescue costs

Insurance cover 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 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 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 tours, mountaineering, climbing, skiing, ski-touring, snowboarding, white-water canoeing, canyoning and mountain-biking tours, are, however, insured. Accidents occurring when using cable cars and lifts are likewise insured.
- ✳ accidents occurring when using aeronautical equipment (hang-gliders, paragliders), aircraft (private engine-propelled aircraft or gliders) and 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 fields of Nordic and Alpine sports, snowboarding and freestyling, bob, ski-bob, skeleton or tobogganing, and when training for any of these sports.
- ✳ accidents occurring in the course of taking part in expeditions on mountains with a height over 6,000 metres as well as expeditions in the Arctic, Antarctica and in Greenland (see note on the last page).

Exclusions for repatriation, transfer and medical treatment

Insurance cover does not extend to

- ✳ medical treatment begun before the start of a foreign journey.
- ✳ 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, as well as pregnancy-related examinations, 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 paid, active participation in publicly held sporting competitions and the train-

ning 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 "Exclusion 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 also section entitled "Exclusions for Rescue Costs").
- ✳ 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.
- ✳ medical treatment of illnesses and of the consequences of accidents arising from participation in expeditions as defined under "Exclusions for Rescue Costs".

Please note: Motor vehicle accidents abroad are generally insured within the scope of the benefits detailed in paragraph 2, providing they do not arise while taking part in motorsport competitions (including performance trials and rallies) and during drives undertaken in training for such competitions.

Terms of insurance

Insurance cover is granted provided the current membership fee is paid before an incident occurs. January of each year forms an exception. If an incident 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?

In case of rescue, repatriation, transfer and medical treatment please send a claim form to **KNOX Versicherungsmanagement GmbH**, Edith Stein Weg 2, A-6020 Innsbruck, **T** +43/(0)699/143 67 670, **F** +43/(0)512/93 49 57, **M** AV-service@knox.co.at.

In case of liability / legal expenses insurance claims please contact **Generali Versicherung**, **T** +43/(0)512/5926-506 21, **F** +43/(0)512/5625 51-503 25, **M** bernhard.kuenzl@generali.at.

Claim forms can be downloaded at www.alpenverein.at/Service/Versicherung or obtained from KNOX Versicherungsmanagement GmbH (contact see above).

Expeditions / Treks

Organised treks do not count as expeditions and are therefore insured (nb: for the first eight weeks). If, during the course of such organised treks, single day attempts on summits over 6,000 metres are included, then these also do not count as expeditions. Insurance cover is provided.

For trips abroad longer than eight weeks, UNIQA Personenversicherung offers separate travel insurance. Information and forms can be obtained from KNOX Versicherungsmanagement GmbH (contact see above).

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 as part of family membership, 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 absolutely imperative that contact be made with the SOS Service 24 h:

Tyrol Air Ambulance: **T** +43/(0)512/22422, **F** +43/(0)512/288888, **M** taa@taa.at

UNIQA Personenversicherung AG: **T** +43(0)1/2049999
Otherwise a maximum of only EUR 750 will be reimbursed.

Basis of contract

The insurance contract is based on the General Contracts as agreed between the OeAV and the Insurance Companies as well as the General Terms and Conditions relating to each respective 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.

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Alpenverein Weltweit Service



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Wege ins Freie.