

## **Szent István University**

### **Group health insurance**

#### **Customer Information**

UNION Vienna Insurance Group Biztosító Zrt.

Registered office: 1082 Budapest, Baross u. 1.

Company registration number: 01-10-041566

Tax No.: 17781293-5-44

#### **1. Insured**

Those students of Szent István University who are between 18 and 65 years of age.

#### **2. The policy period**

The contract is concluded for 24 months

#### **3. Inception date**

The starting date of the insurance contract shall be the first day of the month following signature of the insurance offer. The inception date shall be the same day, provided that the first insurance premium has been paid.

#### **4. The insured event and services**

a) outpatient primary and specialist care

b) laboratory diagnostic procedure

c) medical call center 7/24

d) organization of patient path for inpatient care

e) cost of medications and medical accessories

f) emergency care, patient transport (post-reimbursement)

g) repatriation

## **5. Health care services provided by the insurer**

In accordance with the insurance contract, the insurer determines annual coverage limit for the risks specified in the contract; the level of the limit is HUF 1 000 000 / year.

## **6. Exclusions**

- 6.1. This policy does not cover cases where the insurance event is directly or indirectly connected
  - with the insured's active participation in military events or other acts of war on either side,
  - or the insured's participation in a criminal offence against the State.
- 6.2. For the purposes of these conditions, a war with or without declaration, a border clash, revolution, mutiny, coup d'état or attempted coup d'état against a government, civil war, focused military operation (e.g. airstrike or naval operation only) by a foreign country, SWAT raid, and terrorist act will be considered as war. (In the case of a SWAT raid or terrorist act, the insured's involvement in the victims' interest will not be considered as active participation.)
- 6.3. Under this policy, a criminal offence against the State is one that is defined as such by the Criminal Code, thus in particular riot, espionage and destruction.
- 6.4. The insurer does not cover losses indirectly or directly connected with nuclear damage (nuclear fission or fusion, nuclear reaction, radiation of radioactive isotopes, ionising or laser radiation, or contamination caused by these).
- 6.5. The insurer does not cover costs in cases (except for services provided by the medical service provider contracted by the insurer) where medical malpractice during treatment led to the repeated operations in question or to other insurance events specified in this policy. Under this policy, medical malpractice occurs when the provider of medical services violates, ignores or overlooks legal regulations, professional guidelines and customs pertaining to the particular field of health care and medicine.
- 6.6. This policy does not cover cases where the insurance event is directly or indirectly connected with
  - pregnancy or childbirth and the consequences of health impairment occurring within 1 year after childbirth, except outpatient care meant to establish pregnancy and interventions related to ectopic pregnancy;
  - medical interventions designed to make aesthetic changes or provide cosmetic treatment.
- 6.7. The insurer does not cover the following medical services and related medication expenses:
  - a) screening tests,
  - b) occupational health and other medical aptitude tests,
  - c) transplantation,
  - d) treatment received as a consequence of a pre-existing health condition at the time of concluding this policy, except for critical lifesaving interventions,
  - e) treatment received due to attempted suicide,
  - f) rehabilitation, sanatorium treatments, physiotherapy
  - g) dialysis, except acute cases
  - h) care due to psychiatric illness, except: emergency care to establish a diagnosis or in response to psychic problems,
  - i) acupuncture, homeopathic and chiropractic treatments,

- j) cost of contact lenses,
- k) medication costs related to birth control,
- l) care and medication costs in connection with abortion, except in medically justified cases,
- m) examinations, treatments and medication costs in connection with infertility,
- n) care and medication costs related to in-vitro fertilisation,
- o) HIV infection,
- p) medication costs of sexually transmitted diseases, except: trichomonas and chlamydia infection
- q) dental care (mandibular orthopedic treatment, orthodontics, periodontal care, depuration, final root canal treatment, prosthodontic treatment, crown, bridge), except: emergency dental care, direct palliative care, and temporary root canal treatment for maximum 2 teeth.

6.8. Any impaired, dysfunctional, injured or mutilated parts of the body or organs and the subsequent consequences of these conditions pre-existing prior to the commencement of risk-bearing are excluded from insurance.

## **7. The insurer's exemption**

7.1. The insurer will be exempted from paying the insured amount if the insurance event was caused by the insured unlawfully by design, or due to the unlawful gross negligence of the policyholder or the insured.

The insured will commit gross negligence if

- a) there is a causative relationship between the insurance event and regular consumption of alcohol or the insured's being under the strong influence of alcohol (blood alcohol content of 0.0026 or higher),
- b) the insurance event occurs as a consequence of the consumption of narcotics or substances with an effect of narcotics or medications, except when this latter was used as recommended and instructed by the medical practitioner providing treatment.

7.2. The insurer will be exempted from paying the insured amount if

- a) there is a causative relationship between the insurance event and the insured's attempted suicide, even if the latter took place in the insured's confused state of mind,
- b) the insurance event is caused by the insured's serious criminal offence or in connection with such an offence.

## **8. Use of the service**

The insurer provides its service via Teladoc Hungary Kft. as a care organiser, and the health care is provided by health service providers.

The insured may report his/her claim for health care at phone number **(+36-1) 461-1572**, between 8:00 a.m. and 8:00 p.m. on working days.

Non-stop phone number of the **medical call centre: (+36-1) 461-1572.**

The care organiser arranges the execution of the tests for the insured / insured group, and notifies the policyholder of the place and time of the tests. The policyholder informs the insureds of the venue and the time.

When reporting claims for services or when calling the call centre, the name and date of birth of the insured must be provided for the purpose of identification.

## **9. Resolution of disputes**

Please report any complaints concerning the insurer's service to the insurer:

a) in writing or by telephone to:

UNION Vienna Insurance Group Biztosító Zrt.

(1461 Budapest, Pf.: 131., tel.: (+36-1) 486-4343)

b) or in person at the following address:

UNION Vienna Insurance Group Biztosító Zrt.

Central Customer Service Office (Budapest, Váci út 33.)

The insurer's supervisory authority is: National Bank of Hungary (1054 Budapest, Szabadság tér 8-9.; central phone number: (+36-1) 428-2600)

In case the insured disagrees with the response to his/her complaint submitted to the insurer, the insured may

a) contact the National Bank of Hungary (mailing address: National Bank of Hungary, 1534 Budapest BKKP Pf. 777; hotline subject to local rates: (+36-40) 203-776; website: felugyelet.mnb.hu; e-mail: [ugyfelszolgalat@mnb.hu](mailto:ugyfelszolgalat@mnb.hu)) with complaints concerning inquiries into the violation of consumer protection provisions under Act CXXXIX of 2013 on the National Bank of Hungary;

b) contact the Financial Arbitration Board (mailing address: H-1525 Budapest BKKP Pf. 172; telephone: +36-1 489-9100; e-mail: [pbt@mnb.hu](mailto:pbt@mnb.hu)) or a court of law according to the rules of civil procedure with complaints concerning the issuance, validity, legal effects and termination of the policy as well as breaches of contract and their legal effects.

Claims arising from or in relation to the insurance contract may also be enforced directly through judicial avenues. The resolution of complaints does not substitute litigation.

**UNION Vienna Insurance Group Biztosító Zrt.**