

Assistance and insurance linked to K&H Mastercard Gold bank cards and K&H Mastercard World Elite credit cards



Product information

The Company: K&H Biztosító Zrt.
H-1095 Budapest, Lechner Ödön fasor 9.

The product: Assistance and insurance linked to K&H Mastercard Gold bank cards and K&H Mastercard World Elite credit cards

Please note that the information provided below is not comprehensive! Please make sure to carefully read all documents containing the comprehensive pre-contractual and contractual information related to K&H Mastercard Gold bank cards and K&H Mastercard World Elite credit cards (terms and conditions and customer information for K&H Mastercard Gold bank cards and K&H Mastercard World Elite credit cards).

What type of insurance cover is provided?

The assistance and insurance linked to the K&H Mastercard Gold bank cards and K&H Mastercard World Elite credit cards will cover medical costs incurred in connection with an accident of the insured, indemnify damages to their property and provide assistance 24/7.



The insurance provides coverage for the following:

- ✓ medical assistance and insurance
- ✓ patient visitation
- ✓ reimbursement of telephone charges
- ✓ extended stay abroad
- ✓ body repatriation
- ✓ early return home due to illness death or an unexpected event
- ✓ travel delay
- ✓ delayed baggage
- ✓ organising cash aid abroad
- ✓ notifications
- ✓ other assistance services
- ✓ accident insurance
- ✓ baggage insurance
- ✓ replacement of travel documents
- ✓ legal protection assistance and insurance
- ✓ personal liability insurance



Exclusions from insurance coverage:

The insurer shall not indemnify/cover, for example:

- ✗ non-pecuniary damages incurred,
- ✗ high risk sports related claims
- ✗ liability claims arising from medical malpractice caused by service provider(s)



Restrictions within the insurance cover:

The insurer shall be exempted from indemnifying the damages if, among other things

- ! the insured fails to report the insured event in accordance with the requirements and as a result material circumstances become impossible to ascertain,
- ! a foreign national travels to their country of permanent residence



Territorial scope of the insurance:

- ✓ The insurance is valid for all countries of the world, except for Hungary and if the insured is a foreign citizen, their country of permanent residence, **but does not cover the territory of countries or regions that are not recommended for travel by the Ministry of Foreign Affairs of Hungary on the first day of the insurance cover or on the day when the insured enters the given country/territory.**



Obligations of the insured in connection with the insurance:

- Obligation to provide timely information
- Obligation to disclose and notify any changes
- Obligation to prevent and mitigate damage
- Obligation to report the claim
- Obligation to pay the insurance premium



When and how should the insurance premium be paid?

The insurance premium for the entire duration of the insurance period is payable in one lump sum at the time of contracting, together with the annual fee of the bankcard.



What is the start date and end date of the insurance cover?

The insurance cover starts at 00:00 o'clock on the day following the day when the insurance was taken out, but no later than the day after the activation/digitisation of the bankcard (whichever occurs first) and ends at 24:00 on the last day covered by insurance premium.

The travel insurance provides cover only for a stay of up to 30 days abroad for each trip.



How can the insurance contract be cancelled?

You can cancel your insurance contract in writing by the end of the insurance period.