

Erste Premium Assistance Insurance Packages

Relating to the Erste Prémium Package offered by ERSTE Bank Zrt.

Insurance Product Information Document

Insurer: Europ Assistance S.A. Irish Branch, insurer seated in Ireland

Product: Erste Prémium Package

Complete pre-contractual and contractual information on the product is provided in the terms and conditions of the contract.

The below terms and conditions are applicable to the above product:

Europ Assistance S.A. Irish Branch CLIENT INFORMATION LETTER AND INSURANCE TERMS AND CONDITIONS.

The aim of this product information document is to describe the most important conditions of the contract and to make the comparison of the insurance product easier.

We kindly inform you that the product information document is not part of the insurance contract and is not to be considered as the offer of the insurer.

What is this type of insurance?

The Erste Prémium Assistance Insurance is an assistance insurance, that has been concluded in the form of a collective insurance agreement between the Insurer and Erste Bank Hungary Zrt. (referred to as policyholder or bank) for the favour of the clients of the policyholder.



What is insured?

- ✓ Insurance event in roadside vehicle assistance if the Insured Vehicle has been used lawfully, in accordance with the legal, technical and maintenance provisions during the insurance term, and due to a technical failure, the vehicle becomes unoperable or unfit for use in the road traffic in accordance with the applicable legal prescriptions, or a traffic accident occurred.
- ✓ Insurance event in household assistance is the emergency: the failure of the mechanical, technical equipment of the Insured building, or a situation, circumstance that is a result of a sudden external mechanical impact, which requires immediate action to avoid the further damages and danger of accident.
The following events shall be especially treated as emergency:
 - flooding due to the pipe breakage,
 - sparking conduits due to electric short circuit,
 - sewage overflow due to pipe stoppage,
 - key broken into the lock and due to this the residential building cannot be locked in or opened etc.
- ✓ Information and organization services (without cost cover):
 - Medical and health information in Hungary and Europe
 - General Medical Advice: medical advice via phone
 - Organization of home care
- ✓ Extended warranty insurance: Any not foreseeable mechanical, electronic, technical failure of the insured property and assets during the period of risk coverage without any external effects, which causes a partial or full inoperability of the insured property and assets. The list of insurable assets is detailed in the terms and conditions.



What is not insured?

The insurer is entitled to refuse the payment in the following cases:

- ✗ In case of the household assistance the cover is not applicable to the non-emergency cases
- ✗ In case of the car assistance the cover is not applicable for own fault
- ✗ In case of extended warranty the cover is not applicable for failures for non proper use, and abrasion for proper use, software failure, consequential damage
- ✗ Additional exclusions are listed at the following sections of the general terms and conditions: II. A) 2.2.1.4., 2.2.3.6.



Are there any restrictions on cover?

! The limit is gross HUF 30,000 / insurance event in case of the household insurance (covered costs: one-time travel fee, labour fee and cost of the used parts)

! Limits for car assistance:

- on-the-spot repair without limit,
 - storage without limit but maximum for one working day,
 - replacement car in B category for maximum one day, the cost coverage is applicable only for the rental fee,
- The services can be claimed within a cover period only once for a car.

! Limit is gross HUF 150,000/ insurance event in case of extended insurance (including the costs of the damage diagnostics) and can be used maximum for 2 devices/ insurance period



Where am I covered?

- ✓ The household assistance is applicable in the territory of Hungary.
- ✓ The car assistance insurance is applicable for the events occurred in the territories of the below countries: Andorra, Austria, Estonia, Latvia, Lithuania, Belgium, Bosnia-Herzegovina, Bulgaria, Cyprus, Czech Republic, United Kingdom, Denmark, Finland, France, Gibraltar, Greece, Holland, Croatia, Ireland, Iceland, Poland, Liechtenstein, Luxemburg, Macedonia, Hungary, Malta, Monaco, Montenegro, Germany, Norwegian, Italy, Portugal, Romania, San Marino, Spain, Swiss, Sweden, Serbia, Slovak Republic, Slovenia, Turkey (European part), Vatican City.
- ✓ The home care assistance is applicable in the territory of Hungary.



What are my obligations?

- The obligation to notify the insurer about the change of data submitted when joined to the cover.
- The obligation to notify the insurance event.
- The obligation to comply with the instructions of the claim assessment centre.



When and how do I pay?

The insurance premium is to be paid by the Policyholder, the Insured does not have obligation to pay.



When does the cover start and end?

The cover start on 0:00 the day following the day the Insured signed the joining declaration.

The cover is cancelled simultaneously with the termination of collective insurance and the terminations of the ERTSE Prémium Package.



How do I cancel the contract?

- As the insurance is automatically linked to the above mentioned banking products, it can cont be cancelled separately.
- The insurance is cancelled simultaneously with the termination of collective insurance and the terminations of the ERTSE Prémium Package. In connection with the termination of the ERSTE Prémium Package the terms and conditions of the bank and the applicable announcements are governing.