



Insurance Product Information Document

Company: Magyar Posta Biztosító Zrt.



Product: hello Utazó Travel Insurance

The product information document is not part of the insurance contract and does not provide comprehensive and detailed information. Full terms and conditions of the insurance policy are shown in the hello Utazó travel insurance package for Studying abroad - Customer Information and Insurance Terms and Conditions of hello Utazó travel insurance for Studying abroad package (Document ID: F 160905 59 2504). Please read carefully the Customer Informations and Insurance Terms and Conditions, and Insurance Product Information Document before entering into the insurance agreement.

The purpose of this Product Information Document is to inform you about most important informations concerning to the hello Utazó travel insurance package for studying abroad, as well as the key services provided by the Insurer, including the exclusions and limitations.

What is the type of the insurance?

The hello Utazó travel insurance package for Studying abroad provides coverages as listed below. The hello Utazó travel insurance for Studying abroad provides services in the event of physical injury or health-related incidents to the insured individuals, or in cases of damage to their property, during their travel abroad for educational purposes. Insurance packages were adjusted to the needs of the Insured. The Insurer undertakes the risk upon the payment of a one-time premium. Please note that advisory service is not included.

 What is insured in the hello Utazó travel insurance package for Studying abroad?			 What is not covered by hello Utazó travel insurance for Studying abroad?																																	
The main risks arising out of the travel are covered up to the amount of the damage suffered, but only up to the following maximum limits:			<ul style="list-style-type: none"> x Any claim resulting from pre-existing acute or chronic medical conditions. x War, civil war, uprising, riot, rebellion events. x Radioactive or ionizing radiation (except for therapeutic medical treatment). x Accidents caused by nuclear energy. x Accidents occurring due to mental and cognitive disorders, if they occurred due to the substantial impairment caused by alcohol, drugs, or medications, as well as events related to the treatment of alcohol and drug addiction. x The insurer is exempt from paying the insurance amount if the insured event was caused by the unlawful, intentional, or grossly negligent behaviour of the Policyholder, the Insured, or the Beneficiary. x The insurance coverage does not apply to cases where the insured event directly connected with active participation in extreme and competitive sports. x If the death of the Insured occurred as a result of a serious crime intentionally committed by the Insured or in connection with it. x Dangerous sports, especially car and motorcycle racing (rally testing, rally racing), rock climbing, ice climbing, klettering, mountaineering above 3000 m, caving, freeride snowboarding and freestyle snowboarding, cave diving, white-water rafting (except for rafting and white-water canoeing), air sports, skydiving, paragliding, base jumping, 																																	
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Insurance package/service</th> <th colspan="2" style="text-align: center;">Studying abroad packages</th> </tr> <tr> <td></td> <th style="width: 35%;">Basic</th> <th style="width: 35%;">Premium</th> </tr> </thead> <tbody> <tr> <td>Healthcare services</td> <td></td> <td></td> </tr> <tr> <td>Medical expenses in case of accident or illness</td> <td style="text-align: center;">20 000 000 HUF</td> <td style="text-align: center;">80 000 000 HUF</td> </tr> <tr> <td>Emergency dental care (up to a maximum of 2 teeth)</td> <td style="text-align: center;">150 EUR</td> <td style="text-align: center;">250 EUR</td> </tr> <tr> <td>Replacement of glasses in case of personal injury due to an accident, up to a maximum of</td> <td style="text-align: center;">-</td> <td style="text-align: center;">250 EUR</td> </tr> <tr> <td>Other expenses arising from accidents or illnesses</td> <td style="text-align: center;">60 000 HUF</td> <td style="text-align: center;">120 000 HUF</td> </tr> <tr> <td>Medical transportation and repatriation (returning you home)</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>Repatriation of remains</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>Maximum limit in case of a terror attack</td> <td style="text-align: center;">1 000 000 HUF</td> <td style="text-align: center;">1 000 000 HUF</td> </tr> <tr> <td>Maximum limit in case of epidemic</td> <td style="text-align: center;">1 000 000 HUF</td> <td style="text-align: center;">1 000 000 HUF</td> </tr> </tbody> </table>	Insurance package/service	Studying abroad packages			Basic	Premium	Healthcare services			Medical expenses in case of accident or illness	20 000 000 HUF	80 000 000 HUF	Emergency dental care (up to a maximum of 2 teeth)	150 EUR	250 EUR	Replacement of glasses in case of personal injury due to an accident, up to a maximum of	-	250 EUR	Other expenses arising from accidents or illnesses	60 000 HUF	120 000 HUF	Medical transportation and repatriation (returning you home)	100%	100%	Repatriation of remains	100%	100%	Maximum limit in case of a terror attack	1 000 000 HUF	1 000 000 HUF	Maximum limit in case of epidemic	1 000 000 HUF	1 000 000 HUF			
Insurance package/service	Studying abroad packages																																			
	Basic	Premium																																		
Healthcare services																																				
Medical expenses in case of accident or illness	20 000 000 HUF	80 000 000 HUF																																		
Emergency dental care (up to a maximum of 2 teeth)	150 EUR	250 EUR																																		
Replacement of glasses in case of personal injury due to an accident, up to a maximum of	-	250 EUR																																		
Other expenses arising from accidents or illnesses	60 000 HUF	120 000 HUF																																		
Medical transportation and repatriation (returning you home)	100%	100%																																		
Repatriation of remains	100%	100%																																		
Maximum limit in case of a terror attack	1 000 000 HUF	1 000 000 HUF																																		
Maximum limit in case of epidemic	1 000 000 HUF	1 000 000 HUF																																		
Other travel assistance services																																				
Extended stay	150 EUR	250 EUR																																		
Maximum daily accommodation cost	30 EUR max. 4 nights	60 EUR max. 4 nights																																		
Return home before schedule	100%	100%																																		
Sending a driver	-	80 000 HUF																																		
Translator	100%	100%																																		



Compensation for telephone expenses	40 EUR	80 EUR
Accident insurance		
Accidental death	2 500 000 HUF	5 000 000 HUF
Accidental disability	2 500 000 HUF	5 000 000 HUF
Accidental death due to air disaster	2 500 000 HUF	5 000 000 HUF
Baggage insurance and replacement of travel documents		
Loss or damage of baggage due to theft or accident	200 000 HUF	300 000 HUF
Limit applied to technical items	25 000 HUF	50 000 HUF
Limit per item	25 000 HUF	50 000 HUF
Compensation for replacement of travel documents	15 000 HUF	25 000 HUF
Legal assistance and insurance		
Lawyer, expert fees	200 000 HUF	350 000 HUF
Payment of incurred expenses (bail, fees, litigation costs)	400 000 HUF	600 000 HUF
Liability insurance cover		
Liability insurance limit	1 500 000 HUF	6 000 000 HUF
Tenancy liability for accommodation limit		100 000 HUF
Roller and bicycle liability cover		6 000 000 HUF
Flight delay supplementary insurance (available for an additional fee)		
Flight delay, missed connection, denied boarding	50 000 HUF	50 000 HUF
Flight and luggage delay supplementary insurance (available for an additional fee)		
Flight delay, missed connection, denied boarding	50 000 HUF	50 000 HUF
Luggage delay exceeding 12 hours (against receipts for expenses incurred during the delay)	40 000 HUF	40 000 HUF

expedition activities, glacier trekking, alpine skiing, ski jumping, shooting, damage events occurring during off-track/downhill mountain biking.

The above list is not exhaustive. Additional events excluded from the insurer's coverage are outlined in the policy terms and conditions.



What are the limitations of the insurance coverage?

- ! If the services related to the occurrence of the claim - imputable to the Insured - were not organized or approved by the Insurer or its Assistance Partner, the Insurance does not cover the possible additional costs.
- ! In the case of terrorist acts, only the costs of emergency care, repatriation, or repatriation of remains are reimbursed up to a maximum of 1 million HUF.
- ! In the event of an epidemic, only the costs of emergency care, the first test ordered by foreign authorities, and repatriation of remains are reimbursed up to a maximum of 1 million HUF.
- ! For luggage insurance, the insurer only pays for reported cases of burglary, theft, accidents involving road accidents or personal injury, destruction, or damage resulting from natural disasters.
- ! The Insured can only be a person who travels abroad (not to their country of citizenship), lives permanently in Hungary, is a Hungarian citizen, or a foreign citizen settled in Hungary, and has a permanent address and valid health insurance in Hungary or in their country of citizenship.
- ! The insured can only be a person who has not yet reached his/her 35th birthday by applying an insurance cover; travels abroad for educational purposes, not for work, and holds an active student status at a Hungarian higher education institution.
- ! Supplementary car assistance is not included and cannot be chosen as supplementary service.
- ! The flight delay, as well as flight and luggage delay supplementary insurance services, do not cover those insurance events that occur under such extraordinary circumstances that could not have been avoided despite all reasonable measures.

The above list is not complete. Other limitations of the covers are determined in the related policy terms and conditions.



Where is my insurance valid?

- ✓ Upon decision of the Insured the insurance cover is valid either for Europe or outside of Europe (excluding the USA, Canada, and Antarctica),
- ✓ The territorial scope of the insurance contract does not cover countries or regions that are not recommended as travel destinations by the Ministry of Foreign Affairs of Hungary on the first day of the trip.



What obligations do I have regarding the insurance?

- In case of a claim event, it is necessary to report the damage as soon as possible at the provided phone number.
- At the beginning of the contract, the Policyholder must fulfill his/her obligation to communicate and report any changes.
- If the Policyholder and the Insured are not the same person, the Policyholder is responsible for informing the Insured(s) about the contents of the insurance contract and any changes related to it.
- The Policyholder is responsible for the accuracy of the data provided. The Policyholder must allow the Insurer to verify the information provided.
- The Policyholder must fulfill their obligation to pay the premium.
- The Insured must take all necessary measures to prevent damage.
- In case of damage, the Insured has obligations regarding mitigation, reporting, providing information, and disclosure. The Insured must attach the documents specified in the Customer Information and Insurance Terms and Conditions to the damage report.



When and how do I need to pay?

The insurance premium must be paid by credit card at the time of entering into the contract. The insurance premium is a one-time payment, and the Policyholder is not obliged to make any further payments.



From when to when does the risk coverage apply?

- Your policy provides cover during the period shown on your insurance offer, starting on the first day designated as the day of travel and ending on the last day.
- Insurance can only be contracted for a specified duration.



How do I cancel the contract?

If the journey ends earlier than the end of the contract without the occurrence of an insurance event, the premium paid for the unused days shall be refunded. The request for termination must be submitted in writing on the day of return, indicating that the journey ended earlier, and a refund of the premium must be requested.