

## Table of benefits

| Insurance package                                                                                                          | Silver         | Gold                          | Platinum                      |
|----------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------------|-------------------------------|
| <b>Accident insurance</b>                                                                                                  |                |                               |                               |
| Accidental disability                                                                                                      | HUF 5,000,000  | HUF 6,000,000                 | HUF 8,000,000                 |
| Accidental death                                                                                                           | HUF 5,000,000  | HUF 6,000,000                 | HUF 8,000,000                 |
| Limit for scheduled flights                                                                                                | HUF 20,000,000 | HUF 30,000,000                | HUF 40,000,000                |
| <b>Travel insurance</b>                                                                                                    |                |                               |                               |
| <b>Emergency medical treatment and related travel expenses</b>                                                             |                |                               |                               |
| Emergency medical, surgical and hospital treatment costs in the event of illness or accident (including COVID-19 coverage) | HUF 30,000,000 | HUF 50,000,000                | HUF 300,000,000               |
| Emergency dental treatment                                                                                                 | HUF 155,000    | HUF 200,000                   | HUF 250,000                   |
| Replacement of damaged prescription glasses or contact lenses                                                              | HUF 60,000     | HUF 80,000                    | HUF 100,000                   |
| Acute flare of chronic disease:                                                                                            | —              | HUF 5,000,000                 | HUF 10,000,000                |
| Patient repatriation                                                                                                       | HUF 30,000,000 | HUF 50,000,000                | HUF 300,000,000               |
| Repatriation of a corpse                                                                                                   | HUF 30,000,000 | HUF 50,000,000                | HUF 300,000,000               |
| Extension of stay abroad due to Accident or Illness                                                                        | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| Official quarantine costs                                                                                                  | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| Accommodation and travel costs for accompanying persons                                                                    | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| Cost of travel (accommodation and travel) for one person                                                                   | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| Transportation of children home                                                                                            | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| Transportation of travelling companions home                                                                               | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| Transmission of urgent messages                                                                                            | ✓              | ✓                             | ✓                             |
| Cost of assistance service phone call                                                                                      | HUF 20,000     | HUF 25,000                    | HUF 30,000                    |
| Search and rescue expenses                                                                                                 | HUF 1,000,000  | HUF 3,000,000                 | HUF 5,000,000                 |
| Accommodation and travel costs for a replacement person                                                                    | HUF 200,000    | HUF 350,000                   | HUF 500,000                   |
| 24 hour assistance service, advice                                                                                         | ✓              | ✓                             | ✓                             |
| <b>Liability insurance and legal defence</b>                                                                               |                |                               |                               |
| Legal defence (lawyer's fees, court costs, bail)                                                                           | HUF 2,000,000  | HUF 6,000,000                 | HUF 10,000,000                |
| Liability insurance (bodily injury to or death of a third party)                                                           | —              | HUF 20,000,000                | HUF 20,000,000                |
| Liability insurance (in case of property damage to third parties)                                                          | —              | HUF 20,000,000                | HUF 20,000,000                |
| <b>Luggage insurance</b>                                                                                                   | HUF 200,000    | HUF 300,000                   | HUF 500,000                   |
| Limit per item                                                                                                             | —              | —                             | —                             |
| Technical equipment                                                                                                        | HUF 200,000    | HUF 300,000                   | HUF 500,000                   |
| Costs related to the replacement and obtaining of travel documents (including travel and accommodation costs)              | HUF 200,000    | HUF 200,000                   | HUF 200,000                   |
| Cost of repairing luggage damaged by the carrier                                                                           | HUF 15,000     | HUF 35,000                    | HUF 75,000                    |
| Luggage delay beyond 4 hours                                                                                               | —              | HUF 200,000                   | HUF 200,000                   |
| Equipment provided by the employer                                                                                         | ✓              | ✓                             | ✓                             |
| <b>Means of payment</b>                                                                                                    | —              | HUF 200,000                   | HUF 200,000                   |
| Cash                                                                                                                       | —              | HUF 100,000                   | HUF 100,000                   |
| <b>Flight insurance</b>                                                                                                    |                |                               |                               |
| Flight cancellation, route change (urgent purchases, e.g., food, drink, accommodation)                                     | —              | HUF 200,000                   | HUF 500,000                   |
| Missed flight                                                                                                              | —              | HUF 200,000                   | HUF 500,000                   |
| Flight delay (over 4 hours, urgent purchases, e.g., food, drink, accommodation)                                            | —              | HUF 100,000                   | HUF 100,000                   |
| Additional parking costs (in case of flight delay exceeding 4 hours)                                                       | —              | HUF 9,000 / day (max. 5 days) | HUF 9,000 / day (max. 5 days) |
| <b>Trip Cancellation Insurance</b>                                                                                         | —              | HUF 200,000                   | HUF 500,000                   |

| Benefits                                                                                                                 | Sum insured: HUF/person/insurance event |               |               |
|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------|---------------|
|                                                                                                                          | Silver                                  | Gold          | Platinum      |
| Unlimited travel days minimum premium in case of white collar work, annual use between *100 - 500 travel days            | 120 600 HUF                             | 147 600 HUF   | 176 400 HUF   |
| Unlimited travel days minimum premium in case of white collar work, annual use between *501 - 1000 travel days           | 271 350 HUF                             | 332 100 HUF   | 396 900 HUF   |
| Unlimited travel days minimum premium in case of white collar work, annual use between *1001 - 3000 travel days          | 643 200 HUF                             | 787 200 HUF   | 940 800 HUF   |
| Unlimited travel days minimum premium in case of white collar work, annual use between *3001 - 5000 travel days          | 1 125 600 HUF                           | 1 377 600 HUF | 1 646 400 HUF |
| Unlimited travel days minimum premium in case of white and blue collar work, annual use between *100 - 500 travel days   | 144 720 HUF                             | 177 120 HUF   | 211 680 HUF   |
| Unlimited travel days minimum premium in case of white and blue collar work, annual use between *501 - 1000 travel days  | 325 620 HUF                             | 398 520 HUF   | 476 280 HUF   |
| Unlimited travel days minimum premium in case of white and blue collar work, annual use between *1001 - 3000 travel days | 771 840 HUF                             | 944 640 HUF   | 1 128 960 HUF |
| Unlimited travel days minimum premium in case of white and blue collar work, annual use between *3001 - 5000 travel days | 1 350 720 HUF                           | 1 653 120 HUF | 1 975 680 HUF |

\*In the event of a deviation of more than 15% compared to the number of annual passenger days estimated at the start of the contract, the insurer will issue a difference invoice.

## Additional Car Assistance Insurance

| Benefits                                                             | Sum insured (HUF)                           |
|----------------------------------------------------------------------|---------------------------------------------|
| <b>Supplementary vehicle assistance insurance</b>                    |                                             |
| Information supply                                                   | ✓                                           |
| Roadside assistance, on-site repair or transport to a service centre | HUF 100,000                                 |
| Tyre service                                                         | HUF 30,000                                  |
| Retention, storage:                                                  | HUF 5,000/day (max. 5 days)                 |
| Transportation of an inoperable car home                             | HUF 350,000                                 |
| Reimbursement of telephone and taxi costs                            | HUF 20,000                                  |
| Hotel accommodation                                                  | HUF 20,000 / person / night (max. 2 nights) |
| Organisation of onward and return travel                             | HUF 200,000                                 |
| Car rental                                                           | HUF 20,000 / day (max. 3 days)              |
| <b>Insurance premium / day (under 10 years old car)</b>              | <b>450 Ft</b>                               |
| <b>Insurance premium / day (older than 10 years old car)</b>         | <b>900 Ft</b>                               |

\*The territorial scope of the Motor Assistance Insurance covers the following countries and areas: the member states of the European Economic Area, the territories of Russia west of the Ural Mountains, Serbia, Switzerland, the United Kingdom, Montenegro, Albania, Bosnia and Herzegovina, Moldova, North Macedonia, and Kosovo, limited to paved public roads and paved private roads that are freely and unrestrictedly accessible to the insured vehicle.

### Terms and conditions of Group Business Travel Insurance:

Colonnade Insurance S. A. Branch Office in Hungary

Colonnade Group Business Travel Insurance | Terms and Conditions 001-2025

## Key product features:

- ✿ Minimum number of purchasable travel days: 100
- ✿ Day-bank system: the insurance may be used by any employee of the policyholder for business travel
- ✿ Deduction of travel days is based on the number of days spent abroad and the destination, as follows:
  - Europe: 1 day = 1 travel day
  - Asia / Africa: 1 day = 2 travel days
  - Americas / Australia: 1 day = 3 travel days
- ✿ Emergency medical expenses: HUF 300,000,000 under the standard product
- ✿ Trips do not need to be declared in advance
- ✿ Maximum duration of a single trip: 180 days
- ✿ Within the baggage insurance sum insured, there is no per-bag or per-item sublimit
- ✿ Coverage may be extended to manual workers subject to an additional premium
- ✿ A discount may be granted for the purchase of more than 500 travel days

## Contact

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