

Collective Accident Insurance

COVERAGE OVERVIEW

In cooperation with Uniqa Insurance Company, we offer our clients a special collective accident insurance which they can purchase for their participants for the duration of the event.

Coverage Overview	
Insurance sum in case of permanent invalidity Coverage from 1%; increased coverage/progression from 26%	€ 250,000.00
Maximal coverage with 100% permanent invalidity (300% progression)	€ 750,000.00
Accidental death	€ 100,000.00
Accident costs (Costs of treatment, costs of nursing care, cosmetic surgery)	€ 10,000.00
Rescue costs (incl. helicopter rescue costs)	€ 10,000.00
Accidents as in dislocations of limbs, strains and ruptures of all kinds to muscles, ligaments, tendons and capsules located on limbs and spinal column (even WITHOUT deviation from normal course of movement)	yes
Bone fracture	€ 2,000.00
Accumulated risk per event	€ 4 million

Compensation Tariff Excerpt in the event of total loss or functional incapacity:			
hearing in one ear	15%	€ 37,500.00	
hearing in both ears	60%	€ 262,500.00	
sight in one eye	35%	€ 112,500.00	
sight in both eyes	100%	€ 750,000.00	
one arm	70%	€ 337,500.00	
one thumb	20%	€ 50,000.00	
one index finger	10%	€ 25,000.00	
another finger	5%	€ 12,500.00	
one leg	70%	€ 337,500.00	
one big toe	5%	€ 12,500.00	

Detail Information

Terms of Contract between Uniq / eventation

The insurance coverage will be provided by UNIQA exclusively upon the basis and extent of the contract made with the company EVENTATION GMBH (Ltd.). The basis for the insurance contract is the General Terms and Conditions for Accident Insurance (AUVB 2005) which you can inspect on our website:

<https://www.eventation.at/static/auvb2005-62e6ba62a25ecd325bf9637e4486afee.pdf>

No responsibility is taken for errors in the translation; in case of doubt, the German version is decisive.

Invalidity Coverage

Depending on the degree of invalidity (PI = Permanent Invalidity), the following compensation is made:

PI Deg-ree	Coverage	PI Deg-ree	Coverage	PI Deg-ree	Coverage	PI Deg-ree	Coverage
1%	€ 2,500.00	26%	€ 67,500.00	51%	€ 195,000.00	76%	€ 382,500.00
2%	€ 5,000.00	27%	€ 72,500.00	52%	€ 202,500.00	77%	€ 390,000.00
3%	€ 7,500.00	28%	€ 77,500.00	53%	€ 210,000.00	78%	€ 397,500.00
4%	€ 10,000.00	29%	€ 82,500.00	54%	€ 217,500.00	79%	€ 405,000.00
5%	€ 12,500.00	30%	€ 87,500.00	55%	€ 225,000.00	80%	€ 412,500.00
6%	€ 15,000.00	31%	€ 92,500.00	56%	€ 232,500.00	81%	€ 420,000.00
7%	€ 17,500.00	32%	€ 97,500.00	57%	€ 240,000.00	82%	€ 427,500.00
8%	€ 20,000.00	33%	€ 102,500.00	58%	€ 247,500.00	83%	€ 435,000.00
9%	€ 22,500.00	34%	€ 107,500.00	59%	€ 255,000.00	84%	€ 442,500.00
10%	€ 25,000.00	35%	€ 112,500.00	60%	€ 262,500.00	85%	€ 450,000.00
11%	€ 27,500.00	36%	€ 117,500.00	61%	€ 270,000.00	86%	€ 457,500.00
12%	€ 30,000.00	37%	€ 122,500.00	62%	€ 277,500.00	87%	€ 465,000.00
13%	€ 32,500.00	38%	€ 127,500.00	63%	€ 285,000.00	88%	€ 472,500.00
14%	€ 35,000.00	39%	€ 132,500.00	64%	€ 292,500.00	89%	€ 480,000.00
15%	€ 37,500.00	40%	€ 137,500.00	65%	€ 300,000.00	90%	€ 487,500.00
16%	€ 40,000.00	41%	€ 142,500.00	66%	€ 307,500.00	91%	€ 750,000.00
17%	€ 42,500.00	42%	€ 147,500.00	67%	€ 315,000.00	92%	€ 750,000.00
18%	€ 45,000.00	43%	€ 152,500.00	68%	€ 322,500.00	93%	€ 750,000.00
19%	€ 47,500.00	44%	€ 157,500.00	69%	€ 330,000.00	94%	€ 750,000.00
20%	€ 50,000.00	45%	€ 162,500.00	70%	€ 337,500.00	95%	€ 750,000.00
21%	€ 52,500.00	46%	€ 167,500.00	71%	€ 345,000.00	96%	€ 750,000.00
22%	€ 55,000.00	47%	€ 172,500.00	72%	€ 352,500.00	97%	€ 750,000.00
23%	€ 57,500.00	48%	€ 177,500.00	73%	€ 360,000.00	98%	€ 750,000.00
24%	€ 60,000.00	49%	€ 182,500.00	74%	€ 367,500.00	99%	€ 750,000.00
25%	€ 62,500.00	50%	€ 187,500.00	75%	€ 375,000.00	100%	€ 750,000.00



Bone fracture

The insurer provides compensation to the amount of the agreed insurance sum if the insured person suffered a bone fracture in an accident, regardless of the number of broken bones.

The osseous tear of a ligament as well as bone splintering and similar injuries do not qualify as bone fracture.

Rescue costs

The costs are insured for the search, recovery and rescue of an insured person after an accident, or from an emergency in the mountains or at sea and the person's transport to the next passable street or to the hospital closest to the site of the accident.

The costs of recovery or emergency transportation are insured as well, independent of emergencies in the mountain or at sea.

Accident costs (Excerpt from Art. 13 of the AUVB)

The insurer will compensate the accident costs to the maximum of the agreed insurance amount. Prerequisite is that these originate within four years, counting from the day of accident, and that the compensation is not to be paid by a socialized insurance agency nor has it been paid by any other funding agency. Accident costs are:

Medical expenses

which were necessary to rectify the accident consequences and according to doctor's order. This also includes the necessary costs of transporting the injured person, the first-time purchase of artificial limbs and dental prosthesis as well as other first-time purchases according to doctor's discretion. We do not compensate the costs for spas, recreational trips and stays, costs for the repair or replacement of a dental prosthesis, artificial limbs or other artificial aids.

Retrieval costs

These are the costs resulting from the accident of the transport of the injured person as recommended by the doctor, should the insured person be subject to accident away from his/her home, from the site of the accident, or rather, the hospital, in which he/she was brought after the accident, to his/her home, or rather, the closest available hospital. In the case of a fatal accident, the costs of transporting the deceased to his/her last home in Austria will also be paid.

Costs of nursing care

which are provided for an insured person requiring nursing care. The prerequisite for the compensation of the nursing care-giving costs is that the care is undertaken by an authorized person or an organization equipped for this or within a suitable institution. The need for nursing care is evident when the insured person is so helpless as a result of an accident (see Article 6 at "What is an accident") that he/she is dependent to a considerable extent on the help of another person for at least three of the common and recurrent basic activities in the course of everyday life. Amongst these basic activities are getting in and out of bed, dressing and undressing, personal hygiene, preparing and in taking of nourishment, using the toilet, taking medication and treating wounds. An insured person is considered in need of nursing care when he/she is continuously bed-ridden and not able to get up without outside help. The need for nursing care shall be medically certified.

Cosmetic operations

Coverage can be claimed in the event that the body surface of the insured person is so damaged or deformed due to an accident that the outer appearance of the insured person is permanently impaired after the completion of the medical treatment. Should the insured person decide to undergo a cosmetic operation to rectify these damages, then the costs for the doctor's fee, medications, dressing material and other medically prescribed remedies which arise in conjunction with the operation and the clinical



treatment will be provided for by the insurance company as well the costs of the accommodation and care in the clinic.

Accumulated risk

An amount of € 4 million is determined as the maximum amount of insurance coverage for each event (event accumulation). Should several persons, covered by this contract, suffer an accident by way of the same event and the sum of claims exceeds the amount of € 4 million, then the coverage for each single insured person will be reduced proportionally to the sum of the contracted single claims.

Accidents are not insured

- when using aircraft equipment and with parachute jumps as well as the use of aircraft, provided they do not fall under the conditions of Article 6, Item 4 of the AUVB 2005. ("What is an accident?"), as well as from the use of military aircraft or civil aircraft for military purposes.
- when participating in motor sport competitions (including ranking tests and rallies) and the related training events
- when taking part in regional, national or international competitions in the area of Nordic and alpine ski sport, snowboarding as well as free-styling, bobsledging, skeleton riding or tobogganing as well as official training for these events;
- which occur in the attempt or the perpetration of deeds by the insured person punishable by law, as long as they were deliberately done;
- due to inner agitation, if the insured person has cooperated with the agitator;
- which the insured person endures as a consequence of "a substantial impairment of his/her physical or psychological capabilities due to alcohol, addictive drugs or medication";
- due to health damages from treatment measures or procedures done to the insured person's body. Insurance coverage exists, however, if the treatment measures or procedures were necessitated by an accident covered by this contract.

which were caused directly or indirectly

- by any kinds of detrimental effects of nuclear weapons, chemical or biological weapons,
- by atomic energy
- by the effects of ionizing radiation in terms of the Radiation Protection Act (BGBl. Nr. 227/1969) in the applicable version, except those which are necessitated by treatment because of an insurance case.

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