

Table of Benefits

Benefits	Sum Insured in HUF
<i>Accidental Death</i>	1.000.000.-
Permanent Partial Disablement (1-100%)	2.000.000.-
Emergency medical expenses in case of accident	5.000.000.-
Emergency medical expenses in case of illness	5.000.000.-
Assistance Services	
Emergency medical transportation,	2.000.000,-
Repatriation of bodily remains	2.000.000,-
Coffin expenses	500.000,-
Legal expenses	500.000.-
Bail Bond	500.000.-
Emergency travel of family member	200.000.-
Limit/ night	15.000.-
<i>Luggage/ total limit</i>	75.000.-
Limit / item	15.000.-
Replacement of Personal documents	10.000.-
Hotel Extension/night, max. 4 nights	15.000.-
<i>Dental expenses</i>	100.000.-
Limit/teeth	50.000.-
Telephone cost	10.000.-
Hospital daily cash (max. 90 days)	2.000.-

Client information sheet

PREAMBLE

Chartis Europe S.A Branch Office in Hungary a member of American International Group (AIG) (hereinafter: Insurer), will assume the liability to extend insurance coverage under the conditions listed herein and against the Premium also defined herein, in the cases of Events of Loss.

The present conditions of insurance and all questions unregulated are governed by the Civil Code of Hungary and by the provisions of the legal rules in force of the Republic of Hungary.

Claims can solely be settled or investigated by Travel Guard on behalf of the Insurer. In case the Insured Party must have health services or legal assistance during the stay in Hungary, they must contact the assistance company in every case. In the case of services acquired without preliminary approval – except if the health condition of the Insured Party makes it obvious in a certifiable fashion – the liability of the Insurer will be limited to the HUF amount of USD 150.

GENERAL CONDITIONS

1. DEFINITIONS

Insurer: Chartis Europe S.A Branch Office in Hungary (AIG Hungary), (1088 Budapest, Rákóczi út 1-3., trade registry number: 01-17-000387), which executes the Insurance Agreement with the Contracting Party and issues a Policy thereof.

Travel Guard (Assistance service): A legal entity representing the Insurer Europ Assistance Magyarország Kft. (1134 Budapest, Dévai u. 26-28.), extending assistance services on the basis of a contract conclude with the Insurer as defined in the Conditions.

Policyholder: ROMbrandt Kft. (1037 Budapest, Montevideo u. 3/b), who pays the premium.

Insured Person: According to the frame contract between the Policyholder and the Insurer, Insured Person is a Budapest Card cardholders issued by Budapest Tourist Office under age of 75 and a person traveling together with the Insured under age of 14 if they hold a valid Budapest Card if the purpose of travel is not physical work.

If the insured person is Hungarian citizen, the insurer is only liable for losses not covered by Hungarian Health Fund.

The Insurer does not assume the liability for the Insured Person if the validity of the Budapest Card is altered, corrected or illegible.

Beneficiary: a person who is entitled to the benefits on the occurrence of an Event of Loss as specified in the Policy /Agreement. The Insured Party may appoint a Beneficiary for cases of Accidental Death of the Insured Party. Unless the Insured Party declares in writing otherwise, the Beneficiary/Beneficiaries will be the inheritor(s) of the Insured Party. In any other cases the beneficiary of the benefits is the Insured Party himself/herself, unless he/she has declared otherwise. The Insured Party may appoint a beneficiary other than the original one by way of a written declaration to the Insurer any time. Such declaration by the Insured Party enters into effect from the time of its receipt by the Insurer.

In-patient: Person who receives hospital care as an in-patient continuously for a minimum of 24 hours.

Medical Doctor: A person different from the Insured Party or his/her close relatives who has taken the examinations defined in the legal rules and holds the resulting license(s) to heal the event referred to in the Event of Loss.

Hospital: A hospital is an institution that fulfils the criteria below:

- it holds a valid hospital license (wherever legal rules require it),
- its main activity is the treatment and care for in-patients,
- it provides 24 hours nursing to patients with fully qualified personnel,
- it employs a licensed medical practitioner(s) (M. D.),
- it provides diagnostic equipment and equipment for high-level medical interventions,
- it is not a clinic, nursing home, rehabilitation home or similar institution and does not conduct therapies for alcohol or drug dependence.

Time of Event of Loss:

- for illness: the first day of the diagnosis,
- for accidents: the day of the accident.

Sum Insured:: The amount stated in the Schedule , or the amount stated in one other chapter of this insurance contract which restricts the liability of the Insurer

Client identification number: 9 characters numeric identifier indicated on the Budapest Card.

Time Limitations: The insurance becomes effective on the date and hour stated on the Budapest Card when it is signed by the Insured Person. The insurance expires following the 48th or 72nd hours of the effective date of the Budapest Card. (depending on type of card)

Territorial Limitations: The benefits detailed in the Insurance Conditions are valid within the territory of Hungary.

The Insurer does not assume liability if the Insured Person – irrespectively of the validity of the Budapest Card –leaves the territory of Hungary.

Accident: Any event that causes death, permanent disability or any of the bodily injuries defined herein to the Insured Person, directly and independently from other causes, during the Insured Period, which event originates from a sudden cause outside of the will of the Insured Person.

Illness: Any damage to the health of the Insured Person, provided that:

- the change occurs within the insurance period, within the Insurance Period of the policy,
- the given illness is not listed among the list of exemptions,
- it is not a preexistent condition.

Medical Expenses: Necessary expenses of operations, anesthesia or other medical treatment or treatments prescribed by a Medical Doctor within the borders of Hungary.

Medical Treatment: Medical consultation, treatment, follow-up.

Medical Expenses: Necessary expenses of operations, anesthesia or other medical treatment or treatments prescribed by a Medical Doctor outside of the borders of Hungary.

Medical Treatment: Medical consultation, treatment, follow-up.

War – war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

2. OTHER PROVISIONS

Subject and validity of the insurance

Insurer will extend the benefits against payment of the insurance included in the fee of Budapest card. Insurance benefits affects solely those Event of Loss that occurred during the validity of the Budapest Card

Notices

The Insurer will deliver written notices to those involved in the Insurance Agreement, to the address they specify and known last to the Insurer.

The Insurer is only obliged to regard legal notices and declarations relevant if they are sent in writing. Declarations are valid when they are received at the headquarters of the Insurer.

Exemption of the Insurer

The Insurer shall be exempted from compensation if :

- ❑ the Insured did not satisfy his obligation to supply information at the time of conclusion of the insurance agreement or his obligation to report changes during the existence of the agreement, except cases when it is proved that the Insurer was aware of the hidden or unreported condition at the time of the conclusion of the agreement, or it was not involved in the occurrence of the claim event.

- it is proven, that the accident was caused by the Insured Person's illegal, intended, or gross negligent behaviour,

An accident will be caused as a consequence of gross negligent behaviour of the Insured Person, if the accident happened:

- in connection with the influence of alcohol of the Insured Person's (higher than 0.8‰ alcohol in the blood),
- during driving by the Insured Person without driving license, or driving under the influence of alcohol.
- In connection with the influence of drug of the Insured Person

Expiration of the insurance

The insurance contract can be terminated:

- If the insured person dies
- if the Budapest Card expires
- if the Budapest Card destructed
- if the Insured Person during the validity of the Budapest card leaves Hungary
- If the Insured Person travels on airplane or ship which is not registered in Hungary, does not have license for transportation of fare paying passengers, and does not have a fixed and public schedule.

Expiration of the Insurance does not involve the termination of the evaluation of claims resulting from events of Loss prior to expiration, or pending claims.

Obligation of the Insured to curb the losses

Both the Contracting Party and the Insured party will do everything in his/her power to avoid or minimize an Event of Loss. The Insurer will not cover the part of the losses derived from the Insured not fulfilling the above obligation.

Expiration

Claims derived from the present conditions will expire within 2 years from the Event of Loss.

Insurance secrets

Insurance secrets mean all of the data in the possession of insurance company that pertain to their clients (including claimants) and the insurance contracts. Insurance company shall be allowed to process the business secrets of clients only to the extent that they relate to the insurance contract, with its coming into existence and registration, and to the service. Insurance secrets may only be disclosed to third parties:

- a) under the express prior consent of the client to whom they pertain or his legal representative, and this consent shall precisely specify the insurance secrets that may be disclosed,

The obligation to keep insurance secrets shall not apply to

 - a) the Commission when acting in an official capacity,
 - b) investigating authorities and the public prosecutor's office, acting in a pending criminal procedure,
 - c) a court of law in connection with criminal or civil cases as well as bankruptcy and liquidation proceedings, and the independent court bailiff acting in a case of judicial enforcement,
 - d) notaries public in connection with probate cases,
 - e) the tax authority in the cases under Subsection (2),
 - f) the national security service when acting in an official capacity,

- g) the Office of Economic Competition when acting within its authority to monitor competition in the insurance industry including insurance companies, insurance intermediaries and consultants, Hungarian representation offices of independent insurance intermediaries and consultants and the trade organizations of these,
- h) guardian agencies acting in an official capacity,
- i) the health care authority defined in Subsection (2) of Section 108 of Act CLIV of 1997 on Health Care,
- j) the agencies authorized to use secret service means and to conduct covert investigations if the conditions prescribed in a separate act are provided for,
- k) providers of reinsurance and co-insurance,
- l) the Office maintaining the central policy records with respect to data disclosed as governed in this Act,
- m) the receiving insurance company with respect to insurance contracts conveyed under a portfolio transfer,
- n) the body operating the Claims Security capital, the Information Center, the Claims Organization and the claims representative with respect to the information required for settlement and for the enforcement of compensation claim,
- o) the outsourcing service provider with respect to data supplied under the outsourcing contract.

Institution handling consumer complaints

The General Manager of Chartis Europe S.A Branch Office in Hungary (1088 Budapest, Rákóczi út 1-3. Tel: 801-0801, Fax: 801-0899).

Supervision of insurance companies is provided by the State Supervision of Financial Institutions (1013 Budapest, Krisztina krt. 39.).

Consumer Protection Inspectorate (1088 Budapest, József krt. 6.)

Competency

The legal relationship between the Insurer and the Insured shall be governed by the provisions of **Hungarian law**, these General Conditions of Contract and the issues not regulated therein shall be governed by the provisions of Act IV of 1959 on the Civil Code of the Republic of Hungary, those of Act CLV of 1997 on the protection of consumers and those of Act LX of 2003 on insurers and the insurance activity.

Either **Pesti Központi Kerületi Bíróság** [Central District Court of Pest] or **Fővárosi Bíróság** [Metropolitan Court of Budapest] shall have the exclusive right to proceed in any dispute arising out of or in connection with the Travel Insurance Contract or in relation to the breach, termination, validity or interpretation thereof, subject to the amount disputed.

In order to endeavour to resolve any dispute arising between the Insurer and the Insured on the basis of a settlement, the Insured may also initiate proceedings with the **Reconciliatory Body** for his or her residence. The Reconciliatory Body is an independent body acting attached to the chambers of economy for the area whose proceedings may be initiated by the Insured if he or she has tried before to resolve the complaint directly with the Insurer. The resolution of the Reconciliatory Body shall not affect the right of the Insured to assert his or her claim in judicial proceedings.

Language of client declaration and communication

The contact and information between the Insurer and The Insured Person occurs in Hungarian and English language

3. CLAIMS

Any claim reports based upon the legal relationship of insurance will be submitted to the Insurer in writing, within 30 days from the occurrence of the event that gave rise to the claim. The Insurer must be notified immediately or as soon as possible in cases of Accidental Death. In case there is a failure to file such a report, the Insurer will be exempt from insurance obligations so far as material circumstances become impossible to determine.

Any certifications, declarations or proofs will be submitted to the Insurer in the format and with the contents defined by the Insurer, referring to the policy number belonging to the given card type and supplying the card number as well. The Insurer will not reimburse expenses related thereto.

Claim reports must contain the following:

- the medical report with the descriptions of the type and rate of injuries and diagnosis, certifying the amount of the loss of health,
- every document of settlement or invoice, prescription, hospital certification generated in connection with the Event of Loss and which is able to help determine the exact amount of the total medical costs,
- name, address and phone numbers of any third party connected to the Event of Loss in addition to the Insured Party (e.g. in the case of an automobile accident),
- in the case of Accidental Death, the death certificate and the medical certificate proving the cause of death.

The following documents must also be submitted:

in the case of accidents

- a) a detailed description of the circumstances of the accident, with names of possible witnesses,
- b) a copy of the police report certifying the fact and the circumstances of the accident or of another official report (if one has been drawn up).

in the case of illness

- a) the date of the commencement of the illness,
- b) the first day the illness has been diagnosed.

in the case of loss or damage to luggage:

- a detailed description of the circumstances of the loss or damage to the luggage item,
- a declaration of the transporting party in connection with the damage, loss or destruction,
- an itemized list of the lost or damaged piece of luggage or personal moveable assets and a description of the type of the damages,

- a place of procurement of the luggage item or personal articles,
- invoices of acquisition,
- invoices of repair,
- any documentation issued by the police or other authority in connection with the Event of Loss.

The Insurer may request further documents or certificates or may acquire data itself to clarify certain issues.

PERFORMANCE OF THE INSURER

During the period of claim settlement, the Insurer may at any time examine the Insured Party at its own expense as frequently as it is medically recommended.

Following the incurrence of any bodily injury or illness, the Insured Party must immediately seek the assistance of a licensed Medical Practitioner, and due to his/her obligation to minimize loss damages, observe the instructions of such medical personnel precisely. The Insurer will not be liable to cover losses derived from the Insured Party's failure to observe the above obligation to avoid or minimize the damages of an Event of Loss.

Prior to a congruent medical certification of the type, permanence and the amount of disability, the Insurer will not serve benefits. The type, permanence and amount of disability must be ascertained within two years (2) following an Event of Loss.

In case at the time of the occurrence of the Event of Loss – except for the cases of Accidental Death or disability – the Insured Party holds another insurance policy to cover the same risks, the liability of the Insurer will be accordingly limited to the appropriate proportion of the insurance.

If, in the case of accidental disability, the Insurer has already served benefits to the Insured Party, the amount to be paid for the case of Accidental Death derived from the same cause will have a deduction of the disability benefit already disbursed, with the Insurer only paying the difference.

The Insurer will perform benefits following the receipt of the complete documentation necessary for the evaluation of a given claim within 15 days from the arrival of the latest piece of documentation. Disbursement of claims takes place in Forints by the Hungarian Head Office of the Insurer.

<i>GENERAL EXEMPTIONS</i>

The following cases are not defined as Events of Loss under the present Conditions, with the Insurer not liable to pay claims resulting partly or wholly, directly or indirectly there from:

1. **Terrorism**, including any action taken in hindering or defending against an actual or expected incident of **Terrorism**.

“Terrorism” means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

“Terrorism” shall also include any act, which is verified or recognized by the Hungarian Government as an act of terrorism.

2. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

However, the above only applies if 50 or more persons sustain death or serious physical injury within 90 days of the date of the incident causing the death or serious physical injury. For the purposes of this provision, serious physical injury means:

- a) Physical injury that involves a substantial risk of death; or
 - b) Protracted and obvious physical disfigurement; or
 - c) Protracted loss of or impairment of the function of a bodily member or organ.
3. civil war or war, or the international exertion of military force,
 4. cases directly attributable to causes already known to the Insured Party before conclusion of the insurance policy, or of which there is ample medical documentation,
 5. accidents resulting from deliberate seeking of danger by the Insured Party (except for life-saving), suicide or self-mutilation, or attempts thereto (regardless of mental sanity), deliberate disregarding of medical instructions,
 6. if the Insured Party was participating in professional sports activities as a professional or certified sportsperson,
 7. if the Insured Person was participating in a competition where motor vehicles of land, water or air were used by the Insured Person,
 8. if the Insured Person drives a motorcycle or power boat with engine capacity in excess of 125 cm³,
 9. accidents resulting from active, intentional participation in any violent uprising, sedition, civil disobedience or revolution,
 10. accidents incurred during physical performance of services at any military, paramilitary, police or similar organization,
 11. treatment of any nervous or mental disorder, independently of its name or classification, psychiatric and psychotic states, any kind of depression or mental illness,
 12. fractures complicating an already pathological bone structure,
 13. any accidents due to pursuing of dangerous sports.
Dangerous sports mean the following but not limited:
parachuting,, blanket parachuting, hang gliding, off piste skiing and snowboarding, bungee jumping, wild water rafting, diving and scuba, cave exploration, hunting,, rock-climbing and mountain climbing,
 14. sunstroke, freeze, elevation sickness,

15. orthopedic, degenerative changes, or secondary changes complicating those and leading to chronic problems similar to the base illness (e.g. chronic changes of the spinal chord, or joints),
16. accidents in criminal affairs where the Insured Party suffers injuries participating as a criminal agent or abetting criminals,
17. pregnancy of the Insured Party up to the 26th week of the expected delivery, giving birth,
18. any illness or death, health problem or cost directly or indirectly attributable to the HIV virus (Human Immuno-Deficiency Virus) and/or any illness related to HIV including AIDS (Acquired Immuno-Deficiency Syndrome), and/or any mutants or variants thereof,
19. any accident or illness which has been caused by sexually transmitted diseases (STD) or an illness complicating an STD or derived therefrom,
20. interventions for an exclusively cosmetic purpose, operation or treatments, weight loss therapy,
21. assistance of pregnancy, treatment of impotence or increasing potenc