

CIB Gold Assistance insurance

Insurance Product Information Document

Product: assistance

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

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 CIB Gold Assistance is an assistance insurance, that has been concluded in the form of a collective insurance agreement between the Insurer and CIB Bank Zrt. as policyholder for the favour of the clients of the policyholder.



What is insured?

- ✓ Insurance event in CIB GOLD Car 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 CIB GOLD Household Assistance is the 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.
- ✓ Insurance event in case of the CIB GOLD Medical Assistance: the request of the below services (CIB Gold Medical Assistance specific terms and conditions section I. 1-5 pont):
 - provision of 24 hours medical information
 - medical advice via phone
 - Organization of home care



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
- ✗ Additional exclusions are listed in section V. of the specific conditions of CIB GOLD Car Assistance, in section IV of the one of CIB GOLD Household Assistance, and in section I.6. of the one of CIB GOLD Medical Assistance



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,
- rescue and towing without limit within a distance of 50 km,
- 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.



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 Hungary and 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 medical 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.



When does the cover start and end?

The cover starts on 0:00 the day following the day the insured signed the joining declaration.

The cover period is continuous, but is split to 12 (twelve) months long cover periods. The first cover period starts on the starting day of the cover and renews at the anniversaries of the starting date.

The risk cover of the Insurer terminates against each insured in the following time:

- in case of the termination of the collective insurance agreement at 24:00 of the last day covered with insurance premium;
- in case the insured terminates the insurance relation on the day of termination at 24:00;
- in case of termination of the GOLD bank card agreement between the Policyholder and insured due to any reason, at 24:00 of the day of the termination of the contract;
- at 24:00 of the last day of the monthly the bank card expires, unless new card is issued;
- in case of the termination of the joining declaration made via phone, at 24:00 of the day the termination notice has been received by CIB Alkusz Kft.



How do I cancel the contract?

The insurance relation can be terminated any time by the insured in a declaration made to the Policyholder.

The CIB GOLD Assistance insurance requested via remote sale can be terminated within 14 days after the receipt of the insurance terms and conditions with a declaration made to the broker without the obligation of giving a reason of it.