

## Insurance Information – Uniqa Insurance

### What is insured?

We offer insurance cover if an accident happens to the insured.

### What is an insured event?

The insured event is the occurrence of the accident. An accident is an event independent of the will of the insured person, which has a sudden, external, mechanical or chemical effect on his body and results in physical injury or death.

### When does the insurance apply?

Insured are accidents that occurred during the validity of the insurance cover.

### Where does the insurance apply?

The insurance is valid all over the world

### What can be insured?

Permanent invalidity Condition for benefit:

The insured person is permanently impaired in his physical or mental capacity as a result of the accident. The disability occurred within one year of the accident. The disability must be confirmed by submitting a report on the type and extent of the health impairment and the possibility of remaining disabled for life.

### 1. in case of total loss or total functional incapacity

- of an arm from shoulder joint ..... 70 %
- of an arm to above the elbow joint ..... 65 %
- an arm below the elbow joint or a hand..... 60 %
- of a thumb ..... 20 %
- of an index finger ..... 10 %
- of another finger ..... 5 %
- of a leg to above the middle of the thigh ..... 70 %
- of a leg to the middle of the thigh ..... 60 %
- of a leg to the middle of the lower leg or a foot ..... 50 %
- a big toe ..... 5 %
- of another toe ..... 2 %

- the vision of both eyes ..... 100 %
- Vision of one eye..... 35 %
- if the vision of the other eye before the occurrence of the insured event was already lost  
..... 65 %
- the hearing of both ears ..... 60 %
- the hearing of one ear ..... 15 %
- provided, however, that the hearing of the other ear before the insurance case was  
already lost ..... 45 %
- the sense of smell ..... 10 %
- of the sense of taste ..... 5 %

**1.1. In case of partial loss or partial functional incapacity of the above-mentioned body parts or organs, the above-mentioned rates are applied proportionally**

**Death**

- If death occurs as a result of the accident within one year of the date of the accident, we will pay the sum insured for the death.
- If we have paid a benefit for permanent disability from the same event, this will be deducted from the death benefit. We cannot claim back any additional amount of permanent disability benefit.

**Salvage costs**

which were necessary if the insured person

- has suffered an accident or is in distress in the mountains or in water and must be recovered injured or uninjured.
- suffers death as a result of an accident or as a result of a mountain or water emergency and must be salvaged must take place. Salvage costs are the proven costs of the search for the insured and his transport to the next passable road or to, the Nearest accident site, hospital