

INFORMATION OF UNIQA BIZTOSÍTÓ ZRT. ON TRAVEL INSURANCES IN CONNECTION WITH THE CORONAVIRUS

1. *Does a travel insurance cover the costs arising from any damage where the customer travels to a place that was included – on the date of entry – in the list of “category I countries / regions not recommended for travel” published by the Ministry of Foreign Affairs and Trade?*

No. The terms and conditions of travel insurances provide unambiguous regulation in this regard: 3.3 The territorial scope of insurance contracts does not cover the territory of the Antarctic or the territory of countries or regions which are included – either on the first day of the insured period or on the date of entry – in the list of not recommended travel destination countries and regions published by the ministry of Hungary responsible for foreign affairs.

2. *Does a travel insurance cover the costs arising from any damage where the customer travels to a place that was not included – on the date of entry – in the list of “category I countries / regions not recommended for travel published by the Ministry of Foreign Affairs and Trade?*

Yes. If a given country or region was not included in the above list on the date of entry, the service obligation of the insurance company prevails for the insured events named in the terms and conditions.

3. *Where can one check whether the given country / region was added to the list?*

The information is available on the website of the Consular Service:
<https://konzuliszolgalat.kormany.hu/utazasra-nem-javasolt-tersegek>

4. *What happens where the destination country is not included in the list, but a transit takes place through a country or region that is listed among the countries, regions not recommended for travel? (including airport transfer or transit by car)*

Similarly to the above, this case means an entry practically, the insurance company has no service obligation as specified in point 1.

5. *There are countries where coronavirus contagion was detected in a proven manner, but which are either classified as “category II countries / regions of increased safety risk” or not listed anywhere. If the customer travels to such place, can he expect that the travel insurance taken will cover all costs arising?*

Please note that travelling abroad is always an individual decision, and it is the responsibility of the given person whether he or she decides to travel despite the situation prevailing, or rather avoids any such risk. Please be aware of the fact that events can occur from one day to another which may trigger government measures – e.g. ordering a quarantine – adversely affecting a stay abroad.

Where a quarantine is ordered, the travel insurance will cover the costs arising due to the insured events specified in the terms and conditions. For instance, if the customer falls ill in quarantine – caused by either the coronavirus contagion or other factor –, or suffers an accident. In such cases

the costs of healthcare services used will be reimbursed in accordance with the terms and conditions. However, being quarantined in itself does not qualify as an insured event. If the customer is stuck abroad due to a quarantine, and thus faces additional costs, the insurance company will not reimburse them. In such case the insurance company will not assume liability regarding the measures adopted by the government, other proceeding authorities or bodies of the respective country.

6. Is it possible to extend the travel insurance where a quarantine ordered happens to last longer than the insured period provided by the travel insurance?

Yes, it is possible in line with our policy in effect. Please note that the request signed by the customer must be received by the insurance company prior to the original expiry date of the contract (it is sufficient to send it to the e-mail address info@uniqa.hu in scanned or photographed format, and it must include the policy number and the new expiry date). Following the successful amendment of the contract, the customer can pay the fee difference by bank card on the website www.uniqa.hu (see menu item "Online fee payment").

7. Does the insurance company pay where the customer decides to interrupt his stay abroad and returns to Hungary as a precaution due to the coronavirus?

If the customer is able to provide evidence that he or she returned earlier, we refund the travel insurance fee in part (for the days where the customer was no longer abroad).

8. Does the insurance taken for the event of the customer's inability to travel cover the case where the customer fails to travel due to the coronavirus?

No.

Section 4.2 of the terms and conditions of cancellation insurance provides a detailed specification of the events which qualify as insured events with regard to the insurance (typically the case where the customer becomes unable to travel). The customer's failure to travel due to the coronavirus or the fear of the same does not qualify as an insured event, thus the insurance company has no service obligation. Similarly, the insurance company will not pay either where the foreign organiser cancels the given event.