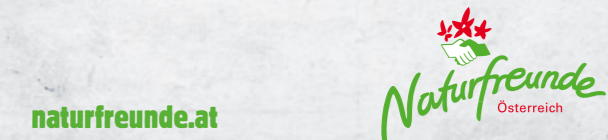


BENEFITS FOR NATUREFRIENDS MEMBERS

There are more than 160,000 members of Naturefriends Austria. You too can enjoy numerous advantages!

- **Enjoy more security:** worldwide Leisure Accident Insurance (medical evacuation and repatriation costs, disability starting from 25 %) and liability insurance
- **Enjoy more alpine expertise:** in-depth instruction, courses and training in our alpine training centres, bouldering and climbing halls and the whitewater centre in Wildalpen
- **Enjoy more mountain hut life:** reductions on overnight stays in mountain huts owned by all Austrian alpine associations
- **Enjoy more experiences** during activities offered by the 460 Naturefriends local groups, 9 regional organisations and Team-Tours, your competent partner for individual alpine events
- **Enjoy more adventure:** exciting holiday camps and environmental projects for children and teenagers
- **Enjoy more holidays:** attractive travel offers in Austria and abroad
- **Enjoy more environmental commitment:** awareness campaigns, environmental activities and projects



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WHO IS INSURED?

Every Naturefriends member who has paid their membership fee for the current calendar year. Of course, the insurance is also valid for children, adolescents and members of the family.

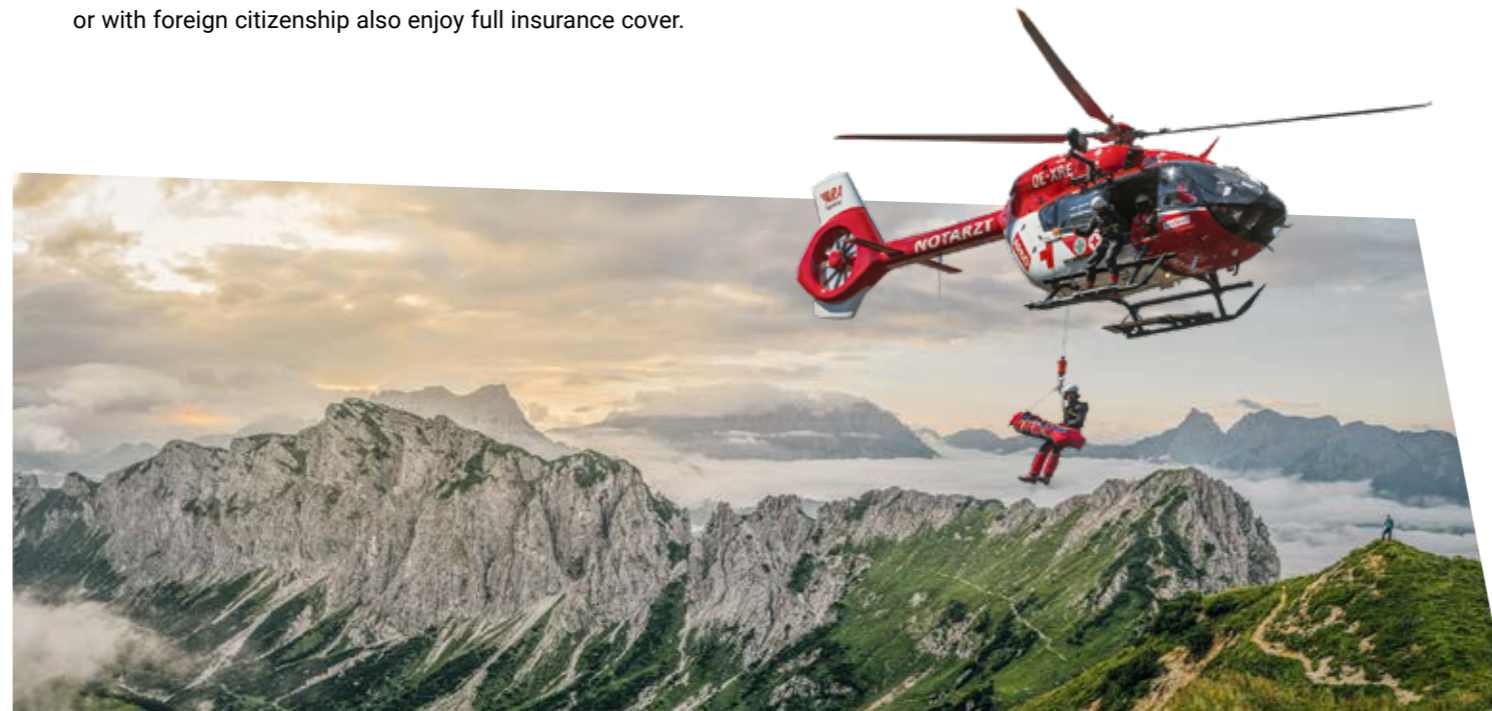
New members who join on or after 1 September of every year (Bonus Membership) are insured until 31 December of the following year. For new members, the insurance cover starts at 0:00 hrs on the day following the payment of the membership fee.

Naturefriends members with a permanent address abroad or with foreign citizenship also enjoy full insurance cover.

CONTRACTUAL BASIS

The insurance partner of Naturefriends Austria (reinsurance) is WIENER STÄDTISCHE Versicherung AG Vienna Insurance Group.

The insurance cover is subsidiary. This means that cover is only delivered when and only to the extent that no other insurance (social insurance, private insurance) has to cover or does cover. No cover can be claimed if cover is delivered or had to be delivered free of charge for the insured person.



LIABILITY INSURANCE

The all-in insured sum per insured event is **€ 3,000,000** for injury to persons and damage to goods in Europe and in non-European states bordering on the Mediterranean Sea. The insurance covers legal liability under the private law which is set forth to Naturefriends Austria through exerting organisational activities, or to officials of Naturefriends Austria, or to Naturefriends members resulting from their activity within the association or from the practice of all kinds of sports (except motor sports and air sports or as owner or keeper of a motor vehicle, aircraft or watercraft), including the participation in competitions. The liability insurance is subsidiary.

WHAT TO DO IF AN INSURED EVENT OCCURS?

Send a claim form (accident or liability report) and all pertinent documents (invoices etc.) to **Naturefriends Austria, federal association.**

Claim forms are available in all Naturefriends regional offices and in the federal office, Viktoriagasse 6, 1150 Wien, Tel.: 01/892 35 34-24, Fax: 01/892 35 34-36, E-Mail: versicherung@naturfreunde.at. They are also available to download from naturfreunde.at/versicherung.

After an accident occurring abroad and as a result of which repatriation to Austria is necessary, the insured

member or a relative needs to contact the **24h-Hotline +43 6542 579 66**, E-Mail: info@krankentransporte.at, or the air emergency company **Tyrol Air Ambulance GmbH**, Address: 6026 Innsbruck-Flughafen, Tel. +43 512 22 4 22, Fax: 0512 28 88 88, e-mail: taa@taa.at and **provide the following details:**

- Policy number: 78-611/4627-9 B07
- Surname, first name, age and home address of the injured person
- Membership number – check your Naturefriends membership card
- Nature and date of the injury
- Name, address, telephone number and country in which the injured person is situated
- Name, telephone number and language of the doctor in charge
- Name and contact details of relatives at the location of the accident and in the home country



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WORLDWIDE LEISURE ACCIDENT INSURANCE SERVICE



**Security,
wherever I go**
naturfreunde.at/versicherung



SUPPLEMENTARY INSURANCE including reimbursement of hospital costs and SOS repatriation

Naturefriends also offer a very inexpensive supplementary insurance for their members. This is a foreign travel insurance valid worldwide, including reimbursement of hospital costs and SOS repatriation. The supplementary insurance covers repatriation ordered by a doctor without cost limit and an in-patient hospital stay until **€ 13,000**, not only after a leisure-time accident, but also in case of illness (without age limit).

This insurance can also be taken out for family members who are not Naturefriends members. Interested persons can obtain the payment form including an allonge (with comprehensive information and contact details) exclusively for Naturefriends members at the regional offices or at the federal office.

Find all information about the insurance and your full insurance protection here:
naturfreunde.at/versicherung



from the site of the accident or from the hospital to which they were brought after the accident to their place of residence or to the hospital nearest to their place of residence; the transport has to have been recommended by a doctor and confirmed in writing. In the case of a fatal accident, the insurance also covers the costs of repatriation of the remains to the deceased person's last place of residence. However, repatriation of remains following a fatal heart attack is not covered.

Permanent disability
 Permanent disability is covered up to a maximum of **€ 30,000** if the ascertained overall degree of disability is 25 % or higher. No benefits will be paid for a degree of disability under 25 %. Likewise, according to paragraph 18 of the general conditions for accident cover (Allgemeine Unfallsversicherungsbedingungen, AUVB 1995), no benefits will be paid if a pre-existing condition reduces the degree of the disability caused by the accident to under 25 %. The degree of disability can be determined by means of an expert assessment, at the earliest 1 year after the accident.

Approximately 160,000 Naturefriends members benefit from our comprehensive insurance protection.



- The insurance does not cover:**
- Work accidents and accidents treated as such, which are covered by statutory accident insurance and according to social security law.
 - Accidents in the living space (comprising the apartment, the residential building of the insured person and their patio or garden).
 - Accidents occurring during a paid activity or paid sports (exception: paid activities of Naturefriends certified instructors, certified hiking guides etc. are covered by the insurance).
 - Air sports such as paragliding or parachuting and the practice of motor sports of any kind.
 - Doctor's fees, hospital costs, medical expenses
 - Decompression chamber (following diving accidents)
 - Costs for repatriation transport, if the insured person has them reimbursed by another source or if another organisation than the one appointed by the insurer is commissioned with the transport.



FULLY INSURED – NATUREFRIENDS AUSTRIA

The Naturefriends Leisure Accident Insurance guarantees Naturefriends members insurance cover for leisure-time accidents.

SCOPE OF THE INSURANCE COVER

The insurance covers services relating to medical evacuation, repatriation and permanent disability.

Included in the insurance cover of medical evacuation and repatriation costs are cases of acute medical emergencies such as heart attacks, strokes or circulatory insufficiency. In these cases, the organisation appointed by the insurer (e.g. Tyrol Air Ambulance) will decide whether there is medical necessity for repatriation and, in such a case, will undertake the repatriation.

The Naturefriends Leisure Accident Insurance is valid worldwide. It covers accidents occurring during association activities or private sports activities.

The insurance also covers frostbite, poliomyelitis, tick-borne encephalitis transmitted by the bite of infected ticks, and accidents of the insured party as an air passenger. Likewise, it covers motor vehicle accidents occurring on the way to or from Naturefriends events or to or from sports activities. The insurance covering the Naturefriends Leisure Accident Insurance is the WIENER STÄDTISCHE Versicherung AG Vienna Insurance Group.

Naturefriends members who have paid the membership fee are automatically insured by our Leisure Accident and our Liability Insurances.

INSURANCE SUM AND BENEFITS

Costs of medical evacuation
 are covered up to **€ 30,000** per person and insured event, unless a social insurance agency is to cover it or another service provider has already covered the event (subsidiary coverage).

Covered costs of emergency medical evacuation are the necessary costs that accrue when the insured person has an accident or finds him- or herself in mountain or aquatic distress and needs to be rescued (regardless of whether the person is injured or uninjured; the insurance also covers evacuation resulting from exhaustion), or when an accident, mountain or aquatic distress results in death and the remains need to be recovered.

Costs of emergency medical evacuation are the attested costs of the search for an insured person and their transport to the next passable road or to the nearest hospital.

Helicopter costs will only be reimbursed if the operation was ordered by the rescue directing centre established by the responsible sovereign administration.

Repatriation costs
 are covered up to **€ 30,000** per person and insured event. Covered repatriation costs are those that accrue from transporting the insured person who had an accident away from their place of residence and, as a result, is injured

