

Special Terms and Conditions for the Insurance of Accident Costs

1. Accident Costs

Accident costs shall be reimbursed up to the amount of the agreed sum insured provided that they arise within two years from the date of the accident and provided that no social insurance carrier is required to reimburse such costs or that no other carrier has reimbursed such costs. Accident costs are:

1.1 Costs of medical treatment to eliminate the consequences of the accident which were necessary as prescribed by a doctor. Such costs include the necessary costs of transportation of the injured person (also by rescue helicopter), the first-time acquisition of artificial limbs and dental prosthesis and other such first-time acquisitions deemed necessary by a doctor.

The following costs shall not be reimbursed:

1.1.1 Special class care in hospital/infirmaries, institutions, private sanatoria etc. and other private operation and practice costs.

1.1.2 Costs of spa, convalescence holidays and stays, also the costs of the repair or the replacement of dental prosthesis, the costs of the consequences of biting out teeth or parts of teeth, artificial limbs or other artificial aids.

1.2. The costs of cosmetic surgery which becomes necessary because, as a result of the accident, the body surface of the insured person is so disfigured that after completion of medical treatment the person's outward appearance is permanently impaired according to objective medical considerations. If the insured person undergoes cosmetic surgery to eliminate these consequences, the costs incurred as doctors fees, medicines and prescription drugs shall be paid and the costs of accommodation and board in the hospital/infirmery.

1.3. Repatriation costs are costs incurred as a result of the accident for the transportation recommended by a doctor of the insured person who has suffered an accident from the hospital he was taken to after the accident to his place of residence or to the hospital nearest to his place of residence.