

PLEASE NOTE: This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the EUROPÄISCHE travel insurance conditions ERV-RVB ÖAV 2018 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Alpenverein Premium-Single Trip Cover is a travel insurance for one trip abroad exclusively for members of the Österreichischen Alpenverein with country of main place of residence in Europe.



What is insured?

Medical benefits abroad

- ✓ The insurance covers any acute illness, accident or death during a journey abroad.
- ✓ We refund the costs arising abroad for non-deferable medically necessary treatment including prescribed therapeutic products as well as for medically necessary transport to the nearest suitable hospital up to an insured sum of € 500,000.
- ✓ We will organise your return transport and cover all costs in this connection to the extent this is medically reasonable and justifiable.
- ✓ In the event of death we organise the repatriation and cover all costs incurred.

Search and rescue abroad

- ✓ In the event of an accident, mountain or aquatic distress, we refund the search and rescue costs up to € 25,000.



What is not insured?

General

- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ war or civil war
- ✗ active participation in provincial, national or international competitions in the field of Nordic and Alpine ski sports, snowboarding as well as freestyle, freeriding, bob, ski-bob, skeleton or tobogganing and when training for such events
- ✗ motor sports as well as mountain bike competitions including official training and qualification rides
- ✗ record attempts in the areas of speed, diving and aviation
- ✗ expeditions
- ✗ travel to the Arctic (except mainland in Norway, Finland and Sweden), Antarctic and Greenland

Medical benefits abroad

- ✗ chronic diseases or illnesses (except as a consequence of acute attacks or episodes)
- ✗ medical treatment begun before the start of a journey or being the purpose of the stay abroad
- ✗ active participation in publicly held sporting competitions and the training activities in preparation for them (with the exception of climbing competitions as a member of Kletterverband Österreich)

Search and rescue abroad

- ✗ carrying out a sporting activity for remuneration
- ✗ use of motor vehicles
- ✗ sea distress



Are there any restrictions on cover?

General

- ! In the case of unexpected commencement of war, civil war, war-like conditions or internal unrest, cover applies until immediate departure, however, no longer than 14 days
- ! Diving only with valid authorisation and to a depth of not more than 40m
- ! ascents of mountains with summits over 6,000 m in height only if booked through a travel organizer and guided by an authorized mountain guide
- ! use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services

Medical benefits abroad

- ! Outpatient medical treatment including prescribed therapeutic products is subject to an obligatory deduction of € 70 per person and per stay abroad.
- ! The medically necessary transport as well as the inpatient treatment must be organised by the contractual organisation stated on the Alpenverein membership card; otherwise only a maximum of € 750 will be reimbursed.
- ! Maximum payment in the event of a chronic disease or illness unexpectedly becoming acute up to a total of € 50,000.

Alpenverein Premium Single Trip Cover Knox

Hussin A.Rothana



Alpenverein Premium Single Trip Cover Knox:

Enjoying the Tune of Appearance: An Emotional Symphony within **Alpenverein Premium Single Trip Cover Knox**

In some sort of eaten by monitors and the ceaseless chatter of quick communication, the melodic beauty and mental symphony developed by the published word often fade in to the background, eclipsed by the persistent noise and disruptions that permeate our lives. However, nestled within the pages of **Alpenverein Premium Single Trip Cover Knox** a marvelous literary value filled with fresh thoughts, lies an immersive symphony waiting to be embraced. Constructed by an outstanding musician of language, this charming masterpiece conducts viewers on a mental journey, well unraveling the hidden tunes and profound influence resonating within each carefully constructed phrase. Within the depths of the poignant analysis, we can explore the book is central harmonies, analyze their enthralling publishing design, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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Table of Contents Alpenverein Premium Single Trip Cover Knox

1. Understanding the eBook Alpenverein Premium Single Trip Cover Knox
 - The Rise of Digital Reading Alpenverein Premium Single Trip Cover Knox
 - Advantages of eBooks Over Traditional Books
2. Identifying Alpenverein Premium Single Trip Cover Knox
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Alpenverein Premium Single Trip Cover Knox
 - User-Friendly Interface
4. Exploring eBook Recommendations from Alpenverein Premium Single Trip Cover Knox

- Personalized Recommendations
 - Alpenverein Premium Single Trip Cover Knox User Reviews and Ratings
 - Alpenverein Premium Single Trip Cover Knox and Bestseller Lists
5. Accessing Alpenverein Premium Single Trip Cover Knox Free and Paid eBooks
 - Alpenverein Premium Single Trip Cover Knox Public Domain eBooks
 - Alpenverein Premium Single Trip Cover Knox eBook Subscription Services
 - Alpenverein Premium Single Trip Cover Knox Budget-Friendly Options
 6. Navigating Alpenverein Premium Single Trip Cover Knox eBook Formats
 - ePub, PDF, MOBI, and More
 - Alpenverein Premium Single Trip Cover Knox Compatibility with Devices
 - Alpenverein Premium Single Trip Cover Knox Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Alpenverein Premium Single Trip Cover Knox
 - Highlighting and Note-Taking Alpenverein Premium Single Trip Cover Knox
 - Interactive Elements Alpenverein Premium Single Trip Cover Knox
 8. Staying Engaged with Alpenverein Premium Single Trip Cover Knox
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Alpenverein Premium Single Trip Cover Knox
 9. Balancing eBooks and Physical Books Alpenverein Premium Single Trip Cover Knox
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Alpenverein Premium Single Trip Cover Knox
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Alpenverein Premium Single Trip Cover Knox
 - Setting Reading Goals Alpenverein Premium Single Trip Cover Knox
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Alpenverein Premium Single Trip Cover Knox

- Fact-Checking eBook Content of Alpenverein Premium Single Trip Cover Knox
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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