

# Supplementary accident insurance for accidental death

Customer Information and General Terms and Conditions



# Contents

<b>Information About Your Supplementary Insurance</b> . . . .	3
<b>Supplementary Accident Insurance for Accidental Death</b> . . . . .	4
1. Policyholder, Insured party, Beneficiary party . . . . .	4
2. Territorial Scope . . . . .	4
3. Conclusion of the Supplementary Insurance . . . . .	4
4. Inception date of coverage under the supplementary insurance . . . . .	4
5. Duration of the supplementary insurance . . . . .	4
6. Modification of the supplementary insurance . . . . .	5
7. Termination of supplementary insurance. . . . .	5
8. Premium for the supplementary insurance . . . . .	5
9. Sum insured of the supplementary insurance. . . . .	5
10. Rules for indexation. . . . .	5
11. Deductibles. . . . .	5
12. Obligations of the policyholder, the insured party, and the beneficiary. . . . .	5
13. Insurance events. . . . .	7
14. Events Excluded from Risk Coverage, Non- Compensable Damages (Exclusions). . . . .	7
15. Exemption of the Insurer . . . . .	8
16. Services of the Insurer . . . . .	8
17. Limitation period . . . . .	8
18. Due Date . . . . .	8

# Information About Your Supplementary Insurance

This Customer Information and General Terms and Conditions (hereinafter: Terms and Conditions) contain the provisions agreed upon between Allianz Hungária Zrt. (hereinafter: the insurer) and the policyholder under the Allianz MyHome insurance policy (hereinafter: Basic Insurance), provided that the coverage was arranged with reference to these terms and conditions.

Key information about the insurer, provisions regarding the applicable law, information related to the sale of insurance products (advice, remuneration), the provisions of the insurance contract regarding the processing of personal data, the rules regarding insurance confidentiality, the information on complaint handling, information regarding distance selling, and the rules for electronic contract conclusion are set forth in this Customer Information and the General Terms and Conditions (“Data Processing and

Customer Information, and Supplement to the Terms and Conditions”).

In the event of any discrepancies between these terms and conditions and the General Insurance Terms and Conditions of Allianz MyHome Insurance or the Special Insurance Terms and Conditions of Property Insurance Coverage, these terms and conditions will prevail.

By these Supplementary Accident Insurance Terms and Conditions for Accidental Death, as well as the General and Special In matters not regulated Terms and Conditions of the Allianz MyHome Insurance, Act V of 2013 on the Civil Code (hereinafter referred to as the Civil Code), as well as the provisions of the Act on Insurance Activities and applicable Hungarian law shall apply.

# Supplementary Accident Insurance for Accidental Death

## Special Terms and Conditions

### 1. Policyholder, Insured party, Beneficiary party

#### **Policyholder**

With respect to this supplementary insurance, the policyholder is the same as the policyholder of the Basic Insurance, as defined in Section 1 of the General Insurance Terms and Conditions of the Allianz MyHome Insurance Benefits Guide.

#### **Insured**

The Insured is the natural person named as the insured in the Basic Insurance contract (proposal, policy).

#### **Beneficiary**

The beneficiary is the person entitled to the insurance benefit in the event of an accidental death.

The beneficiary of the death benefit—unless otherwise specified, or if the designation of the beneficiary was not in effect at the time of the insured event—is the insured's heir.

The policyholder may designate the beneficiary by means of a written statement addressed to the insurer and delivered to the insurer. If more than one beneficiary is designated, the proportion of the benefit must be specified. In the absence of such specification, the proportion of the benefit shall be deemed equal.

The policyholder may designate a different beneficiary in place of any beneficiary by means of a written statement addressed to the insurer and delivered to the insurer prior to the occurrence of the insured event. The policyholder may revoke the designation at any time in the same manner or designate a different beneficiary in place of the designated beneficiary.

The written consent of the insured is required for the designation or change of a beneficiary, unless the policyholder is the insured. Any provision in a contract concluded without the insured's consent that designates a beneficiary is void. In such cases, the beneficiary shall be deemed to be the person who is obligated to reimburse the policyholder for the premiums paid and the costs incurred in connection with the contract.

The policyholder may, by means of a written statement addressed to the insured and/or the beneficiary, undertake to keep the designation of the beneficiary in effect at all times. The policyholder must notify the insurer of such statement. Such a designation of a beneficiary may not be amended or revoked without the consent of the insured and/or the beneficiary.

The designation of a beneficiary becomes void if the beneficiary dies before the occurrence of the insured event, or if the legal entity beneficiary ceases to exist without a legal successor. If the policyholder does not make a new declaration regarding the beneficiary in such a case, but has previously designated multiple beneficiaries, the proportion of the remaining designations relative to one another shall govern the distribution of the benefit.

### 2. Territorial Scope

Supplementary insurance covers insured events occurring anywhere in the world during the period of coverage under the Basic Insurance, effective from the start of coverage under this supplementary insurance.

### 3. Conclusion of the Supplementary Insurance

This supplementary insurance is linked to the Basic Insurance and, as such, may only be established during the term of the Basic Insurance contract—either at the same time as the Basic Insurance is concluded or after the Basic Insurance has been concluded.

### 4. Inception date of coverage under the supplementary insurance

With respect to this supplementary insurance, the commencement of coverage is: May 1, 2026, at 12:00 a.m.

### 5. Duration of the supplementary insurance

The supplementary insurance is established for a fixed term of one year, calculated from the start of coverage.

## 6. Modification of the supplementary insurance

The provisions governing modification to the supplementary insurance are set forth in the Allianz MyHome Insurance Benefits Guide, Section I. General Insurance Terms and Conditions, Point 5.

## 7. Termination of supplementary insurance

7.1. The supplementary insurance terminates simultaneously with the termination of the Basic Insurance.

7.2. Supplementary insurance terminates upon the expiration of the one-year term. Upon the termination of supplementary insurance, the insurer's assumption of risk also terminates with respect to the supplementary insurance.

7.3. The policyholder may initiate the termination of this supplementary insurance – while the Basic Insurance remains in force – at any time in writing. The effective date of termination is the date specified by the policyholder in the notice of termination of the supplementary insurance; in the absence of such a date, it is the day following the date on which the notice is received by the insurer.

7.4. Further provisions regarding the termination of the supplementary insurance due to loss of interest or impossibility are set forth in Section 6 of Part I, General Insurance Terms and Conditions, of the Allianz MyHome Insurance Benefits Guide.

## 8. Premium for the supplementary insurance

In the case of this supplementary insurance, the policyholder has no obligation to pay premiums.

## 9. Sum insured of the supplementary insurance

The sum insured under the supplementary insurance: 1,000,000 HUF

## 10. Rules for indexation

In the case of this supplementary insurance, the insurer does not apply indexation.

## 11. Deductibles

The insurer will not deduct a deductible when providing benefits under the supplementary accident insurance covering accidental death.

## 12. Obligations of the policyholder, the insured party, and the beneficiary

### 12.1. Obligation to notify and Report Changes

The rules governing the obligation to notify and report changes are set forth in the Allianz MyHome Benefits Guide Information I. General Insurance Terms and Conditions, Section 11.A.b), with the additions set forth in Sections 12.2 and 12.3 below.

If the information provided in response to the insurer's questions proves to be false (breach of the notification obligation), the insurer's obligation to pay shall not arise.

The insurer's obligation to pay arises if it is proven that the insurer was aware of the concealed or unreported circumstance at the time the insurance coverage took effect, or that such circumstance did not contribute to the occurrence of the insured event.

### 12.2. Obligation to Report a Claim (Insured Event)

The insured event must be reported to the insurer. Further rules regarding claims reporting are set forth in Section 11.A.d) of the General Insurance Terms and Conditions in the Allianz MyHome Insurance Benefits Guide.

### 12.3. Documents required for reporting a claim (for the provision of services)

The documents necessary to verify the occurrence of the insured event and to determine the extent of the benefits to be paid must be submitted to or presented to the insurer. To verify the insured event and to pay the insurance benefits, the insurer may request the submission or presentation of the following documents:

#### A. Documents certifying the occurrence of death

- a copy of the death certificate,
- a copy of the medical or official certificate certifying the cause of death (post-mortem certificate).

#### B. Personal identification data

- a) documents, certificates and data serving to identify the natural person entitled to use the service or the legal entity, such as
- in the case of a natural person, an identity card, passport, or card-format driver's license, as well as a tax identification document – e.g., a tax card or, in the case of a natural person without Hungarian tax residency and without a Hungarian tax identification number, a certificate of residency issued by the tax authority of the country of tax identification no more than 30 days old, or a copy of a valid certificate containing the tax identification number,
  - in the case of a legal entity, a document not older than 30 days containing the company registration

number or public registry number and tax number, as well as a tax identification document, furthermore, in the case of a legal entity without Hungarian tax residency and without a Hungarian tax number, a copy of the certificate of residency issued by the tax authority of the country of tax identification, not older than 30 days,

b) documents certifying the procedural authority of the natural person acting on behalf of the legal entity entitled to use the service.

### **C. Official documents**

- initiated in connection with the reported insurance claim any official proceedings or investigations initiated in connection with the reported insurance event, including on-site inspection reports, expert opinions, hearing transcripts, official notifications, and certifications,
- the final, legally binding decision concluding the administrative proceedings initiated in connection with the reported insurance event,
- official documents related to the traffic accident (the driver's valid driver's license, or in the absence of a driver's license, an official certificate issued by the competent ministry authorized to issue documents authorizing driving, and the vehicle registration certificate),
- if the person entitled to the benefit is the insured's heir, a copy of the final notarial or court decision regarding the inheritance, or a copy of the certificate of inheritance,
- if the person entitled to receive the payment is a minor, proof of the legal representative's authority to act on their behalf,
- if the person entitled to receive the payment is under guardianship, a decision from the guardianship authority verifying the identity of the guardian acting on their behalf,
- if required by separate legislation, a guardianship office authorization for the payment.

### **D. Medical documents**

- copies of the GP medical record and treatment records, copies of specialist and hospital treatment documents,
- certificates issued by the National Health Insurance Fund (NEAK) and its legal predecessors, as well as data managed by it, health documents available on the Electronic Health Services Space (EESZT) interface,
- Official confirmation of the results of an alcohol consumption test,
- an official medical document or decision regarding the examination of the effects of narcotics or other intoxicating substances,
- medical or official confirmation (fire brigade report) of burn injury,
- copies of all documents related to medical treatment,
- the post-mortem medical report.

### **E. Documents related to the insurance contract**

- a detailed report describing the insured event,
- a power of attorney in the case of proceedings by an authorized representative,
- in the case of a taxable insurance benefit, the documents necessary for determining the amount of tax to be deducted by the insurer.

### **F. Additional documents required for payment**

- identification data sheet,
- a declaration regarding the status of prominent public figures, close relatives of prominent public figures, or persons in a close relationship with them,
- a declaration of tax residency,
- payment transfer order,
- in the case of a person residing abroad, a declaration of foreign residence, as well as
- in the case of non-Hungarian tax residency, the foreign tax identification number and a copy of the certificate containing it (a bilingual certificate – CERTIFICATE OF RESIDENCY – issued by the tax or other authority of the country of tax jurisdiction, which includes the tax identification number of that country). In the event of an insured incident occurring abroad, the insurer may request the submission of a certified Hungarian translation of the documents – prepared at the expense of the beneficiary –,
- in the event of sanctions, a statement regarding such involvement,
- the insurer may request the submission of a statement verifying the source of the assets.

### **G. Additional documents required for payment to heir**

The documents listed in the section titled "Processing of Personal Data" of the Rules of Data Management and Supplement of Customer Information and General Terms and Conditions regarding the processing of data pertaining to heirs.

In the event of an insured event occurring abroad, the insurer may request the submission of a certified Hungarian translation of the documents, prepared at the expense of the beneficiary.

The insurer is not obligated to return the documents submitted for the assessment of entitlement to service unless the insured person expressly requests.

In addition to the items listed in points A–G above, the insured person is also entitled to prove the occurrence of the insured event in other ways in accordance with the general rules of evidence.

12.4. The insurer is entitled to verify the content of medical documents submitted in connection with the occurrence of the insured event.

12.5. In specific cases, the insurer may also request an opinion from an independent medical expert.

12.6. The insurer is entitled to retain documents related to the insurance in accordance with the rules governing data processing.

### 13. Insurance events

Insured Event	Benefit
Accidental death	100% of the sum insured

**13.1. Definition of accident:** For the purposes of these terms and conditions, an accident is defined as a sudden external event occurring against the insured's will, resulting in the insured's death within one year at the latest.

Under these terms and conditions, the following are **not considered** accidents: strains, sprains, occupational diseases (work-related injuries), frostbite, sunstroke, heatstroke, herniated discs, hernias, strokes, and bleeding not resulting from an accident.

Suicide or attempted suicide **is not considered** an accident, even if committed by the insured while in a state of mental confusion.

Furthermore, a strain and/or tear of the Achilles tendon, and/or a sprain and/or contusion and/or strain of the ankle, shall not be considered an accident, unless they occur during a traffic accident.

### 14. Events Excluded from Risk Coverage, Non-Compensable Damages (Exclusions)

**14.1. The insurance does not cover:**

- a) accidents resulting from
  - occur due to the insured person driving a motor vehicle without a valid driver's license (excluding cases where the insured person holds a valid license for the relevant vehicle category but did not have it on their person at the time of the accident),
  - the insured person driving a vehicle with an expired driver's license or a license not valid for the relevant vehicle category,
  - due to the insured person taking medication without a doctor's recommendation or in a dosage

- other than that prescribed,
- due to the insured person being under the influence of alcohol, narcotics, or other intoxicating substances,
- b) in connection with the insured person's mental or conscious disorder, loss of consciousness for any reason, or suicide or attempted suicide,
- c) as a result of bodily injury caused by medical treatment or procedures performed on the insured's body by the insured themselves or, with their consent, by others who are not medically qualified (unless this occurred due to an insured event),
- d) an accident suffered by the insured while engaging in sports activities (matches, competitions, training) as a professional<sup>1</sup> or amateur athlete<sup>2</sup>, as well as an accident occurring during organized mass sports activities<sup>3</sup> (sports accident).

**14.2. The insurer shall not provide coverage under this supplementary insurance if the insured event**

- a) occurred due to the insured's active participation in a terrorist act,
- b) occurred directly or indirectly as a consequence of or in connection with any act of terrorism, except in the cases set forth in this section up to the limits specified therein.

Based on the terrorism described in clauses (a) and (b), the insurer's coverage does not extend to any loss of any nature caused directly or indirectly by any act of terrorism, or arising from or occurring in connection with any act of terrorism, regardless of the contributing cause or event occurring simultaneously or subsequently.

For the purposes of these terms and conditions, a terrorist act is any violent or threatening act that endangers human life, tangible and intangible property, or infrastructure, and which is committed in support of political, religious, ideological, or ethnic objectives, or is intended to influence a government or to instill fear in society or a segment thereof, or is capable of doing so.

The insurer assumes no liability for any loss or damage caused by, arising from, or occurring in connection with any activity carried out directly or indirectly for the purpose of curbing, preventing, suppressing, or mitigating a terrorist act, or any activity related in any way to a terrorist act.

<sup>1</sup> **Professional athlete:** A professional athlete is a person who engages in sports activities for the purpose of earning income under on the basis of an employment relationship or other legal relationship established with a sports organization, or under a contract of mandate, and who holds a professional athlete's license.

<sup>2</sup> **Amateur athlete:** An amateur athlete is any person who, without the aim of earning income, holds a competition licence issued by any Hungarian or foreign sports club, sports federation, sports association, or other sports organization, which entitles the holder to participate in the competition system or in competitions and includes a competition license.

<sup>3</sup> **Organized mass sports activity:** Any event in which participants engage in sports activities and participation is subject to prior registration or any other form of prior enrolment shall be considered an organized mass sports activity.

## 15. Exemption of the Insurer

The insurer is exempt from its obligation to pay benefits if – the insured event is related to an accident of the insured caused unlawfully by the insured or a relative living in the same household as the insured, either intentionally or through gross negligence, or – the insured's death was unlawfully caused by the intentional conduct of the beneficiary entitled to the insurance proceeds or the insured's heir.

## 16. Services of the Insurer

16.1. The insurer shall provide the services under this supplementary insurance in accordance with Section 11.B. b) of the General Insurance Terms and Conditions in the Allianz MyHome Insurance Benefits Guide.

16.2 The insurer shall pay the insurance benefit within 15 days of the submission of the required documents (as specified in Section 12.3 of these terms and conditions). The insurer's payment shall be deemed to have been made upon the execution of a bank transfer. The date of payment shall be the date on which the amount payable is transferred from the insurer's account.

16.3. In the event of accidental death, the beneficiary named in the contract is entitled to the benefit; in the absence of such a beneficiary, the insured's heir(s) are entitled.

## 17. Limitation period

The provisions regarding the limitation period are set forth in Section 14.B of the General Insurance Terms and Conditions of the Allianz MyHome Insurance Benefits Guide.

## 18. Due Date

In the case of this supplementary coverage, the due date for the claim is the date of death resulting from the accident.