

SPORT AUSTRIA BUNDES-SPORTORGANISATION INFORMATION ABOUT THE COLLECTIVE SPORTS ACCIDENT INSURANCE



# ESSENTIAL CONTRACTUAL CONTENT OF THE SPORT AUSTRIA (BSO) COLLECTIVE SPORTS ACCIDENT INSURANCE FOR STANDARD AND OUTDOOR CLUBS

1. The insurance partner is UNIQA Österreich Versicherungen AG (Policy No. 2311/091544-6).

# 2. Insurance Sums: The insurance sums per person (Insurance variant "Standard Clubs") Death due to accident: €3,640.- Permanent disability \*) up to: €72,680.- Accident costs: Medical costs / Rescue costs a) €1,000.- Cosmetic surgery (excluding dental prosthetics): €10,000.- Rehabilitation lump sum: €300.-

\*) A benefit for permanent disability is payable only when the established degree of disability reaches or exceeds 20%. No benefits will be provided for disability degrees below 20%. For disability degrees of 20% and above, the benefit corresponds to the percentage of disability of the insured sum (Linear Benefit 1:1).

<sup>a)</sup> For the insurance variant "Rescue Costs Outdoor Clubs," additional rescue costs (including helicopter rescue) of €7,267 per person are available. In case of a claim, subsidiary insurance coverage for rescue costs applies: this means that if other rescue cost insurance exists, it must be utilized first.

# Contractual Basis:

The contractual basis consists of the General Conditions for Accident Insurance <u>AUVB 1995 (U400)</u>, including the Special Conditions for Collective Accident Insurance 1995 and the Special Conditions for the Sport Austria Collective Sports Accident Insurance 2008 for Standard and Outdoor Clubs.

# 3. Insured Persons:

Insurable are all participants who are registered for the European Bowhunter Championships 2024 from June 21, 2024, to June 29, 2024, and have paid the insurance fee along with the entry fee.

# 4. Notifications:

Applications for insured persons for sports insurance must be made exclusively through associations or clubs. In the form:

All members ( name list an date of birth)

# 5. Scope of Insurance:

The insurance covers accidents in which the insured members are involved while engaging in their club sports activities, participating in events organized by the relevant umbrella or specialized association, Sport Austria (BSO), ÖOC, ÖSH, their own club, or similar clubs.

The insurance coverage also applies to accidents involving the insured members as passengers in motor aircraft intended for passenger transportation.

# Held & Held - Versicherungsmakler

Wolfgang Held Ges.m.b.H. | Versicherungsmakler | Berater in Versicherungsangelegenheiten | Gewerbliche Vermögensberatung Tel: +43 2236 53086-0 | Fax: +43 2236 53086-4 | Mail: office@diehelden.at | www.diehelden.at | www.facebook.com/diehelden.at Firmensitz: A-2353 Guntramsdorf, Hauptstraße 25 | Firmenbuch: FN 117213y LG Wr. Neustadt | GISA-Zahl: 13520656 und 13607753 Unser Informationsblatt zur Datenverarbeitung ist unter diehelden.at/datenschutz abrufbar oder kann bei uns angefordert werden. The insurance includes accidents of insured members:

- During club meetings, festivities, and similar events attended at the club's initiative.
- While performing tasks on behalf of the club.
- Accidents that occur directly while traveling to and from the insured activity are included. However, coverage is not applicable if the journey is interrupted or extended without a connection to the insured activity, except when the interruption is caused by an act of human kindness.

In the case of Sport Austria multiple accident insurances (e.g., club + umbrella association + specialized association): The resulting insurance sums are – during engagement in the insured sport activity – a maximum of double the coverage. For all other insurance cases (e.g., participation in club events, festivities, etc., as well as accidents during direct travel to and from the insured activity / sport), the simple insurance sum applies.

# Members of the Austrian Disabled Sports Association (ÖBSV):

For ÖBSV members, Article 16 of AUVB 1995 (uninsurable persons) is amended to exclude the exclusion criteria of "permanently completely incapacitated."

# Hunting and Shooting Clubs:

Accidents involving the handling of handguns, firearms, as well as precision rifles are also covered.

# Aviation Clubs:

Starting from October 1, 2008, insurance coverage for aviation risk is only available according to the BSO special contract - BSO Collective Sports Accident Insurance for Aviation Sports.

Insurance coverage also extends to accidents occurring during participation in regional, national, and international competitions.

For members of sports clubs, the insurance also covers accidents during the professional or paid practice of the insured sport.

# The insurance coverage applies worldwide

6. Premium of the Insurance:

6.1 The premium for "Rescue Costs Outdoor Clubs" is per person €

€14.—

The insurance is valid for the duration of the event, from June 21, 2024, to June 29, 2024. Registration is possible at any time.

Excerpt from the Special Conditions for the Sport Austria (BSO) Collective Sports Accident Insurance for Standard and Outdoor Clubs UNIQA Policy No. 2311/091544-6 \* valid from October 1, 2008

# EXPLANATION OF MEDICAL EXPENSES, RESCUE COSTS, AND

# **REPATRIATION COSTS**

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# 7. Accident Costs (Medical Expenses, Rescue Costs, Repatriation Costs)

# 7.1 Medical Expenses

These are the costs incurred for treating the consequences of an accident that were necessary according to medical prescription. This includes the necessary costs of transporting the injured person, the initial acquisition of artificial limbs and dentures, as well as other initial acquisitions deemed necessary by medical judgment. Cosmetic surgery costs aimed at addressing accident-related consequences are also covered by the insurance.

Costs for bathing, recreational trips, and stays, as well as costs for repairing or replacing dentures, artificial limbs, or other prosthetic aids, are not reimbursed.

# 7.2 Rescue Costs

Rescue costs are expenses that become necessary when the insured person:

- has suffered an accident or is in a situation of mountain or water emergency and needs to be rescued, whether injured or uninjured.

- suffers death due to an accident or mountain or water emergency, necessitating the retrieval of the body.

Rescue costs are the proven expenses incurred for searching and transporting the insured person to the nearest drivable road or the nearest hospital to the accident site.

# 7.3 Repatriation Costs

Repatriation costs are the accident-related expenses for the medically recommended transportation of the insured person who had an accident outside their place of residence. This transportation is from the accident site or the hospital where the insured person was taken after the accident to their place of residence or the nearest hospital. In the case of a fatal accident, the costs of transporting the deceased to their last place of residence in Austria are also covered.

# 7.4 Maximum Benefit

For the "Rescue Costs Outdoor Clubs" insurance variant, the insurance sum for rescue costs is EUR 7,267 in each insurance case. Additionally, in case of need, EUR 1,000 for rescue costs is available from the total sum for accident costs (total of EUR 1,000 for medical expenses, repatriation costs, and rescue costs).

# 7.5 Deductible

The deductible for medical expenses, repatriation costs, and rescue costs combined is EUR 50 in each insurance case.

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