

General Terms and Conditions of Travel Insurance SP-TAS-26



VARUH ZDRAVJA
VZAJEMNA

The document is translated from the Slovenian language, we reserve the right to make any discrepancies due to translation. In the event of a dispute between the parties regarding the interpretation of the content of the general terms and conditions, the meaning as it appears in the Slovenian language shall prevail.

INTRODUCTION

1. About travel insurance

- 1.1 Travel insurance covers the costs of emergency medical and related services during a trip abroad if you become ill or sustain an injury. If so agreed in the insurance contract, the insurance also covers necessary medical services.
- 1.2 The insurance covers costs and compensation related to transport disruptions or baggage and identity documents during a trip or stay abroad, if so agreed in the insurance contract.
- 1.3 The insurance covers liability for damage you cause to third parties or property as a result of a loss event (accident) during a trip abroad and for which claims for damages are made against you, if so agreed in the insurance policy.
- 1.4 The insurance includes assistance services.
- 1.5 The insurance is subject to the General Terms and Conditions of Travel Insurance SP-TAS-26 (the "Terms and Conditions"). By entering into a contract, you also agree to the provisions of these Terms and Conditions and accept them in full.
- 1.6 The scope of cover is set out in your insurance policy.

2. Definitions

Refers to you as:

- a proposer who wishes to take out insurance with us and submits a proposal to us for that purpose;
- the policyholder, when you enter into a contract with us;
- the insured, when you take out insurance for yourself by entering into a contract. The insured is the person covered by the insurance policy and entitled to the rights under the contract.

You can also take out insurance for another person, in which case that person becomes the insured.

You / your

We / our

Refers to us, Vzajemna zdravstvena zavarovalnica d.d., Vošnjakova ulica 2, SI-1000 Ljubljana.

Insurance policy

A document confirming the existence of your insurance under the contract you entered into.

Proposal

A signed document constituting a proposal to take out insurance and containing all the essential elements of the contract.

Premium

The amount to be paid by you to us in accordance with the contract as a condition for the validity of the insurance cover.

Period of cover

The period, as specified in your insurance policy, during which the insurance company provides cover.

Waiting period

A certain period of time from the start of the insurance for which you are required to pay us a premium but cannot yet exercise your rights under the contract.

Sum insured

An amount constituting the upper limit of our liability for each cover or insured event. The sum insured is specified in your insurance policy.

Indemnity

The amount that we pay to you or a service provider for each insured event in accordance with the contract.

Insured event

An event whose consequences are covered by insurance under these Terms and Conditions and which gives rise to our liability under the contract.

Illness

An absence of health as determined by a doctor that does not result from an accident.

Chronic illness

An illness that has one or more of the following characteristics: it is usually long-term and recurrent; it mostly causes permanent health consequences; the patient requires special training and rehabilitation to live with it; and it requires long-term observation, treatment, monitoring and care. Chronic illness includes the expected complications of such an illness. Typical chronic illnesses include: diabetes, hypertension, asthma, cardiovascular diseases, lupus and similar conditions.

Accident

Any unexpected event acting externally and suddenly on the insured's body, independently of their will, and in which the insured sustains physical injury.

Emergency medical services

Medical services that cannot be delayed without endangering the insured's life or health or causing permanent consequences.

Necessary medical services

Non-urgent medical services necessary for the diagnosis, treatment, rehabilitation or monitoring of a patient's medical condition during a trip abroad.

Abroad

The geographical area specified in the policy where we provide insurance cover to the insured in accordance with the contract. Slovenia is not deemed to be abroad unless expressly specified otherwise in the insurance policy. The country of the insured's registered permanent residence is not deemed to be abroad.

Home country (country of return)

The Republic of Slovenia or the country of the insured's permanent or temporary residence, if so agreed in the insurance contract.

Deductible

If the insurance contract provides for a deductible to be paid by the insured, the deductible will be taken into account in calculating the indemnity. In that case, the insurer's maximum liability is limited to the sum insured, less the deductible.

Trip

Travel for the purpose of tourism, business, or studying or working abroad.

Baggage

Items for personal use carried with you on your trip abroad.

Assistance services

Assistance in the event of the insured suffering an illness or accident on a trip abroad, and in other cases in accordance with these Terms and Conditions, provided on the basis of the insured's call to the assistance centre.

GENERAL INFORMATION ABOUT THE INSURANCE

3. About your contract

- 3.1 The contract that you, as the policyholder, entered into with us normally comprises the proposal, the policy, the terms and conditions, any specific written declarations by the parties, the clauses and any other annexes and addenda to the policy.
- 3.2 A contract is deemed to be executed when you agree with us on its essential elements or, if so agreed, upon payment of the (first) premium.
- 3.3 A contract may be entered into on the basis of a written proposal or by the parties signing the contract or otherwise confirming their agreement to the essential elements of the contract, such as the scope of cover, the premium, the insurance period and the sum insured.
- 3.4 We may require you to deliver a proposal before entering into a contract. A signed proposal to enter into a contract delivered to us is binding on the proposer for eight (8) days from the date on which we received it. If we do not reject your proposal within that period, provided that the proposal does not deviate from the Terms and Conditions, your proposal will be deemed to have been accepted by us and the contract will be deemed to have been executed on the date on which we received the proposal.
- 3.5 We may reject your proposal to enter into a contract without giving any reason.
- 3.6 Once we have accepted your proposal, we will issue a policy based on



the details provided in the proposal. The policy serves as evidence of the contract and, in addition to the details from the proposal, also contains other information in accordance with the applicable laws.

- 3.7 If any provision in the policy differs from the proposal or from any other statement made by you, you may object to the content of the policy in writing within thirty (30) days of receiving the policy. If you fail to do so, the content of the policy will apply.
- 3.8 In the case of a distance contract, we may require you to pay the (first) premium instead of signing the contract. In that case, the contract will be deemed to have been executed when you pay the (first) premium. If you enter into a distance insurance contract for a period of one month or longer, you have the right to withdraw from the contract in accordance with the law governing consumer protection. You may withdraw from the contract within fifteen (15) days of its execution. The right of withdrawal does not apply to distance insurance contracts made for a period of less than one month.
- 3.9 By entering into the contract, you undertake to pay us the premium in the agreed manner and form, and we undertake to perform our obligations as set out in the contract upon the occurrence of an insured event.
- 3.10 Any claims and statements delivered by us to you or by you to us must be in writing. Written communication includes communication by post or by electronic means. All documents are deemed to have been delivered on the day they are received by the addressee.
- 3.11 Travel insurance must normally be taken out before the insured travels abroad and while the insured is in Slovenia or their country of residence. Subject to our agreement, you may also take out travel insurance on the day you are to travel abroad or when you are already abroad, provided that no insured event has occurred.

4. Why it is important to provide us with accurate information when taking out a policy

- 4.1 Before entering into the contract and during its term, you are required to disclose to us all circumstances you are or should be aware of that are relevant to the assessment of the risk we are assuming by providing the insurance cover. Of particular importance are circumstances on whose basis the premium is determined and charged.
- 4.2 If you intentionally misrepresent or conceal any circumstance of such a nature that we would not have entered into a contract with you had we been aware of the true state of affairs, we may seek to rescind the contract or refuse to pay any indemnity or provide services if an insured event occurred before we became aware of such circumstance. If the contract is rescinded, we will retain any premiums already paid and will be entitled to claim payment of the premium for the insurance period in which we sought to rescind the contract.
- 4.3 If you unintentionally misrepresent or fail to provide any required information, we may terminate the contract within one (1) month of the date on which we became aware of the inaccuracy or incompleteness of the information. In that case, the contract will be terminated fourteen (14) days after the date of our notice of termination of the contract.
- 4.4 In the event of fraud, falsification or abuse by the policyholder or the insured, we may terminate the contract without notice and claim reimbursement for any indemnity paid, together with default interest at the statutory rate and any resulting damages and costs, and will furthermore retain any insurance premiums already paid and be entitled to claim payment of the insurance premium for the insurance period during which we terminated the contract.

5. Who can be insured

- 5.1 The insurance is intended for persons travelling abroad. The insurance can be taken out on an individual, family or group basis.
- 5.2 In the case of individual or group insurance, age is a criterion for taking out the insurance and for determining the premium.
- 5.3 If the chosen insurance includes "TRAVEL – Emergency and necessary medical services" cover, persons up to and including the age of 80 can be insured.
- 5.4 Family insurance is available in the case of family relationships and can include a maximum of two adults under the age of 75. Children, stepchildren, adopted children or grandchildren up to the age of 26 may be included in a family policy. Persons may travel together or separately.
- 5.5 A person who has been fully deprived of legal capacity cannot be a policyholder.

6. When the insurance cover commences and ceases

- 6.1 The insurance and cover commence at 00:00 on the date specified in the contract as the effective date or upon the expiry of the waiting period (according to the Slovenian time zone), provided you have paid the premium by such time. The full premium is due and payable upon taking out the insurance and before the start of your trip, unless otherwise agreed.
- 6.2 Multitrip insurance covers an unlimited number of trips abroad within a single insurance year, with each individual trip abroad being covered up to the first ninety (90) days.
- 6.3 Insurance cover for business trips applies only for the period during which you are on a business trip abroad under a valid travel order from your employer.

- 6.4 The insurance ceases at 24:00 on the day specified in the contract as the termination date, with additional liability cover ceasing early if the maximum sum insured under that cover has been paid out.

- 6.5 The insurance also ceases in the event of the insured's death and in other cases as set out in these Terms and Conditions. If the insurance ceases upon the insured's death, we are entitled to retain the premium under the insurance contract.

7. Where you are covered

- 7.1 You are covered within the geographical area specified in the insurance policy. Slovenia is not deemed to be abroad unless expressly specified otherwise in the insurance policy. The country of the insured's registered permanent residence is not deemed to be abroad.

FURTHER INFORMATION ABOUT THE INSURANCE

8. What is covered

- 8.1 The insurance covers the costs of emergency medical and related services during a trip abroad if you become ill or are injured. If so agreed in the insurance policy, the insurance also covers necessary medical services.
- 8.2 Insurance cover under these Terms and Conditions also applies if an insured event results from an accident or illness sustained while engaging in high-risk activities or extreme sports at a professional or recreational level, provided you have paid the corresponding higher premium. The list of sports subject to an additional premium is published on our website at www.vzajemna.si.
- 8.3 The insurance covers costs and compensation related to travel disruptions or baggage and identity documents during a trip abroad, if so agreed in the insurance policy.
- 8.4 The insurance covers liability for damage you cause to third parties or property as a result of a loss event (accident) during a trip abroad and for which claims for damages are made against you, if so agreed in the insurance policy.
- 8.5 The insurance includes assistance services.

The table below provides a summary of the available covers under the insurance, which are described in more detail further below. Your chosen covers are also specified in your insurance policy.

TUJINA

Assistance services	Assistance in organising medical and related services in the event of the insured becoming ill or sustaining an accident during a trip abroad and in other cases as provided in these Terms and Conditions.
	During the period of cover, the insured will have access to a chat or video consultation with a doctor via various chat platforms 24 hours a day, every day of the year, if so agreed in the insurance contract.
Urgent costs of treatment	Coverage of the costs of emergency medical assistance and treatment that cannot be delayed without endangering the life or health of the insured or causing permanent consequences.
Urgent and necessary costs of medical treatment	In addition to emergency medical services as referred to in the preceding paragraph, the insurance cover includes, if so agreed in the insurance contract, the costs of necessary medical services for the diagnosis, treatment, rehabilitation or monitoring of the patient's medical condition during a trip abroad.
Search and rescue, hotel accommodation and transportation	Coverage of search and rescue costs in the event of illness or an accident abroad in a difficult-to-reach area.
	Coverage of the organisation and costs of your repatriation if, for medical reasons, you are unable to return to your home country in the manner you had originally planned, including medical escort if necessitated by your medical condition.
	Coverage of hotel accommodation costs for you, if you are unable to return to your home country as originally planned for medical reasons, and for a person travelling with you who remains abroad to accompany you.



Legal aid Coverage of the costs of legal assistance, telephone interpreter services and bail in the event of illness or an accident abroad requiring emergency medical assistance.

ADDITIONAL COVERAGE BAGGAGE PLUS

Coverage of the costs of accommodation, transport to the accommodation and meals in the event of transport cancellation or a connecting flight delay.

Compensation for lost or stolen baggage.

Coverage of the costs of accommodation, transport to the accommodation and meals in the event of transport delay.

Coverage of costs for the purchase of essential items (e.g. clothing, footwear, toiletries, medicine) in the event of delayed baggage.

Coverage of costs for the replacement of identity documents abroad in the event of loss or theft of identity documents.

ADDITIONAL COVERAGE LIABILITY ABROAD

Coverage of damages arising from claims for damages under civil law (including legal and other costs) brought against you by third parties.

9. Assistance services

9.1 We will provide the assistance services listed below twenty-four (24) hours a day, seven (7) days a week:

- availability for your phone calls with the option of reimbursement of call costs;
- organising emergency medical assistance;
- organising emergency medical transport;
- providing information to you and the people closest to you;
- other necessary assistance services related to insured events, as agreed between us.

9.2 If agreed, assistance services also include **chat or video consultation with a doctor**. This service is provided by our contractual partner and is available to the policyholder during the period of cover in accordance with the terms and conditions of the service. If you require medical advice for non-urgent medical issues, you will be able to consult a doctor via chat or video call using various chat platforms 24 hours a day, every day of the year. Chats and video calls with a doctor are intended to provide general health information and are not a substitute for a medical diagnosis or treatment and not intended to address emergency medical issues and urgent conditions of a life-threatening nature.

10. TUJINA - urgent costs of treatment

10.1 The insurance covers emergency medical services in the event of illness or an accident during a trip abroad, including:

- the costs of emergency medical assistance, including medicine and medical devices dispensed on the basis of a prescription or prescribed in a medical report;
- the costs of emergency dental care necessary to relieve acute pain caused by a dental disease or injury, including tooth extraction and simple repairs to dentures if the insured is unable to eat as a result;
- the costs of emergency treatment for an acute exacerbation of a chronic illness, where sudden, severe symptoms and other signs characteristic of the specific chronic illness occur.

10.2 The insurance covers the costs of emergency treatment resulting from emergency medical assistance or dental care until the day your medical condition allows you to return to your home country for further treatment.

10.3 For the purposes of emergency treatment, the costs of transport to the nearest hospital or clinic and back to your place of accommodation on your trip abroad are also covered.

10.4 The medical services provided must be medically indicated as urgent.

10.5 An insured event occurs when you have a legitimate need for emergency medical services in accordance with these Terms and Conditions during the period of cover.

10.6 A new insured event occurs when you have a legitimate need for emergency medical services that are not causally related to previous services.

11. TUJINA - urgent and necessary costs of medical treatment

11.1 In addition to emergency medical and related services abroad (as set out in Article 10 of these Terms and Conditions), the insurance also covers, if so agreed, medical services necessary for the diagnosis, treatment, rehabilitation or monitoring of the patient's medical condition on a trip abroad. The medical services provided must be medically indicated.

11.2 The costs of the following necessary medical services are covered:

- medical and related services deemed necessary by a doctor, including examinations and medically necessary treatment during pregnancy, as well as childbirth;
- necessary dental services (treatment of toothache, including fillings and repairs to dentures where prescribed by a dentist and replacement of fillings where medically justified), excluding dental veneers, crowns, bridges, implants and other prosthetics, and oral hygiene services;
- prescribed standard vision aids and corrective lenses covered by the public healthcare system in Slovenia;
- preventive outpatient medical examinations for children and adults and preventive programmes for the early detection of cancer in accordance with the programme provided under the public healthcare system in Slovenia;
- prescribed rehabilitation (physical therapy following an injury);
- preventive vaccination covered by the public healthcare system in Slovenia;
- prescribed medical devices covered by the public healthcare system in Slovenia.

- 11.2.1 **Necessary medical services**
 - a) Medical services deemed necessary by a doctor are those that are medically indicated and cannot be delayed given the nature of the services and the expected duration of your stay abroad. The scope and type of necessary medical services are determined by the doctor who admits you for treatment.
 - b) Costs associated with pregnancy and childbirth include:
 - where the pregnancy did not exist at the time the insurance was taken out: regular check-ups in accordance with the programme applicable in Slovenia and treatment during pregnancy or following a miscarriage as well as childbirth after the agreed waiting period has elapsed, i.e. six (6) months from the effective date of the insurance;
 - where the pregnancy existed at the time the insurance was taken out: examinations and emergency treatment during pregnancy, including prenatal check-ups if acute complications occur during pregnancy, treatment for spontaneous miscarriage and medically indicated abortion, and childbirth up to the end of the 36th week of pregnancy (premature birth), provided that the need for such examinations and treatment, despite the pregnancy, did not exist at the time the insurance was taken out.
- 11.2.2 **Optical care (contact lenses, eyeglasses, etc.)**

The insurance covers the costs of standard vision aids and corrective lenses prescribed by a doctor and covered by the public healthcare system in Slovenia.
- 11.2.3 **Rehabilitation**

The insurance covers the costs of physical therapy as part of rehabilitation following an injury sustained during a trip abroad where prescribed by a doctor on the basis of a medical indication.
- 11.2.4 **Preventive vaccination**

The insurance covers the costs of preventive vaccinations as provided under the regular programme in Slovenia.
- 11.2.5 **Preventive medical examination**

The insurance covers the costs of preventive outpatient examinations covered by the public healthcare system in Slovenia, as well as preventive examinations for the early detection of cancer, namely:
 - health and development check-ups and other preventive examinations for children, women and other adults in accordance with the compulsory health insurance programme in Slovenia;
 - preventive services for the prevention, screening and early detection of illnesses in accordance with the programme in Slovenia, including cervical cancer, breast cancer and bowel cancer;
 - mandatory vaccinations, immunoprophylaxis and chemoprophylaxis in accordance with the programme in Slovenia.
- 11.2.6 **Medical devices**

The insurance covers the costs of standard medical devices prescribed by a doctor and covered by the public healthcare system in Slovenia.

11.3 An insured event occurs when you have a legitimate need for emergency, or necessary as determined by a doctor, medical and preventive and other services in accordance with these Terms and Conditions during the period of cover.

11.4 A new insured event occurs when you have a legitimate need for emergency, or necessary as determined by a doctor, medical and preventive and other services that are not causally related to previous services.

11.5 The insured bears part of the costs of an insured event under this cover. The insurer's maximum liability is limited to the sum insured, less the deductible. The amount of the deductible is specified in the policy.

11.6 The insured bears part of the costs of an insured event under this cover. The insurer's maximum liability is limited to the sum insured, less the deductible. The amount of the deductible is specified in the policy.

11.7 The insured bears part of the costs of an insured event under this cover. The insurer's maximum liability is limited to the sum insured, less the deductible. The amount of the deductible is specified in the policy.

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12. **TUJINA - search and rescue, hotel accommodation and transportation**

12.1 Search and rescue costs are costs resulting from search or rescue operations in the event of illness or an accident during a trip abroad in difficult-to-reach areas such as mountains, seas, lakes, caves, deserts and the like, and include:

- search costs if you are officially missing;



- rescue costs after you have been located. Rescue costs comprise the costs of the rescue operation itself and the costs of your transport from the scene of the accident to the nearest medical centre or hospital abroad. In that case, transport costs are included in the rescue costs.

Search and rescue costs are covered on the basis of our authorisation, which you can obtain by calling the assistance centre. In cases where it is not possible to call the assistance centre due to objective circumstances, you must do so as soon as possible.

- 12.2 If you are hospitalised, we will cover the costs of transport and accommodation if, for medical reasons, you are unable to return to your home country as originally planned or need to remain in a location that was not originally planned due to your illness or injury.

The following costs are covered:

- accommodation where you are required to quarantine or isolate due to your illness;
- your transport to your place of residence or a hospital in your home country, including medical escort where necessitated by your medical condition;
- accommodation and transport for a person travelling with you who remains abroad to accompany you on the recommendation of your attending doctor (a doctor's recommendation is not required if the hospitalised insured is a minor);
- accommodation and transport for a family member where you are travelling alone and, on the recommendation of your attending doctor, you are to be accompanied on your return. The costs of travel to your location abroad, accommodation and return travel to your home country are covered;
- where you are travelling alone with your minor child, transport for a family member for the purpose of your child's return if there is no suitable escort to accompany the child on their return. The costs of travel to your location abroad, accommodation and return travel to your home country are covered.

- 12.3 In the event of death during a trip abroad, the costs of transporting the deceased's remains to their home country are covered.

- 12.4 In addition, the costs of transport in the case of an urgent early return to your home country are also covered in the event of a serious illness or the death of a family member (spouse, civil partner, parent, grandparent, child, brother, sister, nephew, niece, grandson, granddaughter, father-in-law, mother-in-law, son-in-law, daughter-in-law).

- 12.5 Transport costs are covered where, for medical reasons, you are unable to return to your home country in the manner originally planned (e.g. mode of transport or date of return) and consequently incur additional transport costs beyond those you would otherwise have incurred. You must obtain our authorisation before incurring any costs. Transport will normally be organised by the insurer. If so agreed, once authorisation has been granted, you may return to your home country using your own means of transport, in which case we will cover the actual costs of fuel and tolls based on receipts and the electronic route planner used by the insurer, or reimburse you for the costs of the most economical provider.

- 12.6 An insured event occurs if, during the period of cover, an illness or accident occurs resulting in a reasonable need for emergency medical and related services in accordance with these Terms and Conditions and ends at the moment when, in the opinion of the attending doctor, treatment is no longer necessary, or upon your return to your home country.

- 12.7 A new insured event occurs when medical or other services are required due to an illness or accident that is not causally related to a previous illness or accident.

13. TUJINA - legal aid

- 13.1 Legal assistance costs include:

- the costs of legal assistance in the event of illness or an accident during a trip abroad as a result of which you require emergency medical assistance and where, under the applicable law of the foreign country in which you are located, proceedings are brought against you to establish criminal or civil liability for any damage you have caused to third parties or for other unlawful acts committed through negligence;
- the costs of a telephone interpreter; and
- bail, in which case you are required to reimburse us for the amount of the bail no later than thirty (30) days after receiving our invoice.

Damages are not covered. Legal assistance and telephone interpreter services are not included in assistance services.

- 13.2 An insured event occurs if, during the period of cover, an illness or accident occurs resulting in a reasonable need for emergency medical services and, as a result of such circumstances, proceedings are brought against you to establish criminal or civil liability as set out in Article 13.1 of these Terms and Conditions. An insured event ends when the proceedings to establish criminal or civil liability are concluded.

14. Additional coverage baggage plus

- 14.1 If any of the situations listed below arise, the insurance covers costs or compensation as follows:

- a) Cancellation of transport, connecting flight delay:** If your transport

is cancelled or your connecting flight is delayed by more than 6 hours, we will cover the costs of your accommodation, transport to the accommodation and meals incurred between the scheduled and actual departure times. A transport cancellation is deemed to have occurred when the transport provider decides that a scheduled transport is not to be carried out and you are abroad at the time of such decision. A postponement or rerouting of transport does not constitute a cancellation.

b) Loss or theft of baggage: If your baggage is lost during air transport for which a third party is responsible or your baggage is stolen during your stay abroad, we will compensate you for each item of baggage, taking into account any reduction in value due to age and wear. Baggage includes personal items that are under constant supervision.

In determining the amount of compensation for each item of baggage, its value will be reduced on the basis of the age of the item as follows: if the item is more than 6 months old, the item will be valued at 80% of its purchase price; if the item is older than 1 year, the value of the item will be reduced by an additional 10% for each subsequent year of age or part thereof. The insured must prove the purchase value by means of a receipt for the purchase and a detailed description of the baggage (including photographic evidence).

In the case of lost baggage, supporting documents from the air carrier confirming that the search for the baggage has been concluded and that it has been definitively lost must also be presented.

In the case of stolen baggage, its theft must be reported to the competent authority abroad within 24 hours.

c) Delayed transport or baggage: If your transport is delayed by more than 6 hours for reasons attributable to the provider of such transport, we will cover the costs of your accommodation, transport to the accommodation and meals incurred between the scheduled and actual departure times.

If there is a delay of more than 12 hours in the delivery of checked-in baggage during air travel, we will cover the costs of purchasing essential items (e.g. clothing, footwear, toiletries, medicine). Delayed baggage on the insured's flight to the final airport on their return to their home country is not covered.

d) Loss or theft of identity documents: In the event of loss or theft of identity documents on your trip abroad, the insurance covers the costs of replacing your identity documents abroad. The theft or loss of identity documents must be reported to the competent authority abroad. The following are considered identity documents: identity card, passport and driving licence. The costs of producing identity documents include the cost of photographs and the costs of producing and issuing the document.

The loss or theft of identity documents must be reported to the competent authority abroad within 24 hours of the loss or theft.

- 14.2 An insured event occurs if you incur costs or become entitled to compensation as a result of any of the circumstances set out in Article 14.1 of these Terms and Conditions.

- 14.3 A new insured event occurs when you incur new costs or become entitled to compensation not causally related to previous circumstances.

15. Additional coverage liability abroad

- 15.1 If you cause a sudden and unexpected loss event (accident) abroad:

- involving a third party who consequently suffered bodily injury, illness or death (personal injury);
- resulting in damage to or the destruction or malfunction of property not belonging to you (property damage), we will cover the damages arising from claims for damages under civil law (including legal and other costs) brought against you by third parties up to the sum insured as specified in the insurance policy.

- 15.2 An insured event is deemed to have occurred at the moment a loss event occurred that could result in a claim for damages being brought against you. Regardless of the number of injured persons or damaged items of property, all loss events resulting from the same cause are deemed to constitute a single insured event occurring when the first loss event of that type occurred, regardless of when individual loss events actually occurred.

- 15.3 We will examine any claim for damages brought against you by a third party and, if the claim is found to be valid, provide for your defence against unfounded or excessive claims for damages.

- 15.4 Our cover under these Terms and Conditions also includes the payment of your legal costs and payment for losses arising from legal costs awarded to the injured party, provided that the legal proceedings are controlled from the outset by us or by a person designated by us, but only, together with any damages, up to the sum insured.

- 15.5 Where joint and several liability for damages applies, we will cover only such part of the liability as falls on you following the apportionment of the total liability among all the jointly and severally liable parties.

- 15.6 The insured bears part of the damages arising from an insured event under this cover. The insurer's maximum liability is limited to the sum insured, less the deductible. The amount of the deductible is specified in the policy.



OUR OBLIGATIONS AND RIGHTS

16. What our obligations are

- 16.1 We undertake to perform all our obligations as set out in the contract upon the occurrence of each insured event.
- 16.2 We will organise emergency medical treatment, emergency repatriation or other services for you and guide you through the process of claiming them. We will reimburse you for the costs of any services provided as set out in our contract or pay them directly to the service provider, if so agreed.
- 16.3 If the insurance policy stipulates a deductible, we will reimburse you for the costs or damages arising from the insured event, less the deductible, up to the agreed sum insured.

17. On what basis and how you can exercise your rights under the insurance

17.1 TUJINA

- 17.1.1 If you suffer a serious illness or injury or require hospital treatment or repatriation, you must notify our assistance centre immediately or as soon as possible by calling +386 1 47 18 777 or emailing us at tujina@vzajemna.si. In other cases, it is not necessary to call the assistance centre. Instead, you pay the costs yourself and then claim reimbursement directly from us. If so agreed, we can also arrange for the costs to be paid directly to the service provider.
- 17.1.2 Based on your identification and the information you provided, the assistance centre will first check the validity of the contract and the scope of cover. If you are entitled to assistance services and reimbursement for costs, the assistance centre will arrange for the necessary steps to be taken in accordance with the contract.
- 17.1.3 You must submit your indemnity claim to us no later than three (3) months after your return to your home country. To process your claim, we will require the following documentation relating to the insured event:
- the invoice or receipt for the services provided or costs incurred (the original invoice or receipt must be submitted at the insurer's request);
 - the full medical documentation relating to the insured event; and
 - any other documentation and information we might require to process your claim.

Any costs incurred in obtaining the documentation will be borne by you.

- 17.1.4 Invoices or receipts for services must clearly state the date on which the service was provided, the details of the issuer, the insured's name and a description of the illness and the services provided. Receipts for medicine must also state the prescribed medicine, and invoices for dental services must include a description of the teeth treated and the procedures performed.
- 17.1.5 Where a translation of any documentation is required, the costs of a certified translation will be borne by the insured or the beneficiary.
- 17.1.6 We will reimburse you for the costs of emergency telephone calls to the assistance centre on the basis of appropriate supporting documents (telephone bill and/or mobile operator's call records).
- 17.1.7 The healthcare provider is fully responsible for the quality of the service provided; any liability on our part for damages relating to healthcare services provided in accordance with the rights under the contract is therefore expressly excluded.
- 17.1.8 If you require medical advice, you will be able to contact a doctor using various chat platforms. Before your first chat with a doctor, you will need to accept our partner's terms and conditions of service. Our contractual partner is fully responsible for the quality of the service provided; any liability on our part for damages relating to the provision of this service is therefore expressly excluded.

17.2. Additional coverage baggage plus

- 17.2.1 No call to the assistance centre is required to claim additional cover. In that case, you will pay the costs yourself. You must submit your claim for reimbursement of costs or for compensation directly to us.
- 17.2.2 You must submit your indemnity claim to us no later than three (3) months after your return to your home country. To process your claim, we will require the following documentation relating to the insured event:
- the invoice or receipt for the services provided or costs incurred (the original invoice or receipt must be submitted at the insurer's request);
 - a detailed description of the baggage, including its estimated value and photographic evidence (in the case of lost or stolen baggage);
 - an official report from the competent authority or the air carrier (in the case of lost or stolen baggage or personal documents); and
 - any other documentation and information we might require to process your claim.
- 17.2.3 Any costs incurred in obtaining the documentation will be borne by you.

17.3 Additional coverage liability abroad

- 17.3.1 If a claim for damages is brought against you, you must notify us as soon as possible. In addition to the claim for damages, you must also notify us of any judicial measures or measures by governmental authorities and of any action filed, and allow us to control the proceedings. You must not admit any liability for damages or make or offer any payment to or make any settlement with the injured party without our express prior approval. If you fail to comply with the above obligation, we will not be liable to reimburse any part of the damages

resulting from such non-compliance.

- 17.3.2 If a claim for damages is brought in accordance with Article 17.3.1, you must provide us with the names and addresses of any other insurers with whom you have insured the same risk and inform us of the sums insured under each of the contracts you have taken out with such other insurers. You must also notify us if you have already notified another insurer of a claim for damages brought by a third party. We are under no obligation to make a payment under these Terms and Conditions unless the full amount of damages is not paid to the injured party by another insurer or we are required to pay the difference between any damages paid by another insurer and the damages recognised under this contract.
- 17.3.3 In the case of joint and several liability, we will cover only the part of the liability that is attributable to you following the apportionment of the total liability among all jointly and severally liable parties.

18. Processing of insured events

- 18.1 We will pay you an indemnity equal to the costs, damages or compensation arising from the insured event, less any deductible, converted into EUR as at the date of approval of the payment, no later than fourteen (14) days from the date on which we received the claim and all necessary documentation relating to the insured event. The above time limit may be extended as appropriate if more time is required to determine the existence and extent of our liability.
- 18.2 Claims under the contract are subject to the limitation period as provided by the statutory provisions governing contractual obligations in the Republic of Slovenia.

19. Limitations of our liability

- 19.1 Any liability on our part is excluded in the following cases:
- in areas of civil war or war with a foreign country, invasion, civil unrest and uprisings, strikes or demonstrations and/or in the case of your active participation in any of the events described above, or if the insured event occurred in direct connection with any of the events described above, and in other similar cases where the insurer assesses the risk to be high;
 - while you are carrying out professional activities on a peacekeeping mission;
 - when you are in an area where there is a risk of war, political or other circumstances that would prevent the provision of such services or would make their provision reasonably impracticable;
 - terrorist acts or sabotage, including nuclear, chemical or biological terrorism;
 - suicide or attempted suicide or intentional self-injury;
 - operating motor and other vehicles without the appropriate official licences;
 - effects of alcohol, actions taken while under the influence of alcohol, and any consequences arising from the consumption of alcohol, if the presence of alcohol is detected in blood or exhaled air, or if the insured refuses or evades a test to determine their level of intoxication. If such facts are established at a later time, we reserve the right to claim repayment of any sums already paid on the basis of such claims;
 - effects of and actions taken while under the influence of drugs, medicine and psychoactive substances, and any consequences arising from the consumption of drugs, medicine and psychoactive substances, if the presence of drugs, medicine or other psychoactive substances in the insured's body is established by a specialist examination, or if the insured refuses or evades a procedure to determine the presence of drugs, medicine or other psychoactive substances in their body. If such facts are established at a later time, we reserve the right to claim repayment of any sums already paid on the basis of such claims.

This exclusion does not include any medicine taken by the insured in accordance with a prescribed course of treatment and prescribed by a qualified and registered doctor;

- involvement in the preparation, attempt or commission of an intentional criminal offence or in absconding following such an act, and involvement in a fight or physical altercation, except in the case of proven self-defence;
- radioactive radiation from any nuclear material, chemical contamination or an explosion;
- any form of radiation, as well as exposure to light and other rays and changes in temperature, except in the course of saving human life;
- epidemics/pandemics, environmental pollution or natural disasters;
- any activities at more than 6,000 m above sea level.

19.2 TUJINA cover

- 19.2.1 Our liability is excluded where an insured event results from an accident or illness sustained while engaging in high-risk activities and extreme sports at a professional or recreational level, unless specifically agreed otherwise in the insurance contract and unless a corresponding higher premium has been paid. The list of sports subject to an additional premium is published on our website at www.vzajemna.si.
- 19.2.2 Our liability is furthermore excluded for any costs resulting from:
- dental veneers, crowns, bridges, dental implants and other prosthetics;
 - services that are not recognised as standard medical practice in the Republic of Slovenia or are of an experimental nature;
 - above-standard services at hospitals;
 - cosmetic treatment;



- planned treatment and planned surgical procedures;
- illnesses, medical conditions and injuries that existed before travelling abroad or occurring and not fully resolved before travelling abroad;
- transport due to minor medical issues that could have been treated at the scene of the loss event and would not have prevented you from continuing your trip;
- treatment or surgery that can be delayed until after your return to your home country without any consequences for you;
- treatment or medical care provided by your travelling companion;
- assisted conception procedures, fertility treatments;
- elective termination of pregnancy and the consequences of elective termination of pregnancy.

19.2.3 For **"TUJINA - urgent costs of treatment"** cover, our liability is fully excluded for any costs resulting from:

- treatment or medical care and the consequences of treatment that is not medically necessary, which includes any dental services with the exception of those listed under Article 10;
- treatment of chronic illnesses (except in the event of acute exacerbation);
- health resort treatment, chiropractic and physical therapy;
- fitting of artificial limbs and any medical devices and equipment that are not life-saving;
- preventive vaccination and preventive and routine follow-up medical examinations;
- mental disorders, mental illnesses and depression;
- sexually transmitted infections, including AIDS;
- pregnancy, regular check-ups during pregnancy, complications during pregnancy and childbirth, except in cases where the life of the mother or child is at risk;
- contraception.

19.2.4 We are released from any liability if you refuse any proposed emergency treatment, repatriation or other services organised for you by us.

19.3 Additional coverage baggage plus

19.3.1 Our liability is excluded for motor vehicles and bicycles (including motorised bicycles) and towed vehicles; watercraft (with the exception of windsurfing boards, kayaks and canoes) and engines thereof, and any associated equipment.

19.3.2 Our liability is excluded in the following cases:

- loss or theft of baggage or identity documents in a place that is open to the public;
- loss of baggage resulting from seizure or detention during customs procedures or by other authorities;
- theft of baggage or identity documents that has not been reported to the competent authorities abroad within 24 hours of the loss or theft and for which no official report has been obtained;
- loss of baggage that was not checked in with the air carrier;
- theft of baggage or identity documents from unattended vehicles, unless stored in a locked boot with the vehicle parked in a secure car park or parking building, as evidenced by an official report;
- theft of baggage or identity documents as a result of the theft of the vehicle in which the baggage or identity documents were located;
- loss of a mobile phone, camera or associated photography equipment, video camera, laptop or tablet, gaming console and games, or smartwatches;
- loss or theft of cash, bank cards, securities, tickets, valuables and jewellery, unless stored in a locked safe, as evidenced by an official report;
- loss of rented or borrowed baggage;
- loss of eyeglasses, contact lenses, hearing aids or orthodontic appliances, dental prostheses, musical instruments, manuscripts, animals or bicycles;
- delayed transport, connecting flight or baggage resulting from a strike;
- where the costs incurred have been reimbursed by the transport provider.

19.4 Additional coverage liability abroad

19.4.1 Our liability is excluded if the insured event occurred:

- in connection with a person who is employed by you, is a member of your family, or lives with you in a shared household;
- in connection with a person travelling with you (relative, friend, acquaintance);
- in connection with any property of a third party that you rented or borrowed, received for use, safekeeping or transport, etc.;
- while engaging in sporting activities in off-piste ski areas or while ski touring;
- while skiing without a ski pass;
- intentionally;
- as a result of your intentional non-compliance with regulations/instructions;
- while performing professional, trade or other activities (including agricultural activities) for profit;
- in connection with land motor vehicles, aircraft and watercraft;
- in connection with the ownership of property abroad;
- as a result of the pollution of flowing or standing waters.

MISCELLANEOUS

20. Personal data

20.1 All relevant information regarding the processing of personal data for the purposes of taking out and administering the insurance and other purposes for which we process personal data and information regarding your rights with regard to data protection is set out in Vzajemna's Privacy Policy, which is available at www.vzajemna.si/politika-zasebnosti. Since it is particularly important for prompt and accurate communication that we have your up-to-date personal and contact details (name, surname, address, email address, telephone number), please notify us promptly of any changes at www.vzajemna.si/za-stranke or in writing at Vzajemna zdravstvena zavarovalnica d.d., Vošnjakova ulica 2, SI-1000 Ljubljana.

20.2. Upon entering into an insurance contract, we will provide our contractual partner with the policyholder's personal data (in particular their name, telephone number, email address, year of birth, gender and policy number) for the purposes of identification and use of the chat or video doctor consultation service. The policyholder will receive a link from the contractual partner through which they will be able to use the chat or video doctor consultation service. For the purpose of monitoring the provision of the service, the contractual partner will provide us with data on the number of uses. The policyholder will be provided with further information regarding the processing of personal data for the purpose of providing the chat or video doctor consultation service before their first use of the service.

21. Complaints procedure

21.1 If a dispute arises in connection with the contract, the dispute may be resolved out of court by making a complaint. You may make your complaint by sending it in writing to our address or submitting it at www.vzajemna.si/za-stranke.

21.2 The complaint will be handled by our dedicated body in accordance with the rules governing our internal complaints procedure. The internal complaints procedure comprises two levels. The decision of the complaints committee at the second level is final.

21.3 If you do not agree with the decision of the complaints committee at the second level, or if the insurer does not decide on your complaint within thirty (30) days of receiving it, you may proceed with the out-of-court resolution of the dispute by applying to the Mediation Centre of the Slovenian Insurance Association at Železna cesta 14, SI-1001 Ljubljana, phone number: +386 1 300 93 81, email address: irps@zav-zdruzenje.si, website: www.zav-zdruzenje.si.

22. Final provisions

22.1 Any relationships between the insurer, the insured, the policyholder, the beneficiary and other persons not provided for in these Terms and Conditions are subject to the provisions of the law of the Republic of Slovenia governing contractual relationships.

22.2 In the event of a dispute, the courts of the Republic of Slovenia will have jurisdiction, and the court in Ljubljana will have territorial jurisdiction.

22.3 The insurer's solvency and financial condition report is published at www.vzajemna.si.

22.4 The supervisory authority responsible for overseeing the insurer is the Insurance Supervision Agency, located at Trg republike 3, Ljubljana, Slovenia.

These Terms and Conditions apply from 1 June 2026.