STANDING STILL.

GETTING ACTIVE.

Peace of mind for whatever happens.

Generali Accident Insurance

Under the wings of the lion.
Our solutions to fit life’s rich tapestry.

We listen to and reflect on your needs – and even go one step further. In this vein, we think not only reactively, but also proactively: How can we support you? How can we protect you from harm? How can we support your lifestyle and health?

Thanks to Generali Gesundheitscoaching [health coaching], there is now a service for whatever life serves up: from nutrition and exercise, to mental health, through to choosing a physician or therapist. And what if it is an emergency? Then you can obtain immediate medical advice on the phone – 24/7, wherever you are.

Thanks to the ‘Meine Generali’ [My Generali] app, at any time you can harness the Generali GesundheitsCoaching services, make appointments and attend online consultations. Helping you to live healthier longer – Generali GesundheitsCoaching.

We find the answers, not only by optimally exploiting pre-existing opportunities, but also constantly developing new ones. Moreover, we collect and analyse your opinions using the Net Promoter System to attune our solutions more perfectly to your needs in the future. We utilise the results to develop innovative solutions supporting you in your day-to-day life.

We strive to improve your quality of life holistically with digital innovations such the ‘Meine Generali’ APP and customer portal. Regardless of which service you use: Generali GesundheitsCoaching, Generali Vitality – the Generali health and reward program, the ‘Rundum gesund’ [wraparound health] options, preventive measures or IT assistance, helping you right away when the internet goes awry. We are there for you.

One of our solutions: Generali Accident Insurance
Are you looking for a reliable partner for whatever life throws up?

Generali is just the ticket!

An accident can occur in seconds. Thanks to Generali accident insurance, you are protected 365 days a year, around the clock, worldwide.

It does not matter whether you injure yourself skiing, cleaning your home or working in the garden: Generali is there to assist you actively – financially and with many services. We handle the costs arising from an accident. You are then free to concentrate wholly on your recovery.

Read on to get yourself up to speed about the comprehensive services offered by Generali Accident Insurance. Your personal Generali customer service representative or sales partner will work with you to put together the accident insurance package you need.

Do you have any questions? Give us a call or send us an e-mail – you can find our contact details on the back of this folder.

You can also find all details at: generali.at/unfall
**There is statutory accident insurance. Sufficient for some people!**

Peruse for yourself who is covered by statutory accident cover and when.

<table>
<thead>
<tr>
<th>What does which statutory accident insurance cover?</th>
<th>AUVA (General Accident Insurance Fund)</th>
<th>SVS (Social insurance institution for self-employed)</th>
<th>BVAEB (Social insurance institution for public servants, railways and mining)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who has statutory insurance coverage?</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Insured school pupils and students</td>
<td>Apprentices, workers, salaried employees, marginally employed persons</td>
<td>Civil servants at federal, state and municipal level as well as in agriculture and forestry and their assisting spouses</td>
<td>Civil servants at federal, state and municipal level as well as officials of the ÖBB, employees of the railways, and Viennese transport companies</td>
</tr>
</tbody>
</table>

**Who does not have statutory insurance?**

- Preschool children
- Spouses not in employment

**When does statutory insurance coverage apply?**

- During lessons, on the way to school, during excursions, during school and university events
- In the event of occupational accidents, accidents on the way to work, occupational diseases

**When does statutory insurance coverage not apply?**

- In the event of leisure accidents*

* Including accidents at home and during sports.
Accidents happen only to other people! Or do they?

There are approximately one million accidents a year in Austria. About 75% of these accidents involve injuries with a longer treatment period. 2.5% of those suffering accidents sustain serious injuries. In 2018, 2,551 people died in accidents in Austria.

And more than three quarters of these accidents occur in leisure time; that is, when social insurance does not provide coverage.

Injured persons according to sphere:

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Injured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traffic accidents</td>
<td>81,200 (of which approx. 60% are reported to the police)</td>
</tr>
<tr>
<td>Household accidents</td>
<td>308,300</td>
</tr>
<tr>
<td>Work/school</td>
<td>112,300</td>
</tr>
<tr>
<td>Leisure accidents (including leisure sport)</td>
<td>280,400</td>
</tr>
</tbody>
</table>

What’s more: the majority of such accidents occur as part of common every-day tasks in the home or during sport. In 2018, 196,300 people injured themselves during sport alone.

Top 5 sport accidents

<table>
<thead>
<tr>
<th>Activity</th>
<th>Number of Injured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Football</td>
<td>45,300</td>
</tr>
<tr>
<td>Alpine skiing</td>
<td>25,600</td>
</tr>
<tr>
<td>Other ball-based team sports</td>
<td>21,800</td>
</tr>
<tr>
<td>Cycling, mountain biking</td>
<td>19,500</td>
</tr>
<tr>
<td>Hiking, climbing, adventuring</td>
<td>13,400</td>
</tr>
</tbody>
</table>

Source: Austrian Road Safety Board (KFV), IDB Austria 2018
It is not as bad as it seems! Or is it?

If it comes to the worst, you should be able to concentrate on your treatment and rehabilitation. We will take care of everything else.

We will be at your side with advice when it comes to organisational issues and render financial support as needed. This is because serious consequences of accidents may well lead to costs that threaten your existence:

- **Car conversion**
  When it comes to car conversions, it needs to be considered whether the person in question can / would like to drive, or whether such will be a passenger and whether a wheelchair has to be loaded or not. The car needs to be adjusted depending on this. Everything is available on the market: from ramps, to self-driving systems, right through to wheelchair lifts.

  approx. EUR 10,000.00 to EUR 80,000.00

- **Various lift systems**
  For mobility within a building, home or fire escape stairwell. The types of various lift models are based on the design of the stairs (straight-line stairs, curved staircase or external structure). The costs vary according to additional required construction measures.

  Platform stairlift
  
  approx. EUR 18,000.00 to EUR 28,000.00

  Vertical platform lift
  
  approx. EUR 26,000.00 to EUR 52,000.00

- **Bathroom conversion**
  Wheelchair patients require a turning circle of at least 150cm to ensure that they can move unimpaired. This is sometimes only possible by elaborately joining rooms or moving the bathroom, causing even higher costs.

  approx. EUR 15,000.00 to EUR 42,000.00

- **Further construction measures – e.g.:**
  - Removal of thresholds and height differences
  - New development (ramps, external lifts)
  - Covering entrances
  - Widening corridors/halls and tight spots (e.g. door widening)
  - Alterations to door hinges
  - Conversion to bedroom, kitchen and/or other rooms

  Depending on the state of health of the person in question and prevailing living situation
  approx. EUR 35,000.00 to EUR 350,000.00
We have the correct products and components to enable you to compose your right accident provision package.

Firstly, choose from our two product variants:

**Classic Accident Insurance**

You have insurance coverage for
- permanent invalidity including catalogue of injuries with guaranteed immediate payout for certain injuries,
- necessary recovery and transport resulting from an accident,
- treatment following an accident.

Ensure that your dependants are cared for also in the event of an accident death.

**Premium Accident Insurance**

Enjoy exclusive accident insurance with comprehensive services such as
- accident capital in the event of permanent invalidity including injury catalogue with guaranteed immediate payout for certain injuries,
- additional capital for serious accidents,
- accident pension,
- comprehensive accident assistance and accident costs (e.g. search, rescue, recovery – even by helicopter – and treatment).

Profit from the benefits of an active rehab management and further services.

In both product variants, we offer to you the following premium-free special services:

<table>
<thead>
<tr>
<th>Premium-free special services</th>
<th>Children 0–15</th>
<th>Young people 16–19</th>
<th>Adults 20–62</th>
</tr>
</thead>
<tbody>
<tr>
<td>We step in when the insuree sustains income loss (for military service or [national] community service, unemployment, parental leave) and pay the premium – the insurance coverage remains intact.</td>
<td>-</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>If the insuree dies, Generali pays the premiums for the insured child up to the age of 18.</td>
<td>-</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>The insurance coverage also includes the consequences of polio, the TBE virus and Lyme disease transmitted by tick bite, as well as tetanus and rabies.</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

(Classic Accident Insurance up to EUR 100,000.00)
### TIP: Catalogue of injuries — Guaranteed immediate payout

Generali is synonymous with the fastest possible, straightforward claims management. That’s why we guarantee immediate payment of benefits for these injuries with a medical certificate:

<table>
<thead>
<tr>
<th>In the event of fracture</th>
<th>Benefit in the event of accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>to a neck vertebrae</td>
<td>8 %</td>
</tr>
<tr>
<td>to a thoracic vertebrae</td>
<td>5 %</td>
</tr>
<tr>
<td>to a lumbar vertebrae</td>
<td>5 %</td>
</tr>
<tr>
<td>to a collarbone</td>
<td>2 %</td>
</tr>
<tr>
<td>in a shoulder joint (tuberculum, scapula)</td>
<td>4 %</td>
</tr>
<tr>
<td>to an upper arm bone including humeral head</td>
<td>5 %</td>
</tr>
<tr>
<td>to an elbow joint</td>
<td>5 %</td>
</tr>
<tr>
<td>to a wrist</td>
<td>5 %</td>
</tr>
<tr>
<td>to a hip joint and/or pelvis</td>
<td>7 %</td>
</tr>
<tr>
<td>to a knee joint</td>
<td>5 %</td>
</tr>
<tr>
<td>to an internal and/or external ankle</td>
<td>4 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In the event of complete tear or separation</th>
<th>Benefit in the event of accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>of a cruciate ligament in the knee</td>
<td>4 %</td>
</tr>
<tr>
<td>of a collateral ligament in the knee</td>
<td>4 %</td>
</tr>
<tr>
<td>of an Achilles tendon</td>
<td>3 %</td>
</tr>
<tr>
<td>of a ligament in the ankle joint</td>
<td>4 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In the event of a tear or separation</th>
<th>Benefit in the event of accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>of a meniscus</td>
<td>2 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In the event of complete loss</th>
<th>Benefit in the event of accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>of a thumb</td>
<td>20 %</td>
</tr>
<tr>
<td>of an index finger or middle finger</td>
<td>10 %</td>
</tr>
<tr>
<td>of a different finger</td>
<td>5 %</td>
</tr>
<tr>
<td>of a big toe</td>
<td>5 %</td>
</tr>
<tr>
<td>of a different toe</td>
<td>2 %</td>
</tr>
<tr>
<td>of a kidney</td>
<td>20 %</td>
</tr>
<tr>
<td>of a spleen</td>
<td>10 %</td>
</tr>
</tbody>
</table>

### TIP: Leisure Plus for Classic and Premium Accident Insurance.

If you take out the Leisure Plus additional component, you enjoy even better protection in the event of a leisure accident: We double the benefit from accident capital and accident death!
What does Premium Accident Insurance offer?

With our exclusive Premium Accident Insurance, we will be at your side with extensive services should the worst come to the worst.

### We recommend the following Premium Accident Insurance components:

<table>
<thead>
<tr>
<th>Component</th>
<th>Children 0–15</th>
<th>Young People 16–19</th>
<th>Adults 20–62</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accident capital</strong> in the event of permanent invalidity: Depending on the severity of injury and agreed insured sum – you will receive a one-off payout.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Accident pension</strong> in the event of permanent invalidity: Depending on the severity of injury and agreed insured sum, you will receive a monthly pension for life (optionally with an annual increase of the benefit by 2 %). In the event of incapacity for work, you receive the full pension right from a level of permanent invalidity of 30 %.</td>
<td>✓</td>
<td>✓ for employees and/or apprentices</td>
<td>✓ for employees</td>
</tr>
<tr>
<td><strong>Additional capital</strong>: After a serious accident with a high degree of injury, you receive an additional one-off payout.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Convalescence allowance</strong>: For a hospital stay following an accident, we render swift financial assistance starting from the 6th day in hospital.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Bone fracture allowance</strong>: In the event of a bone fracture without a hospital stay, we pay the agreed allowance.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Accidental death</strong>: To protect dependants, we pay out immediately upon death following an accident the agreed amount to the surviving relatives immediately. Co-insured children receive an orphan pension up until the age of 18.</td>
<td>Burial costs</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Daily allowance</strong>: If your ability to work is impaired following an accident, we pay the agreed daily allowance at the requisite level for each day of work impairment.</td>
<td>–</td>
<td>✓ for employees and/or apprentices</td>
<td>✓ for employees</td>
</tr>
<tr>
<td><strong>Hospital allowance</strong>: For each day you spend in hospital following an accident, we pay the agreed hospital allowance.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Hospital allowance with care allowance</strong>: For each day you spend in hospital following an accident, we pay the agreed hospital allowance. If you are still unable to work after this, you will still receive half of the daily amount as a care allowance.</td>
<td>✓ for children up to 15 years old if they miss school</td>
<td>✓ for employees and/or apprentices</td>
<td>✓ for employees</td>
</tr>
<tr>
<td><strong>Child cancer lump sum</strong>: In the event of the insured child contracting malignant cancer, we pay the agreed amount.</td>
<td>✓</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Care allowance</strong>: If you require care of level 4 of the statutory care allowance or greater, we pay the agreed amount.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Accident assistance and accident costs</strong>: We reimburse costs that have arisen due to an accident and provide support with extensive services, such as 24h emergency management and rehab management. Please refer to the following page for details.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
What does Classic Accident Insurance offer?

With the Classic Accident Insurance, you receive solid accident insurance coverage with inexpensive premiums.

We recommend the following Classic Accident Insurance components:

<table>
<thead>
<tr>
<th>Component</th>
<th>Children 0–15</th>
<th>Young people 16–19</th>
<th>Adults 20–62</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident capital in the event of permanent invalidity:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depending on the severity of injury and agreed insured sum – you will receive a one-off payout.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Accident pension in the event of permanent invalidity:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depending on the severity of injury and agreed insured sum, you will receive a monthly pension for life.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Convalescence allowance: For a hospital stay following an accident, we render swift financial assistance starting from the 11th day in hospital.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Bone fracture allowance: In the event of a bone fracture without a hospital stay, we pay the agreed allowance.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Accidental death: To protect dependants, we pay out immediately upon death following an accident the agreed amount to the surviving relatives immediately.</td>
<td></td>
<td></td>
<td>Burial costs ✓</td>
</tr>
<tr>
<td>Daily allowance: If you are unable to work after an accident due to incapacity, we pay the daily allowance for each day of this incapacity for work.</td>
<td>– for employees and/or apprentices ✓</td>
<td>✓ for employees</td>
<td>✓</td>
</tr>
<tr>
<td>Hospital allowance: For each day you spend in hospital following an accident, we pay the agreed hospital allowance.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Child cancer lump sum: In the event of the insured child contracting malignant cancer, we pay the agreed amount.</td>
<td>✓</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Care allowance: If you require care of level 4 of the statutory care allowance or greater, we pay the agreed amount.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Treatment costs: We reimburse costs that have arisen due to an accident. Please refer to the following page for details.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Recovery and transport costs: We reimburse costs due to an accident for recovery and transport costs. Please refer to the following page for details.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
Active assistance in an emergency — and afterwards.

The first priority is that the correct help is on the ground quickly. However, we will support you and your relatives with advice and assistance in the subsequent period too.

If you choose **accident assistance and accident costs in the Premium Accident Insurance**, we organise your transport, reimburse all costs arising from the accident, and your personal rehab manager will actively support you, if required.

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**24h emergency management:**
- We help quickly and straightforwardly: around the clock, worldwide.
- We provide information in an emergency.
- We organise your search, rescue and recovery.

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**Active rehab management:**
- Our rehab manager will support you in your further treatment.
- Our mutual objective: as comprehensive rehabilitation as possible in all life spheres:
  - medically (e.g. additional rehabilitation),
  - professionally (e.g. retraining),
  - socially (e.g. contact to self-help groups).

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**Accident costs:**
We reimburse proven accident costs arising within 4 years of the date of the accident (for children up to the age of 15: within 5 years)*:
- Search, rescue and recovery domestically and abroad
- Rescue by a helicopter domestically and abroad (starting from EUR 3,000.00 insured sum to the full amount)**
- Emergency transport from outside the country to Austria in the full amount**
- Transport of the injured person
- Collection or repatriation in the event of death***
- Care (e.g. costs for wound and bodily care) and assistance services (e.g. ‘meals on wheels’, childcare, looking after pets)
- Cosmetic operations
- Healing and treatment costs (outpatient and inpatient medical treatment, interpreter services for treatment, physical treatment, prosthetic limbs, rental fee for therapeutic equipment, tooth replacement
- Psychological care
- After diving accidents - Pressure chamber treatment
- Costs for the accompanying person for insured children up to the age of 15
Within **Classic Accident Insurance**, choose the **treatment costs as well as recovery and transport costs** components: we will then reimburse you with proven costs arising within 4 years of the date of the accident (for children up to the age of 15: within 5 years)*):

### Treatment costs:
- Outpatient and inpatient medical treatment
- Physical treatments
- Artificial limbs and tooth replacement
- Rental fee for therapeutic equipment
- Cosmetic operations
- Costs for the accompanying person for insured children up to the age of 15

### Recovery and transport costs:
- Search, rescue and recovery domestically and abroad
- Rescue by a helicopter domestically and abroad (starting from EUR 10,000.00 insured sum to the full amount)**
- Emergency transport from outside the country to Austria in the full amount**
- Transport of the injured person
- Repatriation upon death***

*) Please submit the invoices always to your statutory health insurance fund. If the statutory health insurance fund pays a portion of the costs, we will pay the remaining sum up to 100 %. If you do not submit the invoices to your statutory health insurance fund, we will pay up to 70 %.

**) We pay helicopter costs if an accident occurs (in the event of Premium Accident Insurance: if an emergency occurs) as part of sport and tourism, or if the statutory health insurance fund does not render a benefit.

***) We reimburse all of the costs if we organise the transport.
Subsequent costs assumed, standard of living secured, family assured

In many cases, the consequences of an accident and the financial aftermath are worse than expected. Premium Accident Insurance from Generali closes these financial loopholes.

Stefan, 32, a fitter, is enjoying a relaxing holiday in Greece when he is involved in a car crash. His right femur and right elbow are fractured. A taxi takes him to the nearest physician who provides initial care.

With the Generali service card in his wallet, he has the emergency number of Generali on hand—after a quick call, help is on the way. Quickly and reliably, Generali organises transport from the physician’s surgery to the airport, flight in the ambulance jet to Graz, and transport from the airport to the Graz accident hospital. They are specialised in such injuries there.

Generali assumes all the associated costs — which in the case of the ambulance jet alone amount to EUR 15,000.00.

14 days after admission, an employee from Generali specially trained in rehab management contacts Stefan and his attending physician. He will have to be treated for a prolonged period and it is expected that he will suffer permanent disability.

Primary treatment determines that Stefan’s leg and elbow no longer have the full function—he is faced with permanent invalidity of over 40 %.

At the end of his hospital stay, a rehab manager together with the attending physician provides for his stay in the Bad B. rehabilitation centre. These costs are also assumed both for medical rehabilitation and for reintegration into working life e.g. retraining and further training. Stefan can make full use of the assistance, as he is no longer able to work as a fitter in the field service team.

About one year later, after a medical referee has assessed total invalidity of 50 %, Generali pays a lump sum of EUR 175,000.00 from the insurance capital Stefan had covered. Plus a monthly life-time accident pension of EUR 1,000.00.

Today, three years after his accident in Greece, Stefan is back enjoying life to the fullest: after retraining, he is now working as a project planner in the office of his old company.
In good hands. With the right provision.

An accident may lead to extensive medical treatment and many years of financial losses. We have your right provision for this too.

An ever increasing number of treatments have to be paid by patients themselves; the statutory health insurance funds often cover only a small fraction of the costs. Therefore, take out private health provision – for example, with our particularly inexpensive entry-level options. Getting started early on means affordable premiums.

MedCare: Special Class post-accident with hospital daily allowance, with the option to expand the Special Class for illness and accidents.

- Enjoy insurance coverage in the Special Class; two-bed rooms post-accident in Austria, Europe and worldwide*. We pay the costs in the contracted hospitals in Austria directly.
- In the event of illness, you receive a daily hospital allowance per day in hospital.
- MedCare duration: the Special Class option runs for 10 years and elapses on your 60th birthday. For the duration, you have the right as of the first of each month to increase the existing insurance to the agreed scope. We will not check your health status again. After a waiting period of 6 months, you will then have the higher insurance protection. You do not have to pay this higher premium until these 6 months have elapsed.

- Alternative medical treatments (e.g. acupuncture, classic homoeopathy, osteopathy, traditional Chinese medicine (TCM));
- medical consultation and care by telephone (e.g. by Skype or e-mail);
What if you do not avail yourself of a benefit within a year? We will then reimburse you with 15 % of the annual tariff premium.

We assist you with our GesundheitsCoaching

- 24-hour health hotline – if necessary, a doctor will call you back;
- 24-hour assistance in emergencies* in Austria;
- Generali helps you find the best doctor or therapist;
- Generali provides information about medical facilities and health services;
- Generali bears the costs for a medical second opinion;
- A Generali coach is by your side to help you reduce your risk factors or get well quickly.
- Online consultation with a doctor, specialist or GesundheitsCoach (health coach).

(The specific scope of performance depends on the insured product.)

MedCare: private physician

Enjoy the best medical care also when it comes to outpatient treatment. We assume your costs up to the agreed maximum sum per calendar year for:

- Fees from private physicians and physicians of your choice (physicians without insurance fund contract);
- Fees for mother-child-booklet examinations;
- Operations in a doctor’s surgery;
- special examinations (e.g. in a laboratory, imaging diagnostics, pathology);
- Costs assumed in public hospitals in Europe – outside of Europe in the event of accidents and acutely required treatments during travel or if treatment is not possible in Austria.

*This service does not replace a call to the emergency services. Report acute or directly impending hazards to the emergency services using the emergency numbers.
So an accident does not turn your life upside down.

Even if you are currently fit as a fiddle and at the top of your game at work – no one can be sure that they will not contract a sudden serious illness or have an accident.

No one likes to consider becoming incapacitated for work and the consequences – something you ought to do so, though. After all, incapacity can lead to a grave deterioration of your accustomed standard of living. We ensure that this does not happen: with the new professional incapacity insurance for your specific life situation.

**Highlights of the new Generali professional incapacity insurance**
- The insured pension is paid out right from an established professional incapacity of 50 % for 6 consecutive months. A person is deemed as being incapacitated for work if his or her job can no longer be performed due to health restrictions (of up to at least 50 %).
- The professional incapacity pension is increased without a new medical check for certain life events (marriage or birth of a child).
- Optional benefit adjustment (increase in value): To ensure that you continue to receive your pension value in the future, you can include an annual benefit adjustment as an additional option.
- The professional incapacity insurance offers worldwide insurance coverage.
- No duty to report a change of employment type: provided that you are not incapacitated for work, you do not need to report future professional changes.

**For fledgling workers – the Start BU [incapacity insurance] with extension option**
Are you just embarking on your working life? The Start BU is thus an inexpensive option to lay the foundation for assurance should you to lose your capacity to work. Start with BU provision with a contractual duration of 5 years. Should you become permanently incapacitated for work within this period, you will nonetheless receive the benefit until the agreed maximum age (e.g. 65 years).

The state benefit in the event of professional incapacity can often not close the gap to active income – and monthly fixed costs, leasing and credit rates still need to be settled. Fortunately, there is a solution for this.
Generali Versicherung is always close at hand.

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Protection and assurance under the wings of the lion: Generali’s service for more than 175 years to more than 70 million customers worldwide. Generali is therefore one of the leading insurers, confirmed by renowned independent rating agencies every year. Service and customer orientation have maximum importance at Generali. You have to listen in order to understand the needs of each individual person. This is why 5,000 Generali employees at more than 100 locations work throughout Austria every day to be able to offer the right solution for each customer.

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