



GENERALI

RED LOOKS AFTER YOU

ACCIDENT INSURANCE

WE CARE ABOUT YOU

RED LISTENS AND THINKS AHEAD

WITH GENERALI ACCIDENT INSURANCE

Red isn't just our colour, it's our whole attitude. Our employees put all their energy and passion into taking care of you. That's why our advisors not only offer insurance products – they also provide comprehensive advice and help you plan ahead. We want to be your lifetime partner, continually adapting to your changing personal circumstances and needs.

We listen, and we think about your situation. We also think ahead: How can we support you in making sustainable and responsible choices... help you to avoid having to make claims... and promote your well-being and a healthy lifestyle?

With the help of innovative digital technologies, we want to improve your whole quality of life. The “My Generali” app lets you access our services at any time. Generali Health Coaching provides support in everything – from nutrition and exercise to mental health and choosing a doctor or therapist. For questions about your test results, prescriptions, or how to take medication, a doctor or specialist can advise you during an online consultation.

We're there for you – both now and in the future. With Generali Vitality, our health and rewards program, our “All-Around Health” offerings, preventive measures, or IT assistance that's there to help you right away when the internet is causing problems, we help you every day with your daily routine.

And to ensure that we can continue to adapt our solutions even more effectively to your needs in the future, we use the Net Promoter System to gather your opinions, and build on them to continue developing new solutions for assisting you in your daily routine.



RED IS YOUR PARTNER

Looking for a reliable partner for every life situation?

With Generali, you've found what you're looking for!

Accidents happen in the blink of an eye.
With private accident insurance from Generali, you're insured



365 days a year,



24 hours a day,



anywhere in the world.

Whether you're injured while skiing, cleaning your home or working in the garden, Generali is there to provide unwavering support – both financially and with a wide range of services.

We take care of the costs that arise after an accident.
So you can concentrate all your energy on getting better.

Read more on the following pages about the comprehensive range of services offered by Generali Accident Insurance.

Do you have any questions?

Call us or send us an email.

Check the back of this folder for information on how to contact us.

For all the details, visit [generali.at/unfall](https://www.generali.at/unfall)

I already have statutory accident insurance. That's enough for me!

See for yourself who's covered by statutory accident insurance, and when.

What coverage is offered by the different statutory insurance providers?				
AUVA Allgemeine Unfallversicherungsanstalt (Austrian Workers' Compensation Board)		SVS Sozialversicherungsanstalt der Selbstständigen (Social Insurance Institution for the Self-Employed)		BVAEB Versicherungsanstalt öffentlich Bediensteter, Eisenbahnen und Bergbau (Insurance Company for Public Servants, Railways and Mining)
Who is covered by statutory insurance?				
Children of mandatory nursery school age, co-insured pupils and students	Apprentices, wage-earning staff, salaried staff, marginally employed workers	Independent and self-employed workers (including the farming and forestry sectors) and their spouses who work with them	Civil servants in federal, state and municipal governments and officers of the ÖBB (Austrian Federal Railways) and employees of the railways and Vienna public transport authorities	
Who is not covered by statutory insurance?				
Children younger than the mandatory nursery school age	Unemployed spouses			
When does statutory insurance protection apply?				
In class, on the way to school, on school outings, at school and university events	For workplace accidents, accidents on the way to work, occupational illnesses			
When does it not apply?				
For accidents during leisure time* and in nursery school before the mandatory nursery school age				



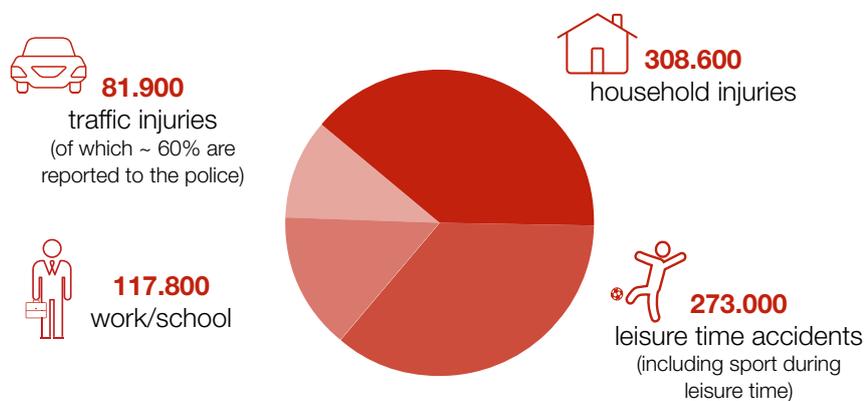
* Including household and sport injuries

Accidents only happen to other people! ...Don't they?

There are about 1 million accidents every year in Austria. About 75% of these accidents result in injuries requiring extensive treatment. In 2019, there were 25,700 severe injuries in Austria, and over 2,500 accidental deaths.

Over three-quarters of these accidents occur during leisure time, i.e. precisely when social insurance does not provide coverage.

Injuries by category:

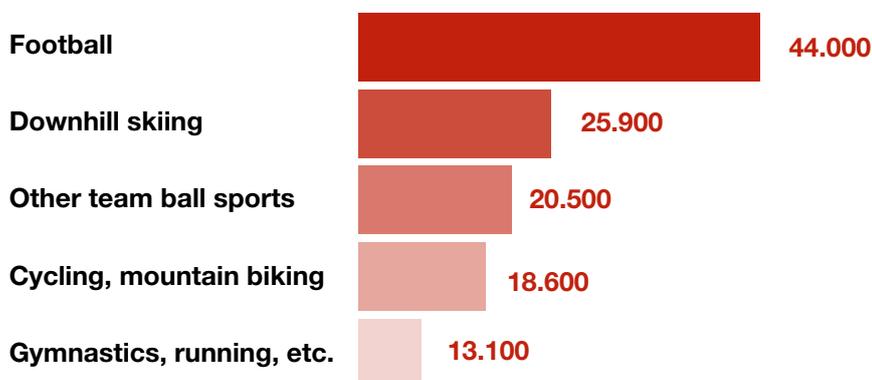


Source: Austrian Road Safety Board [Kuratorium für Verkehrssicherheit/KFV], IDB Austria 2019

And the majority of leisure time accidents happen during perfectly ordinary activities at home and while doing sport. In 2019, 189,100 people were injured during sporting activities alone.

Top 5 sport accidents

Number of injuries



Source: Austrian Road Safety Board [Kuratorium für Verkehrssicherheit/KFV], IDB Austria 2019

It's not really all that bad, though! ... Right?

If you do have an accident, you should be able to focus on your treatment and rehabilitation. We take care of everything else.

We provide assistance and advice to help you with organisational questions, reimburse accident-related costs, and help with relevant financial support. After all, an accident with severe consequences can pose a real threat to your livelihood with costs like these:

Car modifications

For car modifications, the first question is whether the accident victim can/wishes to drive themselves, or whether they are a passenger, and whether a wheelchair needs to be loaded into the car. Depending on these factors, the car will need to be modified accordingly. A vast range of options are available on the market, from entry ramps to self-driving systems and wheelchair lifts.

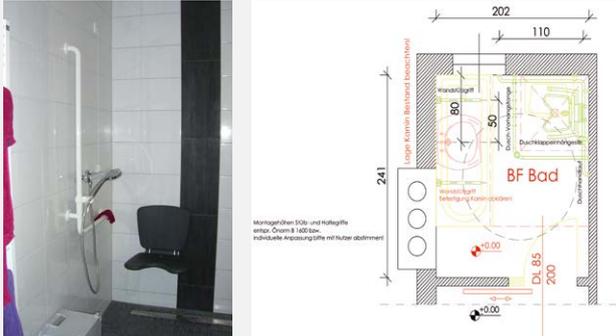


Fotos: © Fa. DLOUHY GmbH

Approx. 10.000 to 80.000 Euro

Bathroom modifications

Patients in wheelchairs require a movement radius of at least 150 cm to move freely. In some cases, this is only possible through extensive renovations to combine existing rooms or relocate the bathroom, resulting in high costs.



Approx. 15.000 to 42.000 Euro

Various lift systems

For mobility in a house, flat or emergency stairway. The different types of lift model vary with the stair structure (straight stairway, curving stairwell or external installation). The costs will depend on what additional construction is required.

Platform stair lift



Approx. 18.000 to 28.000 Euro

Vertical platform lift



Approx. 26.000 to 52.000 Euro

Additional renovations, e.g.:

- Removal of thresholds and height differences
- New structures (ramps, exterior lifts)
- Roofing over entryways
- Widening of hallways and narrow openings (e.g. doorways)
- Changes to door hinges
- Renovations to bedrooms, kitchen and/or other rooms



Depending on the person's health and current living situation

Approx. 35.000 to 350.000 Euro

Which Generali accident insurance is right for me?

We have the right products and components to help you put together the right accident protection package for you.

Start by choosing one of our two product variants:

Classic accident insurance

Classic accident insurance:

You're covered for:

- Permanent disability, including an injury table with guaranteed immediate pay-outs for certain injuries
- Rescue and transport required due to an injury in an accident
- Treatment following an accident

You can also ensure that your loved ones are taken care of in case of your accidental death.

Premium accident insurance

Premium accident insurance:

Enjoy exclusive accident insurance with a comprehensive range of services like:

- Lump-sum accident payment in case of permanent disability, including an injury table with guaranteed immediate pay-outs for certain injuries
- Additional payments for severe accidents
- Disability annuity
- Comprehensive accident assistance and support with accident-related costs (e.g. search, rescue and recovery, including by helicopter, and medical treatment)

Enjoy the benefits of active rehab management and additional services.

Both product variants offer the following special services for no additional premium:

Additional premium-free services			
	Children 0-15	Adolescents 16-19	Adults 20-62
We help when the policyholder experiences a loss of income (for military/civil service, unemployment, parental leave) and pay the premium – the insurance coverage remains intact.	–	✓	✓
If the policyholder dies, Generali pays the premiums for the insured child until their 18th birthday.	–	✓	✓
Insurance coverage also includes the consequences of polio, tick-borne encephalitis (TBE) and Lyme disease, as well as tetanus and rabies resulting from an accident.	✓ (Classic accident insurance up to €100,000)		

Injury table – guaranteed immediate pay-outs!

Generali believes in managing your claims as quickly and easily as possible. Therefore, we guarantee an immediate pay-out for these injuries with a doctor's report:

Injury table for guaranteed immediate pay-outs	Payment for accident
Broken bones	
Cervical vertebra	8 %
Thoracic vertebra	5 %
Lumbar vertebra	5 %
Collarbone	2 %
Shoulder joint (tubercles, shoulder blade)	4 %
Upper arm bone, including head of humerus	5 %
Elbow joint	5 %
Wrist joint	5 %
Hip joint and/or pelvis	7 %
Knee joint	5 %
Medial and/or lateral malleolus	4 %
Complete tear or complete severing	
Cruciate ligament in the knee	4 %
Collateral ligament in the knee	4 %
Achilles tendon	3 %
Ligament in the ankle	4 %
Tear or severing	
Meniscus	2 %
Complete loss	
Thumb	20 %
Index or middle finger	10 %
Other finger	5 %
Big toe	5 %
Other toe	2 %
Kidney	20 %
Spleen	10 %

TIP: Leisure Time Plus for Classic and Premium accident insurance.

Sign up for the Leisure Time Plus add-on for even better protection in case of a leisure-time accident: We'll double the lump-sum accident payment and accidental death payment!

What options are available with Premium accident insurance?

With our exclusive Premium accident insurance, we're right by your side with comprehensive services if you're involved in an accident.

We recommend the following Premium accident insurance components:			
	Children 0-15	Adolescents 16-19	Adults 20-62
 Lump-sum accident payment in case of permanent disability: You receive a one-time payment based on the severity of your injury and your contractually specified insurance coverage.	✓	✓	✓
 Disability annuity in case of permanent disability: Depending on the severity of your injury and which variant you've signed up for, you receive a monthly annuity for life (with an option to increase the payment by 2% each year). If you are unable to work, you receive the full annuity starting at just a 30% degree of permanent disability.	✓ For apprentices	✓ For workers and apprentices	✓ For workers
 Additional lump-sum payment: After a severe accident with a high degree of injury, you receive an additional one-time payment.	✓	✓	✓
 Convalescence benefit: For hospital stays resulting from an accident, we provide fast financial help starting on the 6th day in hospital.	✓	✓	✓
 Flat rate for broken bones: For broken bones with no hospital stay, we pay the contractually specified flat rate.	✓	✓	✓
 Accidental death: To ensure that your loved ones are taken care of in the event of your accidental death, we pay the contractually specified amount to survivors immediately. Co-insured children receive an orphan allowance until their 18th birthday.	Funeral costs	✓	✓
 Daily allowance: If your ability to work is restricted after an accident, we pay the contractually specified daily allowance in the agreed-upon amount for each day of restricted ability to work.	-	✓ For workers and apprentices	✓ For workers
 Hospital allowance: For each day you spend in hospital after an accident, we pay the contractually specified hospital allowance.	✓	✓	✓
 Hospital allowance with care allowance: For each day you spend in hospital after an accident, we pay the contractually specified hospital allowance. If you are still unable to work after your hospital stay, you continue to receive half this amount as a care allowance.	✓ For children until their 15th birthday if missing school	✓ For workers and apprentices	✓ For workers
 Child cancer flat rate: If the insured child falls ill with malignant cancer, we pay the contractually specified amount.	✓	-	-
 Nursing care flat rate: For nursing care needs at or above Level 4 of the statutory nursing care allowance, we pay the contractually specified amount.	✓	✓	✓
 Accident assistance and accident-related costs: We reimburse costs incurred as the result of an accident, and support you with comprehensive services like 24-hour emergency management and rehab management. For details, see the next page.	✓	✓	✓

What options are available with Classic accident insurance?

With Classic accident insurance, you get solid accident insurance coverage at competitive premiums.

We recommend the following Classic accident insurance components:			
	Children 0-15	Adolescents 16-19	Adults 20-62
 Lump-sum accident payment in the case of permanent disability: You receive a one-time payment based on the severity of your injury and your contractually specified insurance coverage.	✓	✓	✓
 Disability annuity in the case of permanent disability: Depending on the severity of your injury and which variant you've signed up for, you receive a monthly annuity for life.	✓	✓	✓
 Convalescence benefit: For hospital stays resulting from an accident, we provide fast financial help starting on the 11th day in hospital.	✓	✓	✓
 Flat rate for broken bones: For broken bones with no hospital stay, we pay the contractually specified flat rate.	✓	✓	✓
 Accidental death: To ensure that your loved ones are taken care of in the event of your accidental death, we pay the contractually specified amount to survivors immediately.	Funeral costs	✓	✓
 Daily allowance: If you are unable to work after an accident, we pay the contractually specified daily allowance for each day you are unable to work.	-	✓ For workers and apprentices	✓ For workers
 Hospital allowance: For each day you spend in hospital after an accident, we pay the contractually specified hospital allowance.	✓	✓	✓
 Child cancer flat rate: If the insured child falls ill with malignant cancer, we pay the contractually specified amount.	✓	-	-
 Nursing care flat rate: For nursing care needs at or above Level 4 of the statutory nursing care allowance, we pay the contractually specified amount.	✓	✓	✓
 Treatment costs: We reimburse costs incurred as the result of an accident. For details, see the next page.	✓	✓	✓
 Rescue and transportation costs: We reimburse rescue and transportation costs incurred as the result of an accident. For details, see the next page.	✓	✓	✓

Unwavering support in an emergency – and afterwards.

When an accident first happens, what matters most is that the right help gets there fast. But we're also there to help you and your loved ones with assistance and advice later on.

When you choose **Accident assistance and accident-related costs for your Premium accident insurance**, we'll organise transportation, reimburse all costs incurred as a result of an accident, and send you a personal rehab manager to provide unwavering support if needed.



24-hour emergency management:

- We provide fast, hassle-free assistance – 24 hours a day, anywhere in the world
- We provide information in an emergency
- We organise search, rescue and recovery operations for you



Active rehab management:

- Our rehab manager supports you through your ongoing treatment
- We share your goal of achieving the fullest possible rehabilitation in all aspects of your life:
 - Medical (e.g. additional rehabilitation)
 - Professional (e.g. retraining)
 - Social (e.g. connecting you with self-help groups)



Accident-related costs:

We reimburse documented accident-related costs incurred within 4 years of the day of the accident (for children up to their 15th birthday, we reimburse documented accident-related costs incurred within 5 years of the day of the accident).*

- Search, rescue and recovery operations, within Austria and abroad
- Helicopter rescue within Austria and abroad (full amount for insured sums of €3,000 and above)**
- Emergency transport to Austria from abroad – full amount***
- Medical evacuation
- Repatriation / Transfer in case of death***
- Nursing care (e.g. costs for wound care and personal care) and support services (e.g. meals on wheels, child care, pet care)
- Cosmetic surgery
- Medical expenses and treatment costs (inpatient and outpatient medical treatment, interpreter services for treatments, physical treatments, artificial limbs, hire fees for therapeutic aids, dentures)
- Psychological care
- Hyperbaric chamber treatments after diving accidents
- Care provider costs for insured children until their 15th birthday

Select the **Treatment costs and Rescue and transportation costs** components with your **Classic accident insurance**, and we'll pay the documented costs incurred within 4 years of the day of the accident. (For children up to their 15th birthday, we reimburse documented accident-related costs incurred within 5 years of the day of the accident.)*



Treatment costs:

- Outpatient and inpatient medical treatment
- Physical treatments
- Artificial limbs and dentures
- Hire fees for therapeutic aids
- Cosmetic surgery
- Care provider costs for insured children until their 15th birthday



Rescue and transportation costs:

- Search, rescue and recovery operations, within Austria and abroad
- Helicopter rescue within Austria and abroad (full amount for insured sums of €10,000 and above)**
- Emergency transport to Austria from abroad – full amount***
- Medical evacuation
- Transfer in case of death***



* Please always submit medical bills to your statutory insurance provider. If the statutory insurance provider pays part of the costs, we will pay 100% of the remaining amount. If you do not submit your bills to the statutory insurance provider, we will pay up to 70%.

** We pay helicopter costs if an accident (including emergencies, with Premium accident insurance) occurs while engaged in sporting or tourist activities or if the statutory insurance provider does not make any payment towards such costs.

*** We reimburse the costs in their entirety if we organise the transport.

Paying resulting costs, maintaining your standard of living, and protecting your family.

The consequences and financial impact of an accident are often greater than you think. Premium accident insurance from Generali bridges these financial gaps.

Example:



Stefan, a 32-year-old assembly worker, is enjoying a relaxing holiday in Greece until one day he gets in a car accident. His right thigh bone and right elbow are broken. A taxi takes him to the nearest emergency doctor.

With his Generali Service Card in his wallet, Stefan has Generali's emergency number readily accessible – and after one quick phone call, help is on the way. Generali quickly and reliably organises transportation from the doctor's office to the airport, a flight to Graz in an air ambulance, and transportation from the airport to the Graz emergency hospital, which specialises in these types of injuries. Generali assumes all the associated costs – including €15,000 for the air ambulance alone.

Fourteen days after he's admitted, a Generali employee specially trained in rehab management gets in contact with Stefan and his attending physician. Long-term treatment will be necessary, and he will likely be left with a permanent disability.

Primary treatment determines that Stefan's leg and elbow are no longer fully functional – he can expect to be left with a permanent disability of over 40%. After he's released from the hospital, his rehab manager works with the attending physician to arrange a stay at a rehabilitation centre. These costs are covered as well, both for medical rehabilitation and for help returning to work, e.g. for retraining and continuing education courses. And Stefan can use the support, since he can no longer do his old job as a field-staff assembly worker.

About a year later, after receiving an expert medical opinion that determines his overall degree of disability to be 50 percent, Generali makes a one-time payment of €175,000 from Stefan's accident insurance capital, followed by a monthly disability annuity of €1,000 for the rest of his life.

Today, three years after his accident in Greece, Stefan is living a full life again: After retraining, he now works for his old company as a project planner on the internal service team.







All-round protection. With the right coverage.

An accident can lead to lengthy medical treatments and years of financial losses. We've got the right coverage to help you here too.

More and more treatments have to be paid for out of pocket, as insurance providers often cover only a small part of the costs. Protect yourself with private health coverage – with our exceptionally attractive start-up options, for example. Get an early start to enjoy lower premiums.



MedCare: Premium post-accident coverage with daily hospital allowance and option to extend premium benefits for illness and accidents.

- You get premium insurance coverage: a two-bed room after an accident in Austria, Europe and worldwide.* We pay all costs for our contracted hospitals in Austria directly.
- In case of illness, you receive a daily hospital allowance for each day you spend in hospital.
- Validity period of MedCare: the Premium option is valid for 10 years and expires on your 60th birthday. During this validity period, you have the right to increase your existing insurance by a contractually specified amount on the first of each month. We don't even require an update on your health status. You will then get your increased insurance coverage after a 6-month waiting period. Only after the 6-month period has expired are you required to pay the higher premium.



MedCare: Private doctors

Enjoy the best medical care for inpatient care as well. We pay your costs up to the contractually specified maximum amount per calendar-year for:

- Fees for private doctors and selected doctors (doctors not contracted with the health insurer)
- Fees for "Mutter-Kind-Pass" pregnancy exams
- Surgery in a doctor's practice
- Special exams (e.g. lab, imaging diagnostics, pathology)
- Alternative medical treatments (e.g. acupuncture, classical homoeopathy, osteopathy, traditional Chinese medicine (TCM))
- Telemedicine consultations and support (e.g. via Skype or email)
- If you don't use any services for a full year, we'll pay you back 15 percent of your annual premium.



We help with your Health Coaching

- 24-hour health hotline – a doctor will call you back if needed
- 24-hour emergency assistance** in Austria
- Generali helps you search for the best doctor or therapist
- Generali keeps you informed about medical facilities and health care services
- Generali pays the costs for a second medical opinion
- A Generali Health Coach helps you to reduce risk factors and get well quickly
- Online consultation with a doctor, specialist or Health Coach

(The specific amount of covered services depends on the insured product)

* Costs covered in public hospitals in Europe / outside of Europe for accidents and urgent treatments on holiday trips or when treatment in Austria is impossible.

**This service is not intended to replace a call to emergency services. Acute or immediate dangers must be reported to emergency services via the emergency call numbers



Keeping your life in balance.

Even if you're currently in perfect health and excelling at your job... no one is safe from a sudden accident or severe illness.

No one wants to think about finding themselves unable to work or pay their bills... but they should. Inability to work can lead to a sharp decline in your usual standard of living. Government payments for people who find themselves unable to work don't always close the gap with their previous income as active workers... and monthly fixed costs, lease and credit card payments still need to be paid. Fortunately, there's a good solution available. We make sure you don't wind up in these kinds of financial difficulty with our new occupational disability insurance for your specific situation.

Highlights of the new Generali occupational disability insurance

- Insured pension is paid out even in the case of a 50 percent inability to work for a confirmed period of 6 months. A person is considered unable to work if they can no longer carry out their profession (at 50 percent or more of full capacity) due to health restrictions.
- Increase to occupational disability pension with no updated health check for certain life events (marriage or birth of a child).
- Payment adjustment option (value increase): To maintain your pension's net worth, add an annual payment adjustment option.
- The occupational disability insurance option offers worldwide coverage.
- Contract assistance: When finances get tight, you have the option after the end of the first year of insurance to temporarily reduce your occupational disability insurance to the minimum occupational disability pension for up to 24 months. Your coverage is increased to the level of your most recently insured occupational disability pension with no new medical exam.
- Infection clause: Occupational disability also applies if there is a risk of infection and it is temporarily impossible (for 6 months or more) to exercise the occupation due to a work ban.
- Waiver of general reassignability: If you are unable to carry out the work activity you performed in the previous year, you will not be reassigned to another reasonable related activity. In other words, you decide for yourself if you wish to take on another profession.
- No obligation to report a change of profession: As long as there is no occupational disability, you are not required to report future changes of profession.

Fit at Work assistance services

Our Fit at Work occupational disability insurance assistance services help you to restore your ability to work and provide support after an accident and certain specified illnesses. The goal is to ensure optimal recovery and rapid reintegration into your previous work or a comparable equivalent activity.

For young professionals — initial occupational disability insurance with option to extend

Just starting out in your career, or about to start? Our initial occupational disability insurance is a great way to start building a backup plan in case you ever lose your ability to work. You'll start with occupational disability coverage with a term of 5 years. If you become permanently unable to work in this period, you will still continue to receive payments until the maximum contractually specified age (e.g. 65 years old).

If you do not become unable to work, then you can transition to a follow-up contract upon expiration of your previous contract with no need for a new health exam. You can sign up for your initial occupational disability contract from the age of 15 to 30.

- The perfect option for students, apprentices and young professionals
- Fixed 5-year term
- Flexibly adapts to your coverage needs
- Option to extend when contract expires*

* Upon expiry of the initial 5-year occupational disability insurance term, you can switch to the insurance term that works best for you. The rate and contractual basis applicable at the time of transition then apply for your follow-up contract, along with the profession practised by the insured person at that time.



WE CARE ABOUT YOU

Generali Insurance is always there when you need us.

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In Austria: 0800 20 444 00
From abroad: 0043 1 20 444 00

"My Generali" app



Your personal Generali adviser:



Protection and security: For more than 190 years, Generali has offered protection and security to over 66 million customers worldwide. That makes Generali one of the world's leading insurance companies, as confirmed year after year by prestigious independent rating firms. Protecting people and companies and offering a safe and sustainable future are Generali's most essential priorities. Each and every day, 4,900 energetic and passionate Generali employees at over 135 offices across Austria take care of their customers with a deep commitment to advising and planning ahead for their customers' needs. We want to be your lifelong partner for flexible solutions.

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