



## **Rescue Insurance Costs Supplementary Sheet for the Sponsors of the Mountain Rescue Tirol**

### **Insured Persons**

The insurance covers all sponsors registering for insurance after payment of the membership fee. The insurance also covers spouses/partners living in the same household as the insured person as well as children up to the age of 18.

### **Object of Insurance**

The insurer offers insurance cover in the event of an accident to the insured person, or if the insured person has a mountain or water emergency and needs rescuing, injured or uninjured, or the body needs to be recovered.

The insurance coverage applies globally. The sum insured is € 30,000 per person for rescue costs. The insurance coverage is **secondary**.

This means that services are only provided if and to the extent that no other insurance company (social insurers, private insurers) must provide or actually is providing services. No insurance claim can be made if rescue services have been or were to be rendered free of charge for the rescued person.

### **Commencement of Coverage**

Insurance coverage begins the day after payment of the membership fee has been made and ends on 31.12. of the same calendar year.

For payments made in the months of November and December, the insurance coverage is valid until 31.12. of the following year.

### **Rescue Costs**

are the costs that become necessary when the insured person

- a) has had an accident or a mountain or water emergency and needs rescuing, injured or uninjured; or
- b) has been killed due to an accident or a mountain or water emergency, and the body must be recovered.

Rescue costs are the verified costs incurred for searching and transporting the insured person to the nearest accessible road or to a hospital nearest the scene of the accident for necessary medical care. The costs for searching for the insured person are paid up to the sum insured, regardless of whether the search was successful or not.

### **Aerial Sports**

Accidents involving the use of aeronautical equipment, parachute jumps and the use of aircrafts are also insured. Not insured are accidents that the insured person suffers as a passenger of motor gliders and ultralights permitted for use as a passenger transport.

## **Competitions**

Free participation in sporting competitions is covered under the insurance. Accidents arising from a paid sporting activity and training are not insured. Remuneration exists if the insured person receives more than the mere reimbursement of expenses.

Participation in motor sport competitions (including performance trials and rallies) and related tours undertaken in training are not insured.

### **Please Note:**

The above-mentioned information contains only the essential points of the rescue insurance costs.

The insurance benefits are provided by UNIQUA exclusively on the basis and to the extent of the framework agreement concluded with the Mountain Rescue Tirol.