



Information sheet

UNIQA Österreich Versicherungen AG
A-1029 Vienna, Untere Donaustrasse 21

ÖAMTC
A-1030 Vienna, Baumgasse 129

Personal liability insurance and accident insurance for ÖAMTC members

All free child members from 0-14 and all young persons from 15-19 years - insured free of charge *)
(when registered by name)

ÖAMTC members in the Touring category - insured free of charge *)
(e.g. as pedestrians, cyclists)

*) **Personal liability insurance** (up to an insured sum of **EUR 363,400**) and
*) **Accident insurance** (lump sum of **EUR 7,270** for permanent disability of 50% or more).

The combined insurance coverage above applies only to children/young persons registered by name and to ÖAMTC Touring members while ÖAMTC membership is active (valid from the date on which the premium for one calendar year is paid).
The insurance will be renewed automatically, ending on 31 December of the year in which they turn 19 in the case of young people and when membership ends in the case of Touring members.

Personal liability insurance

As a general rule, everyone is liable for any damage they cause to the extent of their entire property (e.g. if, while cycling, someone inflicts serious injuries on another road user).

This is where liability insurance that covers claims in cases of this kind is helpful (e.g. by paying a lifelong pension to the innocent victim of an accident).

Area of coverage: Europe and non-European countries bordering the Mediterranean (from 0:00 – 24:00 o'clock).

Sum insured: EUR 363,400 (per claim)

The insurance covers risks of everyday life within the private sphere, including non-professional sports activities (e.g. cycling, skiing, snowboarding, inline skating).
The insurance cover also applies to the use of invalid carriages which may be operated without official motor vehicle registration.

Compensation is paid for damages culpably caused to third-party property or persons by the insured person.
In addition, the insurance affords protection against "unjustified" claims.

The insurance does not cover, for example, damages caused by accidents while driving motor vehicles; claims relating to property that was borrowed, leased, rented or taken into safekeeping; damages to property as a result of use as well as claims for damages of family members and damages caused deliberately.

Damage caused by children who are not yet criminally liable due to their age and limited capability of understanding is only covered by the insurance if no recourse can be had to an adult responsible for their supervision.
In cases where an adult responsible for their supervision is liable, insurance cover is only provided under the responsible adult's own personal liability insurance (which is usually included in the household insurance).

Cover provided by this insurance is subsidiary (i.e. if there is no other insurance cover).

The General and Supplementary Terms and Conditions for Liability Insurance (AHVB 1993 and EHVB 1993, in particular point 15 of EHVB 1993) apply. These can be provided upon request.

Accident insurance

This insurance provides financial help after a serious accident (traffic, work or leisure activity related accident).

Area of coverage: worldwide (from 0:00 – 24:00 o'clock).

Sum insured: EUR 7,270

(for permanent disability of 50% or more as a result of an accident – no coverage below this).

If a permanent degree of disability of 50% or more is established after an insured accident, a one-off lump sum of EUR 7,270 is paid out to the insured person.

The insurance covers accidents of various causes.

An accident is an event that is independent of the will of the insured person and has a sudden external mechanical or chemical impact on his or her body.

Accidents also include: burns, scalding, the effect of lightning or electric current, tick bites (meningitis, Lyme disease), polio and accidents resulting from a heart attack, stroke or impaired consciousness.

The insurance does not cover, for example, accidents while paragliding or hang-gliding, active participation in motor sport competitions, accidents resulting from alcoholization, narcotic substances or medication.

The general accident insurance conditions for accident cover (AUVB 2019) apply and will be sent to you on request. Please note that the provisions of article 7, point 6 to point 15 and article 17 of general accident insurance conditions for accident cover (AUVB 2019) are excluded from the insurance cover.

In the event of a claim:

Please contact the **ÖAMTC in your federal province** (member services & administration).

Vienna, Lower Austria, Burgenland: ÖAMTC, Baumgasse 129, 1030 Vienna, Tel. +43 1 711 99, ZVR¹: 730335108

ÖAMTC Upper Austria, Wankmüllerhofstrasse 60, 4021 Linz, Tel. +43 732 33 33, ZVR: 695613693

ÖAMTC Salzburg, Alpenstrasse 102-104, 5020 Salzburg, Tel. +43 662 639 99, ZVR: 926974014

ÖAMTC Tyrol, Andechsstrasse 81, 6020 Innsbruck, Tel. +43 512 33 20, ZVR: 281021446

ÖAMTC Vorarlberg, Untere Rossmahder 2, 6850 Dornbirn, Tel. +43 5572 232 32, ZVR: 051061216

ÖAMTC Styria, Alte Poststrasse 161, 8020 Graz, Tel. +43 316 504, ZVR: 180053275

ÖAMTC Carinthia, Alois-Schader-Strasse 11, 9020 Klagenfurt, Tel. +43 463 325 23, ZVR: 479284817

Insurance partner: UNIQA Österreich Versicherungen AG
A-1029 Vienna, Untere Donaustrasse 21
Tel.: +43 (0) 50677, email: info@uniqa.at, website: www.uniqa.at
Registered office: Vienna, Commercial Register No. (FN) 63197m
Commercial Court of Vienna
Data Processing Register (DVR): 0018813
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Information correct as at: November 2023. Subject to modifications.

¹ Central Register of Associations