

Supplementary Conditions of Accident Insurance for Tourists and Excursionists

Article 1 - GENERAL PROVISIONS

- (1) The General Conditions of Accident Insurance (hereinafter referred to as "the General Conditions") and these Supplementary Conditions form an integral part of the Contract of Accident Insurance for Tourists and Excursionists concluded between a Policyholder and Zavarovalnica Triglav, d.d. (hereinafter referred to as "the Insurance Company").
- (2) A Policyholder according to these Supplementary Conditions may be a legal or private person that organises excursions, transports or travels of tourists and excursionists.

Article 2 - PERSONS INSURED

The persons stated in Article 1, paragraph (1) hereof are insured regardless of their health condition, general working ability and age, as well as without paying an increased premium in the sense of Article 8, paragraph (1), item 6 of the General Conditions except for the persons that are according to Article 4, paragraph (3) of the General Conditions excluded from insurance in any case.

Article 3 - RISKS INSURED

- (1) The coverage of the Insurance Company for an individual starts with the arrival to the meeting point and terminates when (s)he leaves a place determined for going apart.
- (2) The accident insurance includes the insurance of a Policyholder's liability towards the insureds. The Insurance Company covers the events that result in bodily injuries and claims for injuries, disappearance or theft of the items owned by excursionists. The rights and obligations of this insurance are regulated by the Special Conditions of Accident Insurance Policyholder's Liability.

Article 4 - CONCLUSION OF INSURANCE

The accident insurance of tourists and excursionists may only be concluded with a list of names of insureds. Only the persons that are stated by names on a policy or other list enclosed to the policy are insured.

Article 5 - PREMIUM PAYMENT

- (1) The premium is charged based on the total number of insureds with regard to the number of travel days of each tourist or excursionist.
- (2) A Policyholder must submit to the Insurance Company a premium calculation for the agreed period and pay the premium.
- (3) A Policyholder must pay to the Insurance Company the agreed premium for all insureds without exception and for all the duration of insurance until the deadline agreed on the policy.
- (4) A Policyholder must allow to the Insurance Company an inspection of their records based on which the correctness of premium calculation and payment can be established.

Article 6 - LIMIT OF LIABILITY

- (1) If an insured younger than 14 years dies in an accident, the Insurance Company pays for the funeral costs a sum insured for death stated on the policy but only up to the amount determined by the Insurance Company.
- (2) If an insured is older than 75 years when an accident occurs, the Insurance Company pays 50 % of the amount that would have to be paid otherwise.

Article 7 - OBLIGATIONS AFTER AN INSURED EVENT

- (1) At a request of the Insurance Company or a beneficiary, a Policyholder must issue a certificate that the person that had an accident was insured as a tourist or excursionist at the time of the accident.
- (2) An insured or a beneficiary must provide to the Insurance Company all the necessary information for the clarification of the events and circumstances relevant to establish the existence and quantum of liability.

Article 8 - FINAL PROVISIONS

The Supplementary Conditions apply in addition to the General Conditions of Accident Insurance. If their contents differ from the General Conditions, the Supplementary Conditions apply.