Info Kommunikációs Szakszervezet
(Info Communication Trade Union)

www.iksz.eu / info@iksz.eu

Monthly membership fee: HUF 2.500

Membership benefits:

- **Accident insurance** (for example HUF 10.000 per day reimbursement, plus other high value payouts, based on the table below)
- **Representation of your interest**
- **Discounted health care packages** (even for your family members)
- **Liga Szakszervezetek (Liga Trade Unions) discounts** (www.liganet.hu -» „szolgáltatások" menu)
- **High value shopping discounts**, such as **Metro** ("Mennyiségi kedvezmény 1. lépcső – even in case buying one product) and **Gyermelyi** (pasta and flour, close to wholesale price)
- **Funeral support** (in case of next of kin HUF 50.000 – requires at least 6 months of membership)
- **Social support** (sudden difficulty in social status up to HUF 100.000 – requires at least 6 months of membership)
- **Liability insurance** (company mobile phone, laptop etc., maximum HUF 1.000.000/claim, maximum 2 claims/person/year– stolen and lost items are not covered)
- **Legal assistance insurance** (HUF 2.000.000/claim and maximum 2 claims a year per person; bail: HUF 5.000.000/claim/person/year):
    - Work related legal assistance: To enforce the claims arising from the employment relationship (labour law disputes), against the employer.
    - Legal protection under criminal law and infringements (work related):
        - 1. Recommendation of a lawyer specializing in legal disputes
        - 2. Reimbursement of legal procedure costs
          - the commission fee of the lawyer representing the insured
          - the fee and other legal costs of the court/authority proceedings (witness and expert fees, interpreter fees, costs of on-site hearings and inspections) at all levels, if the insured is obliged to pay them,
          - in case of (partial or total) loss of the insured, the legal costs charged to the insured in the legally binding court decision
          - after the existence of the right of execution for the insured, the cost of execution for up to 2 attempts
          - the insured's travel expenses according to the contractual conditions
        - 3. Bail
          In order to terminate the pre-trial detention of the insured, the insurance company advances the bail set at the expense of the insured, up to the amount of the insurance amount established for the bail.
- **Private legal consultancy** with the support of the Liga Trade Unions
- **Rewin (ex-Edenred) vouchers** in different values (HUF 5.000 – 20.000 per year)

<u>The insurances are valid from the day after the membership is established.</u>

	Services	Insurance amount / person / HUF
1	**Accidental death** - 200% pay out, as a result of death by fire - insurance pay out increases by 2%, in case the deceased had child(ren)(maximum up to 10% plus)	10.000.000
1/a	Funeral cost reimbursement, in case of accidental death	max. 1.000.000
2	**Permanent accidental disability** (1-100%)	10.000.000
2/a	In case of permanent accidental disability (100%), reasonable costs as a result of re-education (to gain other skills)	max. 1.000.000
2/b	In case of permanent accidental disability (100%), the cost of the wheelchair and modification costs of the flat/house/car, where the wheelchair is covered under the insurance (max. 500.000 HUF)	max. 1.000.000
	Accidental death, due to a traffic incident	5.000.000
	Accidental permanent disability, due to a traffic incident (1-100%)	5.000.000
3	**Daily reimbursement of hospital expenses**, in case of accident (1-180 days) - After each day of unconsciousness - max. 180 days is paid (by the same amount as the daily reimbursement fee), on the top of the daily reimbursement fee. - In case the insured is in the hospital for at least 5 days, the travel expenses of the next of kin is being paid, if the hospital is at least 50 km away (max. 50.000 HUF)	5.000
6	**Accidental broken bone**	50.000
7	**Burns**	500.000
8	**Surgery in hospital, due to accident**	500.000
10	**Complete inability to earn, due to accident** (single payment)	100.000
	self-financed	28 days
11/a	**Complete inability to earn, due to accident** (daily reimbursement, max. 180 days)	10.000