



Info Kommunikációs Szakszervezet (Info Communication Trade Union)

www.iksz.eu / info@iksz.eu

Monthly membership fee: HUF 1.900

Membership benefits:

- **Accident insurance** (for example HUF 10.000 per day reimbursement, plus other high value payouts, based on the table below)
- **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):
 - o Work related legal assistance: To enforce the claims arising from the employment relationship (labour law disputes), against the employer.
 - o 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

The insurances are valid from the day after the membership is established.

In the absence of local IKSZ/ICTU management, we cannot provide further interest protection services (towards the employer), but all others mentioned above.



	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

