

Mountain Protection Insurance

Insurer: Generali Versicherung AG

Product: Mountain Protection Insurance (Bergschutz-Versicherung)

Agent: KNOX Versicherungsmanagement GmbH



Please note: This English version is for informational purposes only. The legally binding documents and insurance terms are exclusively in German.

This information sheet is for informational purposes only and does not provide a complete overview of the insurance coverage. The binding scope of services is exclusively determined by the contractually agreed insurance terms and conditions (General & Special Conditions of Insurance).

What type of insurance is this?

The Mountain Protection Insurance is a group insurance contract concluded between Generali Versicherung AG and KNOX registered for the Mozart100 event taking place in 2026. This insurance acts as secondary coverage to any other insurance protection, meaning that other existing obligations from different insurers take precedence.



What is covered?

Covered within the agreed insurance sums are benefits due to accidents affecting the insured person during the event. An accident is defined as a sudden external event acting on the body that involuntarily leads to a health impairment.



What is reimbursed?

- ✓ Rescue and transport costs up to EUR 40,000
- ✓ Search and rescue costs if the insured person gets into mountain distress due to, for example, sudden bad weather or disorientation
- ✓ Medical treatment costs up to EUR 10,000 to address accident-related injuries
- ✓ Cosmetic surgeries up to EUR 5,000 *

The amounts apply per person and accident occurring during the event.



What is not covered?

No insurance coverage exists for accidents:

- × intentionally caused.
- × occurring during the attempt or commission of criminal acts.
- × resulting from significant impairment or unconsciousness due to controlled substances, narcotics, alcohol (>2.5‰), or medications.
- × due to epileptic seizures and convulsions.
- × arising from paid athletic activity (including state-supported athletes).
- × during mountaineering/climbing of difficulty level 5 or higher.
- × accidents on the way to or from the events are not insured.

A claim is valid only in the case of an accident or mountain distress. All exclusions as per Article 5 of the AUVB 2024 apply.



Where am I covered?

The Mountain Protection Insurance is only valid for the event taking place in 2026 booked via Mozart100.

* Applies in deviation from BesBed_UV000012



What are my obligations?

The insurance case must be reported immediately (within one week). The insured person is obligated to cooperate in the determination of the insurance case and its consequences and to support the claim investigation and processing through truthful reports.



When and how do I pay?

The premium is a one-time payment due immediately upon joining.



When does the insurance coverage begin and end?

Insurance coverage begins and ends with participation in the booked sports event.



How can I cancel the contract?

Ordinary cancellation is not provided for, as this is a one-time insurance.

Contact and claims support

KNOX Versicherungsmanagement GmbH

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Who is who?

Generali Versicherung AG

Insurer

Generali is the insurer. In the event of a claim, they are responsible for processing and handling the claim.

Mozart100

Event / event organizer

Mozart100 is the event / event organizer responsible for the technical provision and administration of insurance data and documents.

KNOX Versicherungsmanagement GmbH

Policyholder & Primary Contact

KNOX is the policyholder and primary contact in case of a claim. They support you throughout the claims process.
