



Abstract of the

Travel Policy Austria

UNIQA Insurance Group AG
UNIQA Österreich Versicherungen AG

Enacted for Austria recommended for CEE

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1. Definitions

“ABGB”	means Allgemeines bürgerliches Gesetzbuch (Austrian General Civil Code).
“AD”	means Vertriebsaußendienst (Sales Field Service).
“AT”	means Austria/austrian.
“CAT”	means City Airport Train to the airport Vienna Schwechat
“Concur”	means the IT System for travel management
“Document”	means any Policy, Standard or Other Regulation
“eProcurement”	means electronic UNIQA ordering platform of the purchasing department
“EStG”	means Einkommensteuergesetz (Austrian Income Tax Act).
“GEB”	means Group Executive Board.
“Group Procurement”	means the department responsible for purchasing for the UNIQA Group.
“HRS Booking Plattform”	is application for booking hotels (business travel).
“ID”	means all persons who are employed in UNIQA's internal service and are subject to the collective agreement for internal service
“Effective Date”	means the date on which this Policy becomes effective.
“KM”	means Kilometer.
“KVA”	means collective agreement for insurance sales force.
“KVI”	means collective agreement for internal insurance services.
“LD”	means state directorate.
“NIQI”	means the UNIQA Intranet in Austria.
“Travel Booking Tool SAP”	Airline tickets and train tickets can be ordered via the travel booking tool from the appointed travel agency.

2. Introduction

This document serves as an abstract of UNIQA AT Travel Policy. It shall give an overview of our environmental considerations concerning our employees mobility during business trips. It is binding for Austria and introduced as a recommendation for CEE.

2.1. Aims, Legal Basis, Review

Our UNIQA travel policy is based on sustainability, cost awareness and the maximum use of all electronic media for the exchange of information. This applies both in Austria and in all countries in which UNIQA is active and concerns business trips to internal as well as external meetings and events. It is our goal to digitalize the exchange of information internally and with external partners and stakeholders as much as possible, thereby reducing business trips to a maximum and increasing efficiency.

Travel activities within Austria and especially those to other countries should, wherever possible, be focused on the following occasions:

- Legally mandatory meetings, such as supervisory board meetings with mandatory physical presence or important negotiations with local authorities or partners on site.
- Annual, physical internal meetings such as an annual conference of a department or division, which can take place a maximum of once a year.
- Travel as part of the onboarding process for new, senior executives whose role requires international cooperation.
- On-site reviews or on-site support by group functions in Austria and internationally.
- Travel for sales purposes when it is not practical to do so virtually.

In principle, the most cost-effective variant of travel must be selected in each case. All technical possibilities for virtual and hybrid meetings should be exploited to the maximum.

In the case of business journeys, the bundling and combination of several appointments at the destination (such as events, trainings, meetings, etc.) should always be considered in terms of cost savings and planned where possible.

The preferred means of travel for the office staff within Austria and in neighboring countries is by rail. Air travel within Austria should be avoided and is only permissible in justified exceptional cases.

Cab journeys within cities should be avoided if the use of public transport is also a good and reasonable option.

For meetings in other countries, only absolutely necessary persons should physically attend. Exceptions to these rules can only be approved by GEB members within their budgets.

The legal bases of the travel regulations are ABGB and EstG.

The Travel Regulations shall be reviewed and revised once a year (in the first quarter of the respective year) in order to take into account any changes in the legal basis and other relevant developments in UIG and UAT.

The Head of Group Procurement and the Head of Group HR are responsible for this review.

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3. Centrally organized services

Group Procurement has organized the following travel services for independent execution:

- Airline tickets: procurement via the contracted travel agency (travel booking tool SAP).

- Low-cost carriers can be booked directly via the Internet if the reported costs are lower than with the travel agency; pre-financing is provided by the employees.
- Hotel accommodation: Provision of the HRS booking platform for making reservations for business journeys. The designated contract hotels are to be used as a matter of priority.
- Bookings for hotel nights in the area of company training and further education (e.g. seminars, conferences, etc.) are generally made by the organizer with priority use of the HRS booking platform.
- Ordering of train tickets via travel booking tool SAP; in the LD's also directly bookable via extra authorized employees inside of the LD.
- Tickets for local public transportation are available for Vienna in the Group Procurement / Procurement Office / Fleet & Int. Services department, or each LD manages them independently.
- Transfer to and from Vienna Schwechat Airport (online link on NIQI)
- Rental car reservations must be made via the reservation tool provided (eProcurement, business booking link).

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4. Instruction and payment of travel allowances

The payment of travel expense reimbursements is initiated by an approval workflow in the travel management system. The "Concur" system was gradually introduced for this purpose in 2022.

As a matter of principle, travel expenses are charged and the expense reimbursement or the amount exceeding the travel expense advance is paid out as part of the next possible payroll run. Separate payment of the expense allowance (in cash or by bank transfer) is not provided for.

The office or manager instructing the travel expense report is responsible for

- assessing the obligation to pay compensation on the merits and in terms of amount, paying close attention to the individual contractual and general entitlement provisions,
- taking into account any advance payment of travel expenses previously made,
- forwarding the approval workflow.

The Payroll Department for the ID or the HUB's Human Resources & Administration for the AD verify the correctness of the travel claim and related receipts from a tax and duty perspective, as well as the respective instruction authorization.

Travel and expense claims and receipts are digitally recorded and stored in the Travel Management System.

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5. Special Regulations for Office Staff

5.1. Personal Scope

For the purposes of these Travel Regulations, an employee is defined as an Internal Service employee who is subject to the Collective Agreement for Internal Service Employees (KVI) and who does not regularly perform external service activities as a result of his or her employment.

5.2. Official trip – term and delimitation

A business journey within the meaning of these travel regulations exists when employees leave their own place of work on assignment or work so far away from their own permanent place of residence (family residence) that a daily return to their permanent place of residence (family residence) cannot be reasonably expected.

A business journey, which also includes visits to training courses, seminars, and conferences, requires an official assignment or express approval.

Trips between home and place of work (place of employment) are generally not business trips.

A business journey begins when the employee leaves his/her home or permanent place of work. If these two places are visited before the business journey, the later point in time is always to be used as the start of the business journey. A business journey ends with the arrival at the home or the permanent place of work. If these two places are visited after the official trip, the earlier point in time is always to be used as the end of the official trip.

Official trips of up to five days shall not be scheduled over the weekend. If the absence from the permanent place of work is necessary for more than one week, the business trip shall be interrupted before the weekend. However, the business trip is not to be interrupted if there are operational or economic reasons which make a weekend trip home appear impractical, in particular in the case of trips abroad.

Expenses for travel by employees to places other than their place of residence or place of work in lieu of a trip home are subject to separate approval.

If employees incur higher costs than the normal treatment costs at their place of residence due to illness and the need for medical assistance during a business journey, these additional costs will be reimbursed.

If a business journey and vacation immediately follow each other, no additional cost burden may arise for UNIQA.

5.3. Permission

For each business journey, a travel request must be created in the Travel Management System and approved by the respective manager. The manager can delegate the right of approval to suitable other managers in his or her own area of responsibility. The approval process also applies to business journeys to internal company events (seminars, training courses, conferences).

Travel tickets and hotel reservations must be organized in accordance with these travel regulations.

5.4. Means of Transport

In the spirit of sustainability and with consideration of the time factor, a public mode of transportation such as rail should be used whenever possible and reasonable.

This applies in particular to:

- Trips from Vienna to the provincial capitals and back.
- Trips from provincial capital to provincial capital.
- All places with a direct connection from the starting point to the destination (e.g. Vienna - Wels, Vienna - Linz, etc.).
- Journeys from Austria to destinations well connected to the train network in neighboring countries such as: Budapest, Prague, Munich or Bratislava.

In terms of reasonableness, if a trip planned for the long term is booked in a timely manner, public transport should be used with a maximum of one change outside the local transport zone and up to a total of 5 hours travel time.

In the case of an unforeseen business trip or a business trip planned at very short notice, the means of transport that represents the most favorable and best variant, taking into account sustainability and economic efficiency, is to be selected.

When using the train, second-class train tickets are generally available. Seat tickets may be used. Country directors and division heads are entitled to use a rail pass at the 1st class rate. Other managers and experts are also entitled to 1st class rail tickets on the basis of approval by the respective manager.

For unavoidable train journeys between 10 p.m. and 6 a.m., the use of a sleeping car is possible (for 1st class single).

For transfers to/from Vienna Schwechat Airport, a public means of transport is to be used if possible (e.g. CAT, Schnellbahn, etc.), also the centrally organized transport service is possible.

Exempted from the basic obligation to use public transport are only persons,

- who, as employees of RSG GmbH, are permanently assigned to business journeys in the course of expert activities, or
- who are authorized to use a rented car due to an exceptional situation and on explicit order.

If the rental car is waived and employees use their own private car for the business journey, UNIQA shall exclude the risk liability for the use of the private car in accordance with § 1014 ABGB (Austrian Civil Code), unless the electronic ordering of the rental car is not possible for technical reasons or reasons attributable to the employer and the manager expressly confirms this in writing.

If employees use their private cars for business purposes without express instructions, they do so voluntarily and at their own risk. In this case, the costs will be reimbursed on the basis of the necessary rail kilometers of the respective route, namely at EUR 0.09 per rail kilometer.

The use of cabs is only permissible if other means of transport are not available, the use of public transport is not reasonable or, overall, the use of a cab is more economical.

Private annual tickets or a climate ticket may also be used for business rail travel within Austria. In this case, an amount of 0.15 cents is paid per kilometer traveled, capped at a maximum of EUR 40 for one trip, i.e. the cap applies separately for the outward and return journeys. Currently, there is no rail mileage calculator, so the mileage that would have been incurred for a car trip is used as a basis. In the travel management system, the expense type "Bahnersatz Österreich Ticket" must be used for the settlement and the valid annual ticket must be uploaded in the process.

For business journeys by air within Europe and a single flight duration of less than four hours, only economy tickets are granted. For single flights within Europe with a single flight duration of more than four hours and for flights outside Europe, business class tickets may also be requested.

Business class travel may also be requested with the approval of a GEB member. If a business class ticket is paid for a flight during the night (e.g. in the case of overseas flights), this is considered similar to an overnight stay in a hotel, or in a sleeping car on a train, as a sufficient opportunity for rest in the sense of the law and is to be treated as such under labor law.

If business class is cheaper than economy class or only business class is available for a certain flight, then the corresponding business class can also be booked via the travel agency within Europe. The travel agency is required to make appropriate inquiries with UNIQA employees and to document these inquiries.

5.5. Service at the Place of Work

For the purpose of these guidelines, the performance of an official task at another place of work but within the agreed place of work is referred to as work at the place of work and not as an official trip.

If the journey to/from the temporary place of work or the travel destination requires a means of transport, public transport shall be used against reimbursement of costs.

No daily allowances are due for business trips within the place of residence and place of work.

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6. Special Regulations for Field Service

6.1. Personal Scope

For the purpose of these travel regulations, a field service employee is defined as a person who is subject to the collective agreement for field service employees (KVA) or who regularly performs field service activities on the basis of his or her own employment, e.g. sales managers and other employees engaged in acquisition or sales organization activities.

6.2. Business Trip and Business Journey

A business trip is a trip for business reasons that serves to support customers or employees. Travel to LD internal events (business meetings, training courses, etc.) for field staff is also considered a business trip.

The business trip begins when the employee leaves his/her home if he/she subsequently visits customers or employees on official business. If the office is visited during the business trip, no expense allowance will be paid for the distance from the home to the workplace (private mileage). Business trips within the assigned work area are not subject to approval. With regard to the means of transport, the provisions of the respective employment contract shall apply.

Business trips outside the assigned work area require the prior approval of the manager.

In the case of field staff, a business journey is a trip to a location outside the permanent place of employment (work area) that does not serve the purpose of serving customers or employees. Travel to LD internal events (business meetings, training courses, etc.) is not considered a business trip. However, visits to external LD events count as business journeys.

6.3. Travel Expense Reimbursements

Only those expenses will be reimbursed

- which were caused by the business trip or official trip,
- to which employees are entitled on the basis of the respective employment contract or travel regulations and which have been approved both in terms of reason and amount and instructed in accordance with the signature regulations.

The travel expenses to be reimbursed are based on the rates set out in individual contracts or collective agreements (see section 12).

6.4. Keeping a Logbook

In order to ensure the tax deductibility of a mileage allowance, field staff who regularly travel must keep a continuous and complete logbook. This must clearly show the date, destination, route, mileage at the start of the trip, the number of kilometers driven and the purpose of the individual, business-related trip.

The proper, year-round and daily updated keeping of the logbook is also mandatory when paying for "limited kilometers". Accounting shall be carried out in accordance with the provisions of these travel regulations.

Journeys between home and place of work are to be marked as "private KM".

If employees are active at the place of work once during a working day - in this case, the mere procurement of documents is not considered to be an activity, but telephoning, registering a vehicle, etc. is - the number of kilometers driven on the route home-work-apartment (always there and back) must be deducted from the KM driven on this day and recorded as private KM.

If, on the occasion of the accounting/audit, an unjustified tax-free KM-money paid in advance is determined, a corresponding subsequent taxation will be charged to the employee or, if the driver's logbook is not submitted, the unaccounted amounts will be reclaimed.

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7. Seminars, Training, Conferences

In principle, travel expenses will only be reimbursed for attendance at those seminars, training courses and conferences for which approval has been granted. Travel to and from the respective venue must be by public transport, unless otherwise ordered.

The manager responsible for approving the travel request shall decide on the appropriateness and use of the requested means of transportation as well as on the reimbursement of costs in this regard.

Travel to and from the company by private vehicle for economic reasons or in justified exceptional cases requires the prior approval of the manager responsible for travel requests.

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8. Company Vehicles

If company-owned motor vehicles are used for official or business trips, the provisions of the respective company car regulations must be observed.

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9. Final Provisions

Express approval is required for all travel cases and their remuneration that are not regulated in these travel regulations.

After the entry into force of these Travel Regulations, all previous service instructions, circulars and collective regulations issued in connection with business journeys shall cease to apply. Agreements concluded on an individual basis shall not be affected by these Travel Regulations and may only be amended by mutual agreement.

Improvements by individual contract or various other collective agreements applicable to some domestic Group subsidiaries shall be observed, if applicable.

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