

Trip Cancellation Insurance

Insurance product information document

Company: ERV Evropská pojišťovna, a. s. , Czech Republic

Product: HotelStorno insurance for cancelling accommodation

Full pre-contractual and contractual information is provided in your policy and respective insurance terms and conditions.

What is this type of insurance for?

HotelStorno insurance protects you in case you suddenly have to cancel accommodation in the Czech Republic.



What is insured?

- ✓ trip cancellation (cancellation fees) incl. COVID-19,
- ✓ or trip cancellation (cancellation fees) incl. COVID-19 and personal liability for damages in the accommodation facility,
- ✓ or trip cancellation (cancellation fees) incl. COVID-19 and preventive quarantine, personal liability for damages in the accommodation facility and an unused holiday.



What is not insured?

- ✗ deliberate action,
- ✗ chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ travels to risk areas or war zones,
- ✗ force majeure and other inadvertent events,
- ✗ blanket quarantine,
- ✗ widespread intervention by a state power or public administration.



Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! validity only within the Czech republic,
- ! possibility to reduce claim settlement by half in case of travels to countries whose political, health and other situation may give rise to travel concerns,
- ! definition of a family member.



Where am I covered?

- Within the Czech Republic.



What are my obligations?

- Contact us in any situation, when you feel like you have serious reasons to cancel your trip.
- Make every effort to prevent damage or to minimize its scope.
- Inform us immediately about any damage incurred.
- Fill in the claim report properly, enclose original documents and describe the circumstances of the damage the best you can.



When and how do I pay?

- Pay the premium together with the accommodation or no later than 3 business days after making the first payment for the accommodation. Only after that the insurance policy is established. If you pay the tour or order a service related to your trip less than 15 days before the departure, you have to arrange your trip cancellation insurance on the day of ordering the service.
- One-off premium always belongs to us in full regardless the reason or manner of the insurance termination.



When does the cover start and end?

- Trip cancellation insurance is established once the premium is paid and ends the moment you start using the travel service.
- Personal liability insurance and unused holiday insurance last from the provable departure until the end of the trip.
- The insurance usually ends by the expiration of the agreed insurance period.



How do I cancel the contract?

- Within 2 months of the arrangement.
We will terminate your insurance within 8 days of receiving the notice.
- Within 3 months of reporting a claim.
We will terminate your insurance within 30 days of receiving the notice.
- Within 2 months of finding that we have violated the equal treatment principles.
We will terminate your insurance within 8 days of receiving the notice.