

Travel Insurance

Insurance product information document

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

Product: Business Travel - corporate insurance

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

What is this type of insurance for?

Company travel insurance protects you while on business trips abroad. Generally, single trip may take up to 90 days.



What is insured?

- medical expenses, e.g. outpatient treatment, hospitalization, emergency dental treatment, physiotherapy etc.,
- assistance services (active assistance, transport, relocation and repatriation, ensuring screened blood, etc.),
- possibility to add other, below listed, risks:
 - escort,
 - permanent disablement or accidental death,
 - personal belongings (damage to the belongings, travel documents, employer's belongings, cash theft),
 - personal liability for damages to health or property of another person/third party,
 - luggage delay,
 - departure (missed, delayed, alternate transport),
 - trip cancellation (cancellation fees, airline failure), travel disruption,
 - travels by car, safety risks, substitute employee, bail, legal protection.



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 and war zones,
- force majeure and other inadvertent events.



Are there any other restrictions?

- insurance coverage limits or deductibles,
- validity of the travel insurance only outside the Czech Republic,
- maximum duration of a single trip being 90 days.



Where am I covered?

- Within the geographical area stated in the insurance policy (Czech Republic, Europe or World).



What are my obligations?

- In any emergency situation immediately contact our Assistance and follow its instructions.
- 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 according to our instructions. Only after that the insurance policy is established.



When does the cover start and end?

- The insurance of the individual trip starts and ends by crossing your home country border.
- For local business trips, the insurance lasts from the provable start to the provable end of the trip.
- Trip cancellation insurance starts in the moment of the payment of premium and is valid until your departure.
- Airline failure insurance ends by getting on the airplane on the return flight.
- 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.