

Travel Insurance

Insurance product information document

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

Product: SingleTrip - single trip travel 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?

SingleTrip travel insurance protects you when travelling from the Czech Republic abroad. Your trip may take up to 360 days.



What is insured?

- ✓ basic travel insurance covering always
 - ✓ medical expenses incl. COVID-19 treatment in destinations with a low infection risk,
 - ✓ assistance services,
 - ✓ personal effects,
 - ✓ personal liability for damages to health or property,
- ✓ in some variants covering also
 - ✓ escort,
 - ✓ permanent disablement or accidental death,
 - ✓ luggage delay,
 - ✓ missed or delayed departure,
 - ✓ travel disruption,
 - ✓ substitute employee,
- ✓ extension options
 - ✓ Storno (trip cancellation)
 - ✓ health problems incl. COVID-19 illness,
 - ✓ Storno Plus covering also
 - ✓ personal preventive quarantine,
 - ✓ failure to meet health conditions for travel,
 - ✓ other serious verifiable reasons of travellers, but also of persons that were not to travel,
 - ✓ Vehicle, Winter sports, Hazardous sports, Pets, Emergency situations, COVID Plus and Flights.



What is not insured?

- ✗ deliberate action,
- ✗ unstable chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ travels to areas not recommended by MFA 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,
- ! maximum duration of one trip being 360 days,
- ! validity of COVID-19 coverage only for events that happen to travelling persons,
- ! limitation of trip cancellations settlement by half
 - ! in case of travels to countries listed among areas with a higher security risk,
 - ! in case of travels to countries whose political, health and other situation may give rise to travel concerns,
- ! termination of insurance with change of security situation in a destination,
- ! definition of closest relatives,
- ! definition of Europe for car travels (Vehicle),
- ! delayed departure does not apply to charter flights.



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 (one-off) premium before your departure. Only after that the insurance policy is established.
- 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?

- Individual trip insurance begins and ends the moment you cross the border of the Czech Republic.
- Trip cancellation insurance is established once the premium is paid and ends the moment you start using the travel service or cross the border of the Czech Republic.
- 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.