

ERV Evropská pojišťovna

You travel. We care.



Travel Insurance Pioneers

We know what is important to you

The only specialist on the market

We are an insurance company, but just for travellers. We do things differently, since travelling is our life and has been more than 110 years. Each year, we personally verify the standard of medical care abroad. We have built our own network of assistance centres on every continent. Claims are settled fairly and within 7 working days. Over million clients a year make us No. 1 on the Czech market. You travel. We care.



We have the largest experience in travel insurance

1907

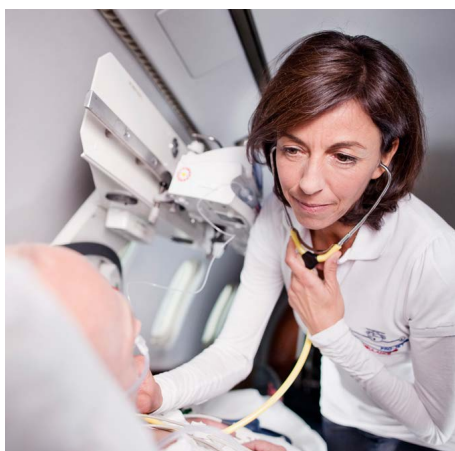
Max von Engel established the first European travel insurance company in Budapest

1992

Danish company, Europaeiske, established a new European insurance company in Czechoslovakia

2022

ERV Evropská has insured 1,5 mil. clients a year with a turnover of 1,3 bil. CZK



Perfect assistance and immediate availability are crucial

- **We devote 100% of our energy to what matters**
Limit is important, price is important, but neither will save your life. We have a unique global network of assistance centres that gives us detailed knowledge of the situation in the areas you travel to.
- **We do personal inspection of medical care standard**
Our specialists regularly undertake inspection trips to check the quality of staff and facilities at hospitals abroad.
- **We make sure that communication is perfect and quickly available**
If you have a health problem, just call and speak immediately to a trained specialist who will arrange care at a vetted medical facility.

ITIA
International Travel
Insurance Alliance



We are part of the prestigious family

- International Travel Insurance Alliance (ITIA)
- ERGO a ERGO Reiseversicherung - the world's strongest player in travel insurance
- Munich RE - one of the world's leading underwriters

ERGO
Reiseversicherung

Munich RE

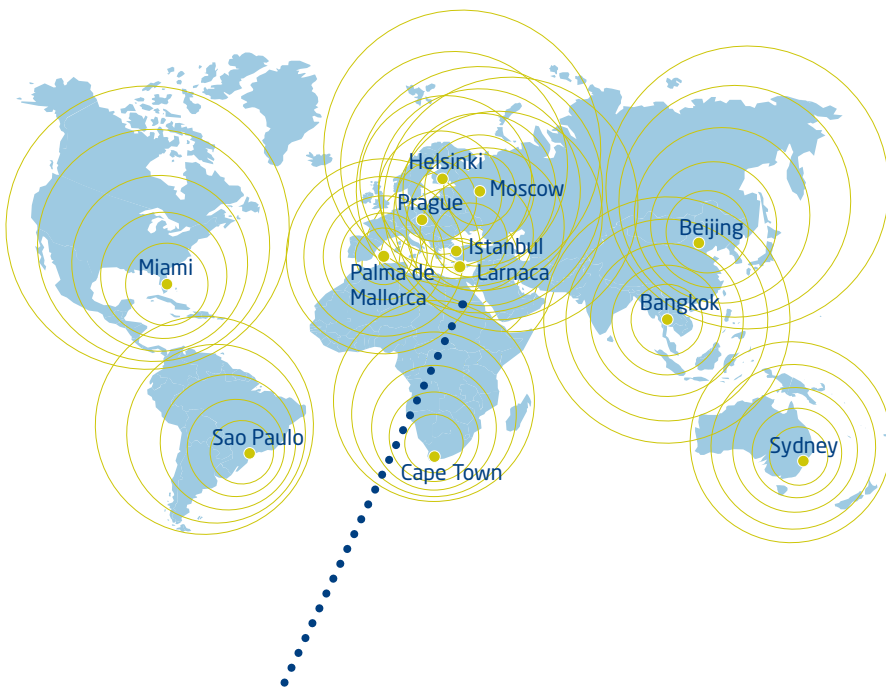


Unique Global Assistance Network

We are wherever you may need us

Why is a dedicated assistance service so important?

Saving a life is different than towing a car. Our Euro-Centres have been building a network of proven medical facilities for decades, so we can put you in the hands of the most competent ones. Today, we cooperate with more than 70,000 partners worldwide. Trust that we know who will take best care of you!



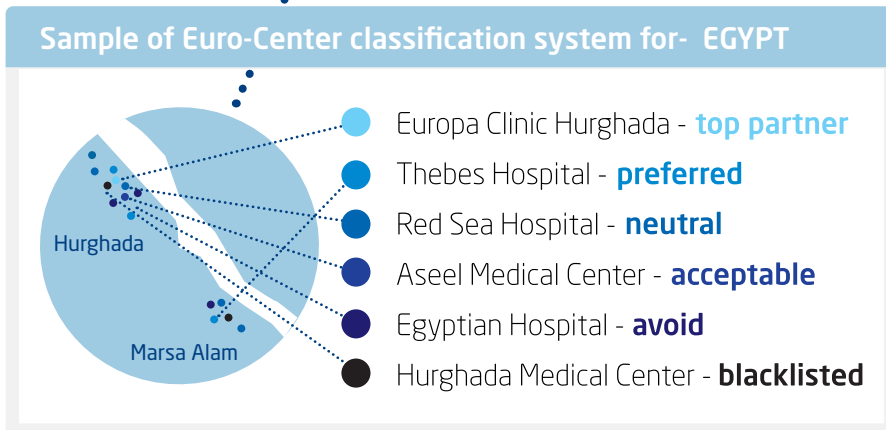
EURO-CENTER
Local Assistance - Worldwide



12 offices worldwide

390 experts with local knowledge

170 000 cases processed



Numerous of our vetted hospitals are "cashless", so you do not have to pay anything there.



Our Own Dedicated Assistance

How we can help when things go wrong

Total number of actions in this particular case 68
 Number of phone calls 37
 Number of medical consultations 21
Total costs of the case EUR 15 286

- European health insurance standard of care
- Extra assistance ensured by ERV Evropská

1. PHONE CALL TO ASSISTANCE CENTER

We were **contacted** by our client stating that his colleague had suffered a **head injury** in a collision with a cyclist while on a business trip in Denmark. She was **transported by ambulance** to the nearest state hospital with a suspected broken jaw.

2. HOSPITALISATION AND DISCHARGE FROM HOSPITAL

After a **one-day hospitalisation**, the hospital discharged our client with a broken jaw diagnosis and pain medication. The hospital also issued a certificate of fitness to fly. **However, we found this procedure inconsistent.**



4. URGENT REQUEST FOR ADDITIONAL SCREENING

We explained the possible risks to our client and asked the hospital for an additional CT scan. This was refused by the hospital due to inadequate equipment.

3. IMMEDIATE INTERVENTION OF OUR PHYSICIAN

We requested a medical report, based on which our doctor had not recommended the flight because the hospital had not performed all the necessary tests to **rule out a more serious diagnosis**. We suspected intracranial bleeding.



5. TRANSFER TO A VETTED HOSPITAL AND CT

We arranged for our client to be **transported immediately to our vetted hospital** in Copenhagen where a **CT scan of her head** was performed. Fortunately, intracranial bleeding was not confirmed.

6. DECISION ON FURTHER ACTION

However, our client was still in severe pain, and a decision had to be made whether to **transport her home by low-flying charter flight** to eliminate the pain caused by the pressure or to **perform emergency jaw surgery**.



7. SUMMONING A SPECIALIST FOR SURGERY

We had decided that the destination surgery would be the gentler option for our client. Unfortunately, the surgeon who would be able to perform the surgery was not available. **We were able to secure a specialist surgeon** from Malmö, Sweden. He came at our expense and, with Danish colleagues, **set the broken jaw using a less invasive technique** that significantly shortened the patient's subsequent rehabilitation process.



8. SUMMONING AN ESCORT (GUARDIEN)

We also arranged for the arrival of the injured woman's partner, for whom **we booked and paid for both the trip and a hotel room** near the hospital.

9. AFTERCARE AND TRANSPORTATION HOME

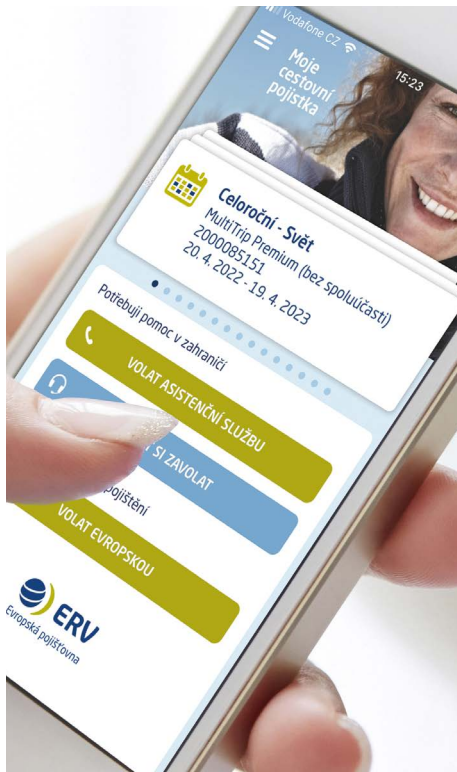
After the surgery, we stayed in contact with our client and her boyfriend. With the approval of the doctors, we then arranged for the flight **with a nurse escort**, as well as **transportation home from the airport**.



Honest Care Pays Off

We are the market leader in the Czech Republic

The first truly mobile insurance



Moje Evropská mobile application

Complete information on your travel insurance at your fingertips! Download our **Moje Evropská** mobile app for free and you will no longer have to carry unnecessary paperwork with you. Your phone will allow you to get instantly in touch with the assistance services, and provide **information on your insurance** and a useful **safe of documents** and practical **travel tips**.



Android



iOS

ERV travel & care international application

The other mobile app, **ERV travel & care**, will provide you mainly with information on the **security situation and the health system** in any country in the world. Moreover, it will send you an instant **alert** if something important happens in the area you are travelling to. It will show you the way to proven **hospitals or pharmacies** and provide important **phone numbers**.



Android



iOS

Results symbolising success

Insured clients

1 500 528

Corporate clients

1 660

Cooperating tour operators

310

Cooperating brokers

158

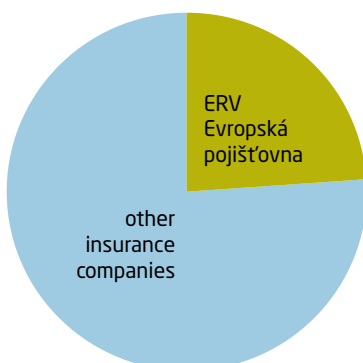
Gross premium written

55 357 (TEUR)

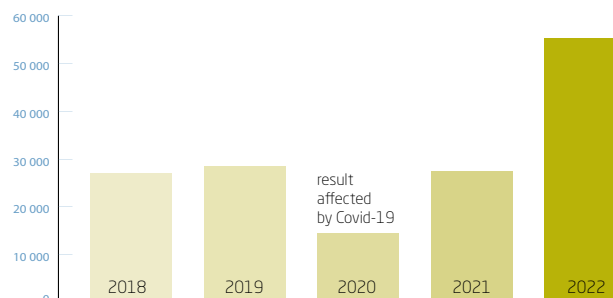
Profit

8 790 (TEUR)

The biggest market share



Stable turnover growth (TEUR)



The figures are for 2022.

Overview of Our Insurance Products

We have a solution for every trip

For general public

Annual Travel Insurance MultiTrip



For those, who travel more frequently

One-off Travel Insurance SingleTrip



For travels full of adventure and relax

Trip Cancellation Insurance



When you have to cancel your travel

For companies

Travel Insurance for Employees BusinessTravel



Insurance not only for business trips abroad for companies and institutions, including the brand-new Security Assistance service

Insurance in Risk Areas RiskPlus



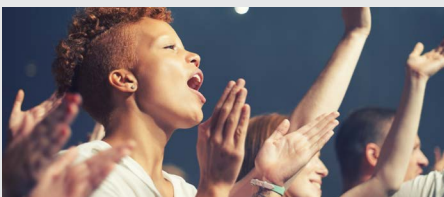
Special insurance for areas with increased security risk and war zones

Other corporate insurance products

- individual annual insurance MultiTrip Corporate
- Discounted insurance for employees on private trips
- Extended legal protection insurance from D.A.S. specialists
- Comprehensive trip cancellation insurance StornoPlus

For leisure activities

Ticket Insurance



In case you are unable to attend the event you have purchased

Bike Insurance



Insurance that will stop your worrying about your bike

Other Insurance

- photo equipment
- musical instruments
- watches and jewellery
- mobile phones
- drones
- electronics
- extended guarantee

For travel agencies

Bankruptcy Insurance

Compulsory insolvency insurance of travel agencies

Professional Liability



Insurance against breach of obligations specified in the travel contract

General Liability

Assists travel agencies in case of damage to the customer's health and property

Satisfied Partners and Clients

We cooperate with the best

Travel Market Clients and Partners

During the 30 years of our operation, we have successfully established close business relationships with our numerous important partners in the travel industry field. Today, we provide our first-class services to the clients of 9 out of the 10 largest tour operators.



Corporate Clients and Partners

Our quality of services and respect for the individual needs of our customers have helped us earn the trust of numerous major corporate clients who are ranking among the leaders in their fields.



Ministerstvo zahraničních věcí
České republiky



Partners for Leisure Activities Insurance

In the field of leisure activities insurance we cooperate with leading sellers of tickets, photo equipment, bicycles, musical instruments or watches and jewellery.





ERV Evropská has been voted the best travel insurance company by tourism professionals for sixteen years in a row.



We have won the Association of Czech Insurance Brokers' Insurance Company of the Year award fourteen times.



We help not only on your travels. We support the Linka bezpečí, a helpline for children in need.

Where do we operate

Australia, Sydney
Euro-Center

Brasil, Sao Paulo
Euro-Center

Bulgaria, Sofia
Euroins Insurance Group

China, Beijing
Euro-Center

Cyprus, Larnaca
Euro-Center

Czech Republic, Prague
ERV Evropská pojišťovna
Euro-Center Prague
Euro-Center Holding

Denmark, Copenhagen
Europaeiske Rejseforsikring

Finland, Helsinki
Euro-Center

Germany, Munich
ERGO Reiseversicherung

Great Britain, Horsham
ETI International Travel Protection

Italy, Milan
ERGO Assicurazione Viaggi

Netherlands, Utrecht
Europeesche Verzekeringen

Norway, Oslo
Europeiske Rejsforsikring

Poland, Gdansk
ERGO Reiseversicherung

Portugal, Lisabon
ERGO Seguros de Viaje

South Africa, Cape Town
Euro-Center

Spain
ERGO Seguros de Viaje, Madrid
Euro-Center, Palma de Mallorca

Sweden, Stockholm
Europeiska ERV

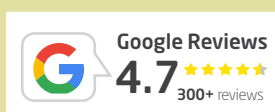
Switzerland, Basel
Europäische Reiseversicherung

Thailand, Bangkok
Euro-Center

Turkey, Istanbul
Euro-Center

Ukraine, Kiev
Europejske Turistične Starchuvanňa

USA, Miami
Euro-Center



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