

Travel Insurance

Insurance product information document

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

Product: MultiTrip - annual 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?

Annual travel insurance protects you on repeated trips from the Czech Republic abroad for a period of one year. Single trip may take up to 45 days.



What is insured?

- ✓ travel insurance Comfort
- ✓ medical expenses, e.g. outpatient treatment, hospitalization, emergency dental treatment, physiotherapy etc., including COVID-19 treatment,
- ✓ assistance services (active assistance, transport, relocation and repatriation, etc.),
- ✓ escort,
- ✓ permanent disablement or accidental death,
- ✓ personal effects,
- ✓ personal liability for damages to health or property of another person/third party,
- ✓ trip cancellation, incl. COVID-19 illness,
- ✓ travel insurance Premium also covers
 - ✓ luggage delay,
 - ✓ missed/delayed departure,
 - ✓ travel disruption,
 - ✓ vehicles,
 - ✓ winter sports,
 - ✓ security risks,
- ✓ extension possibilities
 - ✓ ERV COVID for return obstacles,
 - ✓ winter sports, hazardous sports.



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 areas not recommended by MFA or war zones,
- ✗ force majeure and other inadvertent events,
- ✗ preventive quarantine,
- ✗ widespread intervention by a state power or public administration.



Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! validity of the travel insurance only outside the Czech Republic (except for the trip cancellation insurance)
- ! maximum duration of a single trip being 45 days,
- ! validity of COVID-19 coverage only for events that happen to travelling persons,
- ! possibility to reduce claim 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.



Where am I covered?

- Within the geographical area stated in the insurance policy (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?

- Single-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.
- The insurance is automatically extended by one year, unless you terminate it within 6 weeks before its end.



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.