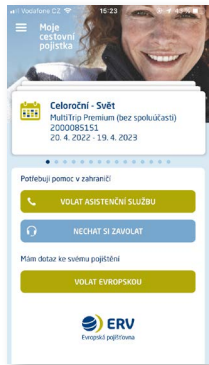


Travel Insurance in Your Phone Mobile Application Moje Evropská



QR codes for downloading the app



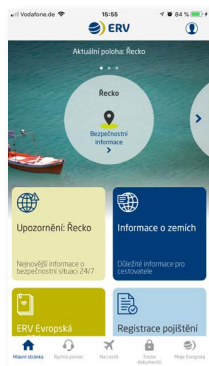
Android



iOS

Download our **Moje Evropská** mobile app for free and you will no longer have to carry unnecessary paperwork with you. You will appreciate **fast and easy contact** with our assistance services, **information about your insurance**, **useful document safe** and practical **travel tips** all in your phone. You can easily buy a **trip cancellation insurance** with a discount at any time during the year as well as **extend your annual insurance** for the next year before its expiration date.

Safe travel services Mobile application ERV travel & care



QR codes for downloading the app
As a registration code, use your policy number.



Android



iOS

The 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. Also, 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**.

Why is ERV Evropská the right choice?

We are an insurance company, but just for travellers. We do things differently, since travelling is our life and has been more than 100 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 won the Association of Czech Insurance Brokers' Insurance Company of the Year award fourteen times.



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



www.linkabezpeci.cz

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

ERV Evropská pojišťovna, a. s.
Křížkova 237/36a, 186 00 Praha 8
On-line insurance on ERVpojistovna.cz/en
Phone: 221 860 860
klient@ERVpojistovna.cz

L-MT-2306-EN



Annual MultiTrip Travel Insurance For those who travel more frequently



ERVpojistovna.cz

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Why to Choose Annual MultiTrip Insurance

- the first genuinely **mobile travel insurance** always at your fingertips with the mobile app "Moje Evropská"
- the **widest insurance coverage** on the Czech market
- **saves time and worries** by arranging insurance before every trip
- includes **trip cancellation insurance**
- covers **items belonging to your employer** (company laptops and mobile phones)
- **unlimited** number of journeys during the year - a single trip can last **up to 45 days**
- **attractive discount** on one-off trip cancellation insurance

The Only Travel Insurance Specialists

- we have **our own nonstop assistant service** in Czech language
- we operate **Euro-Center Network** on each continent to deal with emergencies on the spot where you stay
- we **personally** and regularly **inspect** the level of medical care abroad



Covid and Hazardous/Winter Sports Insurance

Winter sports

- Extends your coverage to winter sports on designated routes and at dedicated places at an altitude of up to 3,500 m above the sea level. It also includes liability insurance (e.g. in case of a collision with another skier) or substitute equipment rental.

Hazardous sports

- Covers high-risk sports (such as scuba diving, via ferrata climbing or equestrian sports) and any stay or activity at an altitude of up to 5 000 m above the sea level.

ERV COVID

- Covers situations when you have to extend your stay abroad in connection with COVID-19.

What we will pay (limits and prices in CZK)			Price
Winter sports	Winter sports	✓	490
	Damaged winter sports equipment	10 000	
	Substitute equipment rental	5 000 ⁷⁾	
	Extended stay - avalanche	20 000 ¹⁾	
	Unused winter holidays	10 000 ¹⁾	
Hazardous sports	Hazardous sports	✓	2 490
	Damaged sports equipment	30 000	
ERV COVID	Return obstacles - accommodation	15 000 ⁸⁾	490
	Return obstacles - transport	15 000 ⁸⁾	



Person: 1 person with no age limitation

Partners: 2 persons 18+ (spouses, partners, registered partners)

Family: 1-2 persons 18-69 with their own 1-3 children 0-17

Europe means all european countries (incl. european parts of Russia and Transcaucasus), Canary Islands, Madeira, Azores and Mediterranean countries..

Annual MultiTrip Insurance For Those Who Travel More Frequently

Keep your travel insurance in your phone!

What will we pay (limits in CZK)	Product version	Comfort		Premium	
		Europe	World	Europe	World
Medical and related expenses	Medical expenses incl. COVID-19	3 000 000 ✓	6 000 000 ✓	6 000 000 ✓	12 000 000 ✓
	Emergency dental treatment	25 000	30 000	35 000	40 000
	Physiotherapy	60 000	60 000	120 000	120 000
	Hospitalization benefits			10 000 ¹⁾	20 000 ¹⁾
	Assistance services	Active assistance	unlimited	unlimited	unlimited
Escort	Transportation, relocation and repatriation	1 000 000	2 000 000	2 000 000	4 000 000
	Accompanying, summoned escort	60 000	120 000	120 000	240 000
Injury	Permanent disablement	200 000	400 000	400 000	800 000
	Accidental death	100 000	200 000	200 000	400 000
Personal effects	Personal effects damage	15 000	30 000	30 000	60 000
	Travel documents	5 000	10 000	10 000	20 000
	Business effects			✓	✓
Luggage delay	Essential expenses			10 000 ²⁾	20 000 ²⁾
	Bodily injury	2 000 000	4 000 000	6 000 000	12 000 000
Personal liability	Property damage	1 000 000	2 000 000	3 000 000	6 000 000
	Legal expenses	100 000	200 000	200 000	400 000
	Missed departure			5 000	10 000
Departure	Delayed departure			5 000 ³⁾	10 000 ³⁾
	Cancellation fees incl. COVID-19	10 000 ⁴⁾ ✓	15 000 ⁴⁾ ✓	20 000 ⁴⁾ ✓	30 000 ⁴⁾ ✓
Travel disruption	Travel curtailment			10 000	20 000
	Travel interruption			25 000	50 000
	Unused holiday			10 000 ¹⁾	20 000 ¹⁾
	Towing expenses			10 000	10 000
Vehicle	Substitute transport and accommodation			20 000	20 000
	Rent-A-Car accident - deductible			5 000	5 000
	Hijack			25 000 ⁵⁾	50 000 ⁵⁾
Extensions	Winter sports	optional	optional	✓	✓
	Hazardous sports			optional	optional
	ERV COVID (travel disruption)	optional	optional	optional	optional

How much it costs per year (prices in CZK)		Comfort				Premium				
Person	Age	0-69	70+	0-69	70+	0-69	70+	0-69	70+	
		with a deductible ⁶⁾		2 480	3 980	3 180	5 280	3 980	6 380	4 580
without a deductible		2 790	4 490	3 590	5 890	4 490	7 190	5 190	8 290	
Partners	with a deductible ⁶⁾		3 180	6 180	4 280	7 980	5 180	9 980	5 980	11 180
	without a deductible		3 590	6 990	4 790	8 990	5 790	11 190	6 690	12 590
Family	with a deductible ⁶⁾		3 980		4 880		6 180		7 080	
	without a deductible		4 490		5 490		6 990		7 990	

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Cancellation Insurance with Discount

MultiTrip insurance includes trip cancellation insurance with the limit ranging between CZK 10,000 and 30,000. When your holiday costs more or you have reached your limit during the year, make sure to arrange, in a good time, a one-off cancellation insurance with an attractive discount. When you know the price and date of your trip, get your insurance online or contact us; we'll be happy to help you.

What are the variants	Storno		Storno Plus	
The maximum price of services we insure	500 000 Kč		500 000 Kč	
What health problems of yours and your cotravellers are covered?	insured	deduc-tible	insured	deduc-tible
Hospitalisation of traveller	✓	20%	✓	0%
Death of traveller	✓	20%	✓	0%
Traveller is bedridden (medical certificate)	✓	20%	✓	20%
Traveller is COVID-19 positive	✓	20%	✓	20%
What about other verifiable reasons?	insured	deduc-tible	insured	deduc-tible
Personal preventive quarantine of traveller			✓	20%
Other reasons of traveller incl. failure to meet health cond. for travel			✓	20%
Health problems of persons that were not supposed to travel			✓	20%
Other problems of persons that were not supposed to travel			✓	20%
How much it costs	% of the total price of services (trip, flight ticket, accommod., car rental, etc.)			
Standard price (premium)	4%		7%	
Discounted price with our travel insurance	3%		5%	

You can arrange the insurance within 3 working days after ordering the first travel service or payment of the tour (for "last-minute" tours, on the day of ordering/ payment of the service/tour).

Explanatory notes:

- CZK 2,000 per day
- CZK 10,000 per each 12 hours
- CZK 1,000 per each 6 hours
- 20% deductible, 10% in the event of hospitalization
- CZK 10,000 per each 24 hours
- deductible of CZK 1,500 on each claim settled
- CZK 1,000 per day
- 20% deductible