

Annual MultiTrip Travel Insurance

For those who travel more frequently

Pre-contract information, insurance terms and conditions



Keep your travel insurance
in your phone!

What information you will find in this document

Thank you for choosing us as your insurance provider. We believe we will convince you that you have made the right choice.

| | | | |
|--|----|--|----|
| Table of insurance coverage limits | 3 | B. Assistance services | 10 |
| Before you buy insurance..... | 4 | C. Escort..... | 11 |
| What is MultiTrip Travel Insurance | 4 | D. Injury..... | 11 |
| What insurance does not cover | 4 | E. Personal effects..... | 12 |
| How the insurance operates in high-risk areas..... | 4 | F. Luggage delay | 13 |
| How much insurance costs and how long it applies for | 4 | G. Personal liability..... | 13 |
| How travel insurance expires..... | 4 | H. Departure..... | 14 |
| Where and how complaints may be lodged..... | 5 | I. Trip cancellation | 14 |
| Who we are and what we do..... | 5 | J. Travel disruption..... | 15 |
| What principles we follow | 5 | K. Vehicle | 15 |
| Before setting out on a trip, do not forget to..... | 5 | L. Winter sports | 16 |
| During the trip, take good care of your | 5 | M. Hazardous sports..... | 16 |
| Use our assistance services | 5 | N. Security risks..... | 16 |
| What you should do in case of an insured event..... | 6 | S. Emergency situations | 16 |
| Make it easy for yourself to report a claim..... | 7 | What the insurance does not cover | 17 |
| Frequently asked questions | 8 | What general rules of insurance apply..... | 18 |
| What terms we use | 9 | What sports we insure..... | 21 |
| What specific types of insurance cover | 10 | Compensation table..... | 22 |
| A. Medical expenses..... | 10 | How we process personal data | 24 |

Mobile application for easier travel

Moje Evropská - Travel insurance in your phone



QR kódy pro stažení aplikace

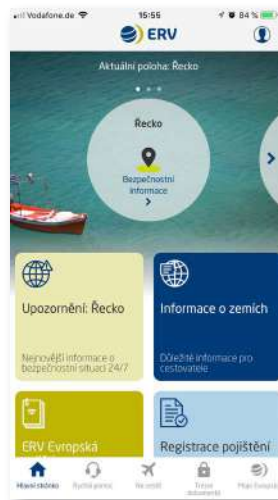


Android



iOS

ERV travel & care - Safe travel services



QR kódy pro stažení aplikace. Jako registrační kód použijte číslo Vaší pojistky.



Android



iOS

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**.

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**.

Annual MultiTrip insurance - table of insurance coverage limits

| What we will pay (limits in CZK) | | Product version | Comfort | | Premium | |
|-------------------------------------|---------------------|---|----------------------|----------------------|----------------------|----------------------|
| | | | Europe | World | Europe | World |
| A | Medical expenses | 1 Medical expenses | 3 000 000 | 6 000 000 | 6 000 000 | 12 000 000 |
| | | 2 Emergency dental treatment | 25 000 | 30 000 | 35 000 | 40 000 |
| | | 3 Physiotherapy | 60 000 | 60 000 | 120 000 | 120 000 |
| | | 4 Hospitalization benefits | | | 10 000 ¹⁾ | 20 000 ¹⁾ |
| | | 6 Medical expenses COVID-19 | ✓ | ✓ | ✓ | ✓ |
| B | Assistance services | 1 Active assistance | unlimited | unlimited | unlimited | unlimited |
| | | 2 Transportation, relocation and repatriation | 1 000 000 | 2 000 000 | 2 000 000 | 4 000 000 |
| | | 3 Repatriation of remains | 1 000 000 | 1 000 000 | 1 000 000 | 2 000 000 |
| | | 4 Funeral expenses | 100 000 | 100 000 | 100 000 | 200 000 |
| C | Escort | 1 Accompanying, summoned escort | 60 000 | 120 000 | 120 000 | 240 000 |
| D | Injury | 1 Permanent disablement | 200 000 | 400 000 | 400 000 | 800 000 |
| | | 2 Accidental death | 100 000 | 200 000 | 200 000 | 400 000 |
| E | Personal effects | 1 Personal effects damage | 15 000 | 30 000 | 30 000 | 60 000 |
| | | 2 Travel documents | 5 000 | 10 000 | 10 000 | 20 000 |
| | | 3 Business effects | | | ✓ | ✓ |
| F | Luggage delay | 1 Essential expenses | | | 10 000 ²⁾ | 20 000 ²⁾ |
| G | Personal liability | 1 Bodily injury | 2 000 000 | 4 000 000 | 6 000 000 | 12 000 000 |
| | | 2 Property damage | 1 000 000 | 2 000 000 | 3 000 000 | 6 000 000 |
| | | 3 Legal expenses | 100 000 | 200 000 | 200 000 | 400 000 |
| H | Departure | 1 Missed departure | | | 5 000 | 10 000 |
| | | 2 Delayed departure | | | 5 000 ³⁾ | 10 000 ³⁾ |
| I | Trip cancellation | 1 Cancellation fees | 10 000 ⁴⁾ | 15 000 ⁴⁾ | 20 000 ⁴⁾ | 30 000 ⁴⁾ |
| | | 2 Cancellation fees COVID-19 | ✓ | ✓ | ✓ | ✓ |
| J | Travel disruption | 1 Travel curtailment | | | 10 000 | 20 000 |
| | | 2 Travel interruption | | | 25 000 | 50 000 |
| | | 3 Unused holiday | | | 10 000 ¹⁾ | 20 000 ¹⁾ |
| K | Vehicle | 1 Towing expenses | | | 10 000 | 10 000 |
| | | 2 Substitute transport and accommodation | | | 20 000 | 20 000 |
| | | 3 Rent-A-Car accident – deductible | | | 5 000 | 5 000 |
| N | Security risks | 1 Hijack | | | 25 000 ⁵⁾ | 50 000 ⁵⁾ |

| How much it costs (prices in CZK) | | | Comfort | | | | Premium | | | |
|--------------------------------------|---------------------------------|--|---------|-------|-------|-------|---------|--------|-------|--------|
| | | | Age | | 0-69 | 70+ | 0-69 | 70+ | 0-69 | 70+ |
| Person | with a deductible ⁶⁾ | | 2 480 | 3 980 | 3 180 | 5 280 | 3 980 | 6 380 | 4 580 | 7 380 |
| | 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 | |

| Extension options | | Comfort | | Premium | |
|-------------------|----------------------------------|----------|----------|----------|----------|
| L | Winter sports | optional | optional | ✓ | ✓ |
| M | Hazardous sports | | | optional | optional |
| S | ERV COVID (Emergency situations) | optional | optional | optional | optional |

| What we will pay and how much it costs (limits and prices in CZK) | | | | Price/person | Explanatory notes: 1) CZK 2,000 per day 2) CZK 10,000 per each 12 hours 3) CZK 1,000 per each 6 hours 4) 20% deductible, 10% in the event of hospitalization 5) CZK 10,000 per each 24 hours 6) deductible of CZK 1,500 on each claim settled 7) CZK 1,000 per day 8) 20% deductible |
|---|----------------------------------|-----------------------------------|----------------------|--------------|--|
| L | Winter sports | 1 Damaged winter sports equipment | 10 000 | 490 | |
| | | 2 Substitute equipment rental | 5 000 ⁷⁾ | | |
| | | 3 Extended stay - avalanche | 20 000 ¹⁾ | | |
| | | 4 Unused winter holidays | 10 000 ¹⁾ | | |
| M | Hazardous sports | 1 Damaged sports equipment | 30 000 | 2 490 | |
| S | ERV COVID (Emergency situations) | 3 Substitute accommodation | 15 000 ⁸⁾ | 490 | |
| | | 4 Substitute return 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 years of age travelling with their own 1–3 children 0–17 years of age

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

The table of insurance coverage limits is an integral part of the insurance terms and conditions.

Before you buy insurance (pre-contract information)

Before arranging the insurance, always consider the nature of your trip and all the activities you intend to pursue. Make sure the product version you have selected and its extension options include these activities.

When taking out insurance on behalf of somebody who is not a member of your nuclear family, obtain their consent and forward the insurance terms and conditions to them.

The English version of this document is an informative translation from the Czech language. In the event of any inconsistency between the language versions, the Czech version shall be binding.

What is MultiTrip Travel Insurance

The MultiTrip travel insurance will provide you with coverage during repeated trips from the Czech Republic abroad during a period of one year. A single trip may take up to 45 days. Insurance may be arranged at tariffs for a single person, partners or the entire family.

It covers accidental events related to travel (but never to travel concerns) and the occurrence of COVID-19 (for Comfort variant only in destinations with low COVID-19 infection risk - green according to Ministry of Foreign Affairs of the Czech Republic (MFA)), as described below in the insurance terms and conditions, which occur during the insurance period, both before embarking on the trip and in its course.

MultiTrip may be arranged in two variants with varying levels of the insurance coverage. The basic insurance coverage and its extension options (e.g. Emergency situations) vary with each variant and are always colour-coded in the table of insurance coverage limits. As a minimum, each variant includes insurance of medical expenses, assistance services, injury, personal effects, personal liability, legal expenses and trip cancellation incl. COVID-19 related reasons.

The special term "closest relatives" has been introduced to determine the extent to which your family members are covered under your insurance. It can be found in the interpretation of terms.

The insurance terms and conditions may contain more sections than are actually covered by the insurance you have taken out. The specific product you have taken out will be decisive at all times. Its exact scope of coverage can be found in the table of insurance coverage limits which forms an integral part of the insurance terms and conditions.

The table of insurance coverage limits also provides information on when and what amount you will contribute to each claim settled (deductible). A deductible always applies to trip cancellation insurance (cancellation fees).

How cancellation insurance works

Trip cancellation insurance provides coverage in case you need to suddenly cancel a reserved flight ticket, accommodation or a tour.

Cancellation insurance includes trip cancellation due to serious health reasons of the traveller and due to the traveller's COVID-19 illness.

If a trip to a country whose security, health, political or climatic situation may give rise to travel concerns is cancelled, the insurance claim settlement may be reduced by half.

What insurance does not cover (exclusions)

Insurance does not cover events that you cause intentionally, events that constitute violation of the law as well as any of the events expressly listed among the exclusions.

For the list of exclusions, please see page 17 of the insurance terms and conditions, entitled „What the insurance does not cover” as well as the detailed description of each type of insurance. All exclusions are colour-coded. Please review the exclusions before entering into an insurance contract.

Pay attention also to your responsibilities described in the insurance terms and conditions. By adhering to them, you will be able to use the insurance to the fullest and we will not have to cut or refuse your insurance claim settlement.

How the insurance operates in high-risk areas

Before arranging your insurance and setting out on your trip, please always read our latest position on the situation abroad, which is available on our website. Please also carefully follow all recommendations of the MFA (or other state administration bodies) related to travel and possible restrictions to it. Based on such latest information, your coverage may be restricted just before the day of your departure.

The insurance ceases to be valid if you stay for more than 14 days in an area that we marked as a war zone during your stay or the MFA did not recommend travelling to it.

How much insurance costs and how long it applies for

We set the price of the insurance (one-off premium) for the entire insurance period. The price depends on the insurance coverage and the term of the selected insurance, the geographical area, the purpose of travel and the number and age of the people. The price is indicated in the insurance contract and is paid in a single instalment. The insurance contract is established with the payment of the premium, which must be paid before the onset of the trip. One-off premium always belongs to the insurer in full.

The premium is not subject to value added tax and the insurance claim settlement is not liable to income tax.

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. It covers only accidental events which occur during the insurance period.

How the insurance is linked to other products

We offer insurance under the same conditions separately or as a supplement to another product or service (trip, flight ticket, bicycle, etc.). However, you can always buy a product or service without insurance.

How travel insurance expires

Travel insurance usually ends upon the expiration of the negotiated term.

Insurance may also be terminated by:

- our mutual consent,
- withdrawal from the contract, if either you or we submit false information,
- withdrawal from the contract within 14 days of arranging the insurance using means of remote communication, as long as the term of your insurance exceeds one month,
- a notice of termination sent within 2 months of the arrangement date. We will terminate your insurance within 8 days of receiving the notice,

- a notice of termination sent within 3 months of reporting a claim. We will terminate your insurance within 30 days of receiving the notice,
- a notice of termination you will serve within 2 months of establishing that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.

Where and how complaints may be lodged

Please let us know of your complaint using the channel that best fits your needs:

- By e-mail at klient@ERVpojistovna.cz.
- Via www.ERVpojistovna.cz.
- By a letter sent to ERV Evropská pojišťovna, a. s., Křížkova 237/36a, 186 00 Praha 8, Czech Republic.
- By phone on +420 221 860 860.

You can also complain to the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, Czech Republic, phone: +420 224 411 111.

For out-of-court settlement of consumer disputes, you can contact

- Office of the Ombudsman of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, phone: +420 602 273 096, www.ombudsmancap.cz,
- Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, phone: +420 296 366 360, www.coi.cz.

Who we are and what we do

We are an insurance company. A travel insurance company. We are different because travelling is our life. It has been like that for over 100 years now.

We deal with insurance in the non-life insurance segment. If you are interested in how we are doing, go to www.ERVpojistovna.cz/en/mandatory-information.

You can find us at ERV Evropská pojišťovna, a. s., Křížkova 237/36a, 186 00 Praha 8, Czech Republic. Our ID number is 492 40 196 and we are registered in the Commercial Register kept by the Municipal Court in Prague, Section B, File 1969.

Our website is at www.ERVpojistovna.cz; you may call us on +420 221 860 860, and email us at any time at klient@ERVpojistovna.cz.

Regardless of the channel of communication you choose, we will speak English to you.

What principles we follow

Our operations are overseen by the Czech National Bank. We are subject to the law of the Czech Republic, and any disputes are resolved by Czech courts.

The insurance contract that regulates our mutual relationship is mainly governed by the Civil Code and the Insurance terms and conditions.

We also follow the Code of Ethics of the Czech Insurance Association, the Code of Ethics for the Financial Market (www.cap.cz) and ERGO Group's internal policies.

Before setting out on a trip, do not forget to

- Always check basic information on the country you are travelling to and the place you are going to stay at.
- Before arranging your insurance and setting out on your trip, please always read our latest position on the situation abroad,

which is available on our website. Please also carefully follow all recommendations of the Ministry of Foreign Affairs of the Czech Republic (or other state administration bodies) related to travel and possible restrictions to it.

- Review the security threats in the country using the ERV travel & care mobile app or at www.ERVpojistovna.cz.
- When travelling to exotic countries, check whether you need vaccination against certain diseases.
- Before embarking on a longer trip, go to your doctor for a preventive check and get the necessary medication.
- When travelling to a country with a visa requirement, get the visa from the Consulate of the country concerned in good time.
- Check the validity of your passport (at least 6 months), keep it in the document safe in our mobile app or get a copy of your passport.
- When travelling by car, make sure your driver's licence is valid in the country you are about to visit. Prepare yourself for following different traffic rules.
- We recommend that you register in DROZD - the system for the voluntary registration of citizens of the Czech Republic travelling abroad at www.mzv.cz.
- Mark the luggage with a hidden name tag showing your address, and also place it inside your luggage.
- When travelling by air, use rigid, lockable luggage and make sure to mark it distinctly.

During the trip, take good care of your

- Valuables and fragile items (cameras, video cameras, notebooks, jewellery, money, glasses, medication) and have them with you in the cabin when travelling by air.
- For longer flights, keep personal items of everyday use for one day in your hand luggage.
- Carefully inspect your luggage when picking it up from the carrier and claim any damage at the „Baggage (Luggage) Claim“ counter right at the airport.
- When travelling by car, keep all your luggage in the trunk. Never leave any items in the cabin of your car, even if they are concealed from plain sight.
- While abroad, never leave your passport with anyone, even if you are asked to do so for any reason whatsoever. As a last resort, have the police called.
- In exotic countries, avoid using tap water, ice cubes, dairy products, and food sold on the street. Use bottled water, even for cleaning your teeth, and do not swallow water when taking a shower to prevent gastric and intestinal problems and parasite infections.
- At the hotel, keep your valuables, larger sums of money, jewellery and documents in the hotel safe.

In any life-threatening situation contact the local emergency services!

Use our assistance services

Our Euro-Center assistance services provide active assistance 24 hours a day, 365 days a year in English. You can simply contact it via the Moje Evropská mobile app homepage or by calling: **+420 221 860 606**.

You should contact the assistance services regarding any emergency that requires assistance, such as:

- if you need a physician,
- in the event of hospitalization or medical transport,
- in the event of an accident,
- prior to an early return to the home country,
- in the event of a death of your fellow traveller,
- if your luggage or travel documents are lost or stolen,
- in connection with your personal liability,
- when you need to arrange accommodation and substitute transport.

What can our assistance do for you?

- Provide advice on how to proceed with a claim,
- ensure you are taken care of by highly qualified specialists, wherever you are in the world,
- allow you to avoid having to make direct payments in the event of hospitalization or complex outpatient treatments by providing a payment guarantee,
- monitor your health condition using a Czech assistance physician,
- ensure one of your relatives is summoned from your home country in the event of your longer hospitalization,
- organise transport back home or repatriation of remains,
- establish contract with your family back home,
- confirm the payment of damages to a third party,
- help find a legal counsel in the event of damage caused.

What will the assistance need to know from you?

- your name and date of birth,
- what has happened, or what health problems you are experiencing,
- your insurance contract number,

24/7 ASSISTANCE
phone: (+420) 221 860 606

EURO-CENTER
Local Assistance - Worldwide 

- the place and length of your stay abroad,
- contact phone number.

What you should do in case of an insured event

When cancelling a trip

- Contact us immediately and consult the next steps with us.
- Have your travel agent/service provider issue a cancellation invoice for the tour/service you have purchased.
- The claim should be reported before the scheduled onset of the trip, if possible.

In the case of an illness or injury

- If you are experiencing any health problems, please contact our assistance services before you seek medical attention.
- If you are hospitalised, please inform the assistance services as soon as possible.
- Pay the outpatient treatment expenses in cash and make sure to keep the receipts in order to be reimbursed on your return.

- If you cannot pay the bills in cash, please contact the assistance service.
- If you need medical transport, inform the assistance services in advance.
- Do not pay any bills sent to your address; instead, immediately transmit them to us.
- If you suffer an injury during a car accident, transmit all documents from the authorities in charge of its investigation to us.

When claiming damage to your luggage

- Report stolen luggage to the local police immediately. Then contact our assistance services so that we can help you.
- Request a police report containing, among other things, a list of the stolen items and indicating the time and place of the theft.
- If your car has been broken into, have the police confirm the way in which the car was secured and what parts of the car were damaged during the forceful break-in.
- If your luggage has been damaged during transport, request a PIR report (air transport) or other credible confirmation from the carrier.
- Provide photos documenting the circumstances surrounding the event leading to the damage.
- If the damage or theft occurs at a hotel, request a written confirmation from its operator.
- When reporting damage, always attach the originals of receipts relating to the items you require to be compensated for.

For personal liability

- Never acknowledge personal liability without our consent and immediately inform the assistance services.
- Do not compensate the injured person for the loss incurred, even in part.
- Do not sign any documents, the content of which you do not understand.
- Inform the injured party of your insurance and transmit our contact details to them.
- Try to obtain a written testimony from the injured person and any witnesses.
- Provide photos documenting the circumstances surrounding the event leading to the damage.

In an emergency

- Contact our Assistance immediately if you find yourself in a covid-related emergency abroad (substitute accommodation and return trip).
- Request confirmation of your quarantine.

Make it easy for yourself to report a claim

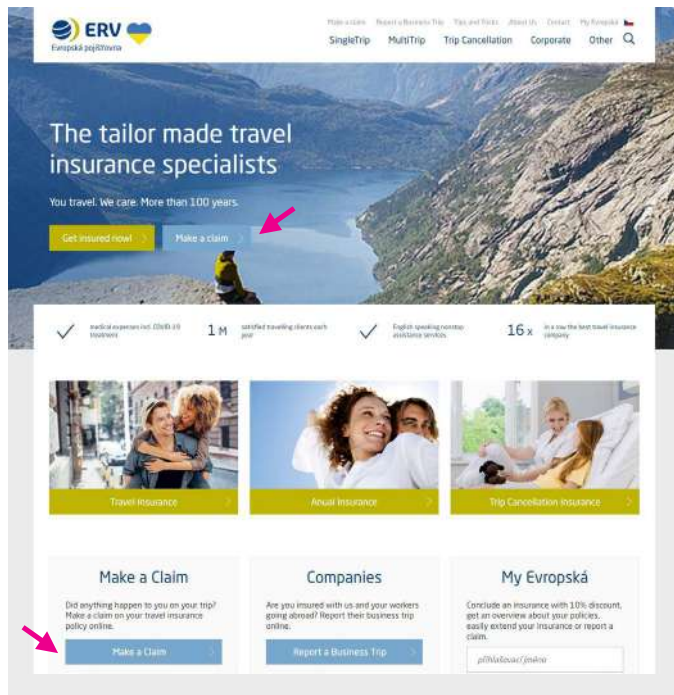
In order for us to deal with any claim, we will always require a claim report duly filled in. The easiest way is to report the claim on-line via www.ERVpojistovna.cz. With this service, any claim will be settled within 7 business days. For a smooth settlement process, carefully fill in all columns of the online claim report, attach the scanned originals of the documents and provide the most detailed possible description of the circumstances in which the damage occurred. Keep the original documents for possible verification. You may also print the claim report out and send it to us by post.

For smooth reporting of claims, have the appropriate documents ready, e.g.:

- insurance contract,
- medical report,
- receipts,
- medical treatment bills and medication receipts,
- confirmation of the damage incurred issued by the carrier, the police, the hotel, car rental company, etc.,
- attach photos or written testimonies, where available.

For a specific list of documents required for your type of damage, please refer to step 1 of the online report.

We will keep you informed of the progress achieved in investigating the claim and the insurance claim settlement.



Frequently asked questions

Not everyone has the time or the patience to read the lengthy insurance terms and conditions. Therefore, we have created a list of questions and answers, which will provide you with all the essentials you need to know.

Does my insurance cover COVID-19?

Yes. Annual MultiTrip insurance includes medical expenses for COVID-19 in destinations with a low COVID-19 infection risk (green according to the MFA). If you need to be similarly covered also in destinations that are open with restrictions and where a higher COVID-19 infection risk exists (orange or darker according to the MFA), you have to opt for Premium variant. Further, the insurance enables to cancel your trip if you become sick with COVID-19. Also, Emergency situations extension applies to situations, where you have to extend your stay abroad due to COVID-19.

What children's benefits do you provide?

Children under the age of 18 may either benefit from a discount or be included under a competitive family rate for the annual MultiTrip insurance.

Does my age influence insurance conditions?

Up to the age of 69 years and 364 days, your insurance will be subject entirely to the default insurance terms and conditions; after you turn 70, your insurance will be modified or personalised.

Will you insure me if I am pregnant?

Yes, up to 2 months before the scheduled delivery date, we will also cover any treatment or operation related to your pregnancy. The insurance also covers early childbirth and care of the new-born baby. However, your pregnancy must not be diagnosed as risky.

Will I get insured if I am undergoing a long-term treatment?

Yes, you will, the insurance is also available to the chronically ill. However, the condition is that your health status has been stabilised for 6 months before the planned departure, i.e. there have been no medical complications, or changes in medication or treatment regimen during that time.

What does "deductible" mean?

Deductible is a specific amount or percentage you contribute to each claim settled. For example, if your deductible is 20 %, on a claim amounting to CZK 10,000, we will pay you CZK 8,000. When taking out your insurance, you may select a variant with or without a deductible.

Do I have to pay anything if I see a doctor?

If you need medical attention, first contact our Assistance, which will recommend a suitable healthcare establishment. In our network of partner clinics, as a rule, you will not have to pay anything; we will take care of your bill right away. In other establishments, you will mostly have to pay the bill yourself. Contacting the Assistance in a timely manner therefore saves you money, time and trouble.

Will you reimburse me for the fare if I take a taxi to a doctor?

For help in emergency situations, contact our assistance services as soon as possible. If the situation so requires, we will also cover the taxi fare.

Will you also reimburse me for medical air transfer to a hospital?

Yes, in an emergency situation, your air transfer will be reimbursed from your insurance. As the air transfer is provided by our assistance services, you must contact them as soon as possible after the situation occurs.

Does my insurance cover an intervention of the mountain rescue service or rescuers?

Yes, an intervention by the mountain rescue service or rescuers is covered in emergency situations. This does not apply to extraordinary search operations in remote places or in extreme conditions (e.g. in rebel areas, on the open sea, etc.).

Is my luggage insured?

Yes. We will cover damage to your personal effects (luggage) if it occurs as a result of a natural event, a theft provided that the perpetrator had to overcome an obstacle, a robbery, a traffic accident or during air carriage. Individual items will be compensated at a value of up to 50% of the insurance coverage limit, while items stolen from a car will be compensated at a value equivalent to up to 25% of the limit.

What sports does my insurance cover?

Your travel insurance always covers regular leisure and beach sports and your stay or movement at an altitude of up to 3,500 m above sea level. For a list of specific sports see the end of these insurance terms and conditions.

Does my insurance also cover skiing?

Winter sports engaged in on marked trails and at dedicated places at an altitude of up to 3,500 m above sea level may be included in the basic and extended insurance coverage. See the table of insurance coverage limits to find out whether the insurance option you have selected covers winter sports.

Am I covered if I hit somebody on a ski slope?

Yes, as long as you have selected the appropriate insurance option that covers winter sports. Liability insurance covers damage you inadvertently cause to another person. Do not forget to contact the assistance services.

What is the purpose of trip cancellation insurance?

Trip cancellation insurance provides coverage in case you need to suddenly cancel a reserved flight ticket, accommodation or a tour. The reasons may include, for example, your serious acute illness or injury that requires hospitalization, death of your closest relative or extensive damage to your residence. The amount of your deductible on each settled claim is stated in the table of insurance limits as well as in the insurance conditions wording.

How can I buy trip cancellation insurance?

The basic annual MultiTrip insurance already includes trip cancellation insurance with the limit ranging between CZK 10,000 and 30,000. However, your holiday might have cost even more, or you may have reached your limit during the year. For this particular trip, make sure to arrange, in good time, a one-off cancellation insurance, which you will get from us with 30 % discount. You can take out the insurance within 3 working days after the purchase or ordering of the first related travel service. However, when you pay for or order a trip or related travel service less than 15 days prior to the departure date, the cancellation insurance must be taken out the same day. When you know the price and date of your trip, get your insurance online or contact us; we'll be happy to help you.

How long am I covered by cancellation insurance?

Cancellation insurance lasts until you start to use your travel service(s) or cross the Czech border. This means, for example, when you check in at an airport or cross a border into a foreign country in your own vehicle.

Does my insurance cover business trips?

Yes, we will take care of you regardless of whether you are travelling abroad for business or entertainment.

Will you cover damage caused by terrorism?

Yes, the medical expenses, assistance service, injury or personal effects insurance also covers acts of terrorism.

Does my insurance apply in dangerous areas?

Go to our website or use our mobile app to make sure the countries you are going to do not currently figure in a list of risk or war zones. Your insurance coverage either does not apply to such trips at all (war zones), or we can deny claim settlement (risk zones).

What terms we use

We tried to be as accurate as possible while writing the text of the insurance terms and conditions. Yet, it may not always reflect every possible scenario. In order to make the text easy to follow, we prepared a glossary of basic terms defining the expressions used.

Closest relatives are your parents and children, i.e. your dependants up to the age of 26. A husband and wife, registered partners and partners who share a common household are also regarded as the closest relatives.

Collective claim is a claim resulting from one event that involves more than 3 of your employees.

Compensation table is a list of physical harm scenarios caused by an injury, on the basis of which we determine the amount of permanent disablement benefits. The table, which is also available on our website, is an integral part of the insurance terms and conditions.

Continued treatment denotes health care that is provided to you following the treatment of an acute illness or injury. Whether we regard the treatment as continued treatment will be decided by the physician of our assistance services after consulting your attending physician.

Deductible denotes an amount you contribute to each claim settled.

Employee refers to a person under a labour-law or similar relationship with an employer, or an entrepreneurial natural person.

Employer refers to a legal entity or entrepreneurial natural person whose employees are covered by the insurance.

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

Expedition denotes a pre-organised trip, the purpose of which is to achieve a special sporting or scientific result.

Fellow traveller refers to a person travelling with you, who is named in the same policy, or tour contract.

Fixed-sum insurance denotes insurance under which a predetermined amount is paid to you in the event of a claim. The actual damage worth is irrelevant.

Gross negligence is your top-intensity negligence, which is characterised by a particularly serious dereliction of duty, carelessness and recklessness. This includes not respecting operating rules or instructions (e.g. in water parks, on ski slopes) or not using protective equipment (e.g. pads, helmets, gloves).

Home country refers to the territory of the Czech Republic.

Chronic illness denotes an illness that existed at the time of the conclusion of the insurance contract and that has caused you health complications or has led to a change in medication or your treatment regimen during 6 months prior to your scheduled departure, for cancellation insurance prior to the moment the insurance was taken out. We do not automatically treat incurable diseases as chronic illnesses.

Individual item also denotes a set of your things of a similar or identical nature or use (e.g. a camera with accessories), even though they may not have been bought at the same time.

Injury is a health issue you have suffered due to the sudden action of an external factor or your own physical strength regardless of your will. More serious injuries may be lethal or result in permanent consequences.

Insurance risk denotes a specific situation, during which a claim may occur.

Insurance coverage denotes an amount of money we will pay you on your claim.

Insured event (claim) denotes an accidental event as described in the insurance terms and conditions, which occurred during the insurance term and which establishes our obligation to provide you with insurance coverage.

Insured person denotes the person stated in the insurance contract as the beneficiary of the insurance coverage.

Loss event denotes an event that leads to damage on your part. It may result in the insurance claim settlement.

Loss insurance denotes an insurance, under which we will cover the actual amount of your loss subject to the negotiated limits.

Manual labour denotes any compensated work other than administrative or managerial work.

Natural disaster denotes the devastating action of natural forces. This mainly involves fires, explosions, direct strikes of lightning, storms, floods or area flooding, hail storms, landslides, rocks or earth collapsing, avalanche falls and falls of trees or posts, earthquake, volcanic activity, etc.

Outpatient treatment denotes a treatment provided by a physician, which does not require your hospitalization.

Personal effects denote luggage and personal items customary to the given purpose of the trip. You may either own these items and take them on your journey or acquire them while travelling. If you have taken out insurance for items belonging to your employer (e.g. a mobile phone, notebook), they are also treated as your personal effects.

Policy is a confirmation of the insurance you have taken out.

Policy holder denotes a person who has entered into an insurance contract with us.

Robbery denotes the appropriation of an insured item with the use of violence or a threat of imminent violence.

Table of insurance coverage limits (table) means an overview of the highest possible amounts that may be paid to you on claims that occur during a single trip abroad in the course of the insurance term. The table also shows specific insurance coverage limits and your deductible on each claim settled.

Terrorism denotes the purposeful use of violence or a threat of violence. It is usually directed against unsuspecting persons and its aim is to incite fear with a view to achieving a political, religious or ideological goal.

Tour denotes a combination of travel services fixed in advance, which the travel agent sells you for an overall price.

Travel service is a particular tourism service (air ticket, ticket, accommodation, car rental, etc.).

Valuables refer to antiquities, jewellery, furs, precious stones and items containing precious metals.

We are ERV Evropská pojišťovna, a. s., with our registered office at Křižíkova 237/36a, 186 00 Praha 8, Czech Republic. Our ID number is 492 40 196 and we are registered in the Commercial Register kept by the Municipal Court in Prague, Section B, File 1969.

You refer to the person entering into an insurance contract with us, or the person referred to in the contract as the insured person.

What specific types of insurance cover

(special insurance terms and conditions)

This section describes in detail the types of problems that may be covered by the insurance. The specific scope of your coverage can be found in the table of insurance coverage limits in the introduction to these insurance terms and conditions.

A. Medical expenses

You will find this insurance helpful if you fall ill or are injured while abroad.

If you need medical attention, first contact our Assistance, which will recommend a suitable healthcare establishment. In our network of partner clinics, as a rule, you will not have to pay anything; we will take care of your bill right away. In other establishments, you will mostly have to pay the bill yourself. Contacting the Assistance in a timely manner therefore saves you money, time and trouble.

In the event of hospitalization, inform our assistance services as soon as possible. Without their consent, do not pay anything to the hospital even if you are prompted to. Otherwise, we may deny or curtail your insurance claim settlement.

If you receive any bills at your address, do not pay them and direct them to us without undue delay. Otherwise we may deny your insurance claim settlement.

A.1 Medical expenses (loss)

1. The insurance only applies to health care provided by authorised medical personnel, which stabilises your health condition to such an extent that you may continue on your trip or return to your home country. It also covers medical expenses that are strictly necessary in connection with the treatment of COVID-19.
2. If you suddenly fall ill or suffer an accident, we will pay to you or for you the usual, adequate and reasonable expenses for
 - 2.1 medical examination, treatment or surgery,
 - 2.2 plastic surgery should it be necessary within 24 hours of sustaining the injury,
 - 2.3 your stay at a hospital or a clinic, including meals, in a multiple-bed room,
 - 2.4 extension of your stay at the hotel, if approved by us, including meals, until such time as your health condition permits your return to the home country,
 - 2.5 treatment or operation relating to your pregnancy or childbirth up to 2 months before the anticipated delivery date,
 - 2.6 treatment of or operation on a prematurely born baby up to 2 months before the anticipated delivery date.

A.2 Emergency dental treatment (loss)

1. If you suffer from acute dental problems, then as part of your treatment expenses, we will cover, or pay for you, the costs of an outpatient pain-relief dental treatment.

A.3 Physiotherapy (loss)

1. As part of the medical expenses, we will also cover, or pay for you, the costs of a physiotherapy or chiropractic procedure prescribed by your attending physician.

A.4 Hospitalization benefits (fixed-sum)

1. If you are hospitalized for more than 24 hours during your trip, you will receive compensation for each day (overnight stay) spent at the hospital.

A.6 Medical expenses COVID-19 (loss)

1. Both variants of the insurance cover medical expenses that are strictly necessary in connection with the treatment of COVID-19 in destinations that are open without restrictions and where the infection risk is low. Premium variant coverage also applies in destinations that are open with restrictions and where a higher infection risk exists.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 further treatment if you refuse a relocation determined by our assistance services' physician,
 - 1.2 treatment that, in the opinion of our assistance services' physician, can be postponed until after you return to the home country,
 - 1.3 preventive or control examinations and medical certificates issued,
 - 1.4 treatment that constitutes the purpose of your trip,
 - 1.5 treatment provided outside the network of our partner hospitals, which is markedly more expensive than is usual in the given area.
2. We are not obliged to provide coverage if the necessity of the treatment could be foreseen at the time of negotiating the insurance, with regard to, for example
 - 2.1 treatment or operation of an injury or a disease that occurred before your the departure from the home country,
 - 2.2 treatment or operation of a chronic illness,
 - 2.3 continued treatment of an existing illness or injury.
3. The insurance does not cover your treatment after you return to the home country.
4. In addition, we are not obliged to provide coverage in the case of
 - 4.1 artificially induced termination of pregnancy,
 - 4.2 manufacture and repair of prostheses, orthoses or hearing aids, including the expenses of placing or replacing the same,
 - 4.3 stay at a convalescence home or rehabilitation facility.
5. The authorised medical personnel in charge of your treatment must not be you, a member of your family or a close person.

B. Assistance services

Assistance services guarantee that you will receive emergency assistance while travelling.

In the event of any loss, first contact our Euro-Center Prague Assistance Services, which must agree on the next steps. Otherwise, your claim to insurance coverage may be denied.

If you suffer an injury or become sick, it may be necessary to transport or transfer you to a more appropriate place for a medical treatment. We will select this in order to protect your life and health in cooperation with our assistance service physician. If you do not accept our choice of another place of treatment, we are not obliged to pay for any further treatment that would be inappropriate or purposeless with respect to your condition and would be outside the scope of normal, adequate and reasonable treatment costs.

You will be compensated in full for the expenses for transportation, relocation and repatriation, repatriation of remains and for funeral expenses, subject to the limits indicated in the table of insurance coverage limits. However, in combination with the costs of the treatment expenses, they must not exceed the limit for treatment expenses.

B.1 Active assistance (loss)

1. Active assistance includes advice, provision of information and assistance during your trip. In particular, it will
 - 1.1 provide you with advice as to how to proceed with a claim,
 - 1.2 ensure you are taken care of by highly qualified specialists, wherever you are in the world,
 - 1.3 allow you to avoid having to make direct payments in the event of hospitalization or a complex outpatient treatment by providing a payment guarantee,
 - 1.4 ensure your health status is monitored by a Czech assistance physician,
 - 1.5 ensure one of your relatives is summoned from your home country in the event of your longer hospitalization,
 - 1.6 organise transport back home or repatriation of remains,
 - 1.7 establish contact with your family back home,
 - 1.8 confirm the payment of damages to a third party,
 - 1.9 help find a legal counsel in the event of damage caused,
2. If we provide assistance to you in a matter that is not covered by your insurance, we may claim compensation for the expenses incurred.

B.2 Transportation, relocation and repatriation (loss)

1. If you become ill or suffer an injury during your trip, we will arrange and pay for reasonable expenses of
 - 1.1 ambulance transport in an emergency situation,
 - 1.2 transport to the nearest appropriate health care establishment according to directions of the attending physician,
 - 1.3 transfer to another suitable health care establishment approved by the attending physician,
 - 1.4 relocation to a hospital in the home country approved by the attending physician,
 - 1.5 authorised medical escort, accommodation of the escorting personnel and their meals, transportation and fees, if you are relocated,
 - 1.6 transportation that will allow you to resume your trip after the treatment is completed,
 - 1.7 repatriation to the home country, following the termination of the treatment, if you cannot resume your trip,
 - 1.8 if approved by us, extension of your stay at the hotel, including meals, until such time as your return to the home country is arranged.
2. Any salvage costs you will effectively expend
 - 2.1 to avert an imminent claim or to mitigate its effects, will be reimbursed to you at an amount of up to CZK 1,000,
 - 2.2 to save the lives or health of other persons, will be reimbursed to you at an amount of up to 30 % of the transportation, relocation and repatriation limit.

B.3 Repatriation of remains (loss)

1. If you become ill or suffer an injury during your trip, resulting in your death, we will arrange and pay for the repatriation of your remains in accordance with the applicable legal regulations.

B.4 Funeral expenses (loss)

1. If you become ill or suffer an injury during your trip, resulting in your death, we will arrange and pay for the cremation or burial of your remains in a grave abroad.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 transportation, relocation or repatriation by an air ambulance, except for in an emergency situation,
 - 1.2 relocation induced by your fear of poor-quality care or infection,
 - 1.3 repatriation to a country other than the Czech Republic.

C. Escort

In some cases, you may need the assistance of a fellow traveller or close person, i. e. an escort, on your trip.

C.1 Accompanying, summoned escort (loss)

1. If you are bedridden, or hospitalised at your physician's decision during your trip, we will cover reasonable extra expenses for transportation, accommodation, meals and travel insurance, for
 - 1.1 a person of your choice who will stay with you during your treatment as an accompanying escort,
 - 1.2 children under the age of 18, who travel with you and who have also been insured by us,
 - 1.3 a person who, in the event of your death, will stay with your remains and accompany them to the home country.
2. If the attending physician confirms that your hospitalization will last for at least 5 days, and you are not being accompanied by an escort, we will cover reasonable expenses for transportation, accommodation, meals and travel insurance of
 - 2.1 a person of your choice who will come to you from the home country, stay with you during your treatment and accompany you during your repatriation as a summoned escort,
 - 2.2 a person who will come from the home country in the event of your death and escort your remains to the home country.
3. We will cover the escort's lodging and boarding expenses to the tune of up to half the insurance coverage limit.
4. Only one person pre-approved by the Assistance may be summoned as an escort at all times.
5. The escort may not take any action and make any decisions relating to the hospitalization, transport, repatriation of the insured person, etc., without prior approval by the assistance services. Otherwise, we may deny reimbursement of the expenses thus incurred, or claim reimbursement of the costs from the escort.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 the return journey of the accompanying escort if they commence the journey more than 2 days after the end of their escort assignment,
 - 1.2 lodging and boarding of the accompanying escort once they are replaced by a summoned escort.

D. Injury

This insurance covers situations where, during your trip, you suffer an injury with permanent or fatal consequences.

In case of an injury seek immediate medical attention, remain in the care of the physician, follow their instructions and inform our assistance services without undue delay.

D.1 Permanent disablement (fixed-sum)

1. We will provide insurance coverage if you suffer an injury during your trip that will result in at least 5% permanent disablement in accordance with the compensation table.
2. The final consequences of your injury must be determined by a physician at the latest within 3 years of the injury.
3. Depending on the type and extent of the permanent disablement, we will pay to you a percentage of the insurance coverage limit in accordance with the compensation table.
4. For any parts of the body that have suffered harm in the past, we will deduct from the insurance claim settlement an amount corresponding to the harm.

D.2 Accidental death (fixed-sum)

1. If you die as a result of the direct consequences of an injury you have suffered during your trip within one year, the insurance claim settlement will be provided to the beneficiaries in accordance with the law.
2. If we have already settled your permanent disablement claim with regard to the same injury, we will reduce the claim settlement by the amount paid.

What the insurance does not cover

1. We are not obliged to pay for
 - 1.1 permanent disablement not listed in the compensation table;
 - 1.2 permanent disablement or accidental death which constitutes a direct consequence of any illness,
 - 1.3 permanent disablement or accidental death which constitutes a direct consequence of an injury suffered as a result of an illness,
 - 1.4 permanent disablement or accidental death as a result of a hijack of a plane or abduction of people,
 - 1.5 death by drowning.

E. Personal effects

This insurance applies to situations where your personal effects are stolen or damaged during your trip.

Report stolen luggage to the local police immediately. Then contact our assistance services so that we can help you. Request a police report containing, among other things, a list of the stolen items and indicating the time and place of the theft.

If the damage or theft has occurred in an accommodation facility, request a written confirmation from its operator. In addition, submit a request for damages to them and have them confirm the receipt of your request.

If your car has been broken into, have the police confirm the way in which the car was secured and what parts of the car were damaged during the forceful break-in. Also, get a document attesting to a repair of the part of your vehicle that has been damaged.

If your luggage has been damaged during transport, request a PIR report (air transport) or other credible confirmation from the carrier.

Provide photos documenting the circumstances surrounding the event leading to the damage.

If your travel documents are lost or stolen, inform our assistance services without undue delay. When reporting a claim to us, submit a police report and accommodation bills or bills for the means of transport used.

When reporting a claim, always attach the originals of the receipts relating to the items you require compensation for. When reporting a claim online, keep the original documents for verification.

All persons listed under the same tariff (person, partners, family) will together be covered to the tune of up to twice the insurance coverage limit during one year.

E.1 Personal effects damage (loss)

1. We will cover damage to your personal effects caused by
 - 1.1 a natural event,
 - 1.2 a theft where the perpetrator demonstrably had to overcome obstacles protecting the personal effects from being stolen from an accommodation facility,
 - 1.3 a traffic accident,
 - 1.4 robbery,
 - 1.5 after you have transmitted your personal effects to the carrier against a confirmation,
 - 1.6 after you have placed your personal effects in custody against a confirmation.
2. Individual items will be compensated to the tune of up to 50 % of the insurance coverage limit, while items stolen from a car or its accessory will be compensated to the tune of up to one quarter of the limit.
3. If your personal effects are stolen from a vehicle or its accessory, we will compensate you to the tune of up to a half of the insurance coverage limit. The above applies provided that the personal effects were hidden from plain sight from outside and the vehicle or its accessory were locked.
4. Audio and video recordings, manuscripts, etc. will be compensated to the tune of up to the price of the medium.
5. In the case of damage to your personal effects, we will cover reasonable expenses for the repair, up to the value of the personal effects right before the claim.
6. In the event your personal effects are stolen or destroyed, we will compensate you with an amount corresponding to the value of the personal effects right before the claim.
7. We determine the value of personal effects right before the claim as the usual current value. If the value cannot be determined in this way, we will use an estimate.
8. With the payment of the insurance coverage claim, the title to the damaged, destroyed or found item passes to us.
9. If you have also received claim settlement under luggage delay insurance, we will reduce the insurance coverage limit for personal effects by the settlement amount.

E.2 Travel documents (loss)

1. If your travel document is damaged, we will cover your reasonable extra expenses for
 - 1.1 transport to a place where you may get a replacement travel document,
 - 1.2 necessary accommodation on your journey to a place where you may get a replacement travel document,
 - 1.3 fees connected with the issue of a replacement travel document.
2. We will cover your expenses for getting your ticket re-issued and your payment cards blocked and a fee for an emergency dispatch of replacement traveller's checks and payment cards.

E.3 Business effects (loss)

1. This category includes work equipment that your employer has entrusted to you for personal use, such as a service mobile phone or a laptop.
2. For information as to whether your insurance also applies to business effects see the table of insurance coverage limits.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 cash and valuables,
 - 1.2 sport equipment used for sports not covered by your insurance,
 - 1.3 payment cards, traveller's checks, stamps, securities or loss caused by the misuse thereof,
 - 1.4 any damage to your personal effects (scratching, piercing, tearing, soiling),
 - 1.5 commercial merchandise, samples or collections,
 - 1.6 vehicles, crafts and other motor vehicles and their accessories,
 - 1.7 losses caused by strikes or seizures or forfeiture of your personal effects by customs or other authorities,
 - 1.8 losses caused by your detention or imprisonment,
 - 1.9 compensation of the value of items of sentimental value.
2. In addition, we are not obliged to cover
 - 2.1 personal effects stolen from a lockbox,
 - 2.2 personal effects stolen from a tent, caravan or roof-mounted cargo carrier having one of its walls made of a non-rigid material, and from those not fitted with a security lock,
 - 2.3 electronic and optical instruments, dioptric glasses and sunglasses stored in the luggage compartment,
 - 2.4 cost of issuing replacement travel documents, tickets, checks or payment cards during the time they were not properly secured.

F. Luggage delay

You will appreciate this insurance if your luggage does not arrive on time during your trip abroad.

When reporting a claim, submit your air ticket or other travel document, a written document from the airline indicating the reason and length of the luggage delay, and receipts attesting to the essential expenses you have incurred.

F.1 Essential expenses (loss)

1. The claim to insurance settlement starts to apply after your checked luggage is more than 12 hours late on arrival in a foreign country. In other words, you are not entitled to any insurance claim settlement during the first 12 hours of the delay.
2. For every commenced 12 hours of delay after that, we will cover your extra essential expenses you will provide evidence for, as long as the expenses correspond to the purpose of the trip, especially basic hygiene and clothing.

G. Personal liability

This insurance applies if, during your trip, you cause damage to the health or property of another person.

Once you have caused the damage, contact our assistance services immediately. Otherwise, your insurance settlement claim may be denied.

Give an account of the circumstances of the case, state the names and addresses of the injured persons and any witnesses and submit

their written testimonies. Provide photos documenting the circumstances surrounding the event leading to the damage.

Refrain from acknowledging any personal liability without our consent, and do not pay—even only a part—any damages to the injured person. Do not under any circumstances sign any document unless you understand its content.

Inform the injured party of your insurance and transmit our contact details to them.

Where the court or other competent body awards damages, we will only provide the insurance claim settlement after the decision has come into force.

Consult us regarding the use of any legal services and follow our instructions. We have the right to appoint or approve your legal counsel.

We will deduct the costs of legal representation from the relevant personal liability insurance limit.

G.1 Bodily injury (loss)

1. We will provide compensation for any bodily injury you cause to another person during your trip, for which you are responsible under the laws of the country concerned.

G.2 Property damage (loss)

1. We will provide compensation for any property damage you cause to another person during your trip and are responsible for under the laws of the country concerned.

G.3 Legal expenses (loss)

1. We will cover your legal expenses, as previously approved by us, incurred during negotiations on the compensation of the damage you have caused to another person during your trip.

What the insurance does not cover

1. We are not obliged to cover damage caused
 - 1.1 while engaging in any work-related or other professional activity,
 - 1.2 to items loaned or rented to you, or placed in your custody,
 - 1.3 to items transmitted to you for use, possession, transport or processing,
 - 1.4 by the use of vehicles, craft or aircraft,
 - 1.5 by information or advice,
 - 1.6 by your own animal or an animal entrusted to you,
 - 1.7 by hunting,
 - 1.8 by transmission of a disease to another person (infection, etc.).
2. In addition, we are not obliged to cover any damage
 - 2.1 acknowledged beyond the framework established by the relevant legal regulations,
 - 2.2 that do not concern harm to health or damage to property (e.g., financial loss),
 - 2.3 for which you are liable to your fellow traveller or one of your closest relatives.
3. The insurance also does not apply to
 - 3.1 mental suffering,
 - 3.2 personal misfortune,
 - 3.3 the price of items of special sentimental value to you,
 - 3.4 unpaid work.

H. Departure

You will appreciate this insurance if you miss your departure or your flight or if your transport vehicle is delayed.

If you miss your departure, please submit to us a confirmation of your missed departure from your airline, or a police report on your traffic accident or a confirmation from the carrier showing the reason and duration of the delay, cancellation or curtailment of public transportation lines. In addition, attach your unused tickets, accommodation bills and receipts relating to your alternative means of transport.

In the case of delayed departure, provide a confirmation from the carrier showing the reason and length of the delay.

H.1 Missed departure (loss)

1. If you miss the departure of a transport vehicle you were supposed to travel with, we will cover your extra expenses connected with your transport to a place where you will be able to resume your trip according to the initial plan.
2. Departure only denotes the commencement of your trip from the home country abroad or from abroad back to the home country.
3. The missed departure must be caused by
 - 3.1 traffic accident of the vehicle or train you took to get to the place of departure,
 - 3.2 railway emergency,
 - 3.3 cancellation or curtailment of public transportation lines due to a strike that has not been announced in advance, or a natural event.

H.2 Delayed departure (fixed-sum)

1. Your claim to insurance settlement starts to apply if the aircraft or other public transportation vehicle you were supposed to take is more than 6 hours late. In other words, you are not entitled to any insurance claim settlement during the first 6 hours of the delay.
2. We will provide compensation for every further 6 hours of the delay.
3. For air traffic, we will also take into account any transfers and the actual landing time.

What the insurance does not cover

1. We are not obliged to cover delays of charter flights.
2. Also, we are not obliged to provide coverage for missed or delayed departures caused by
 - 2.1 yourself or your fellow traveller,
 - 2.2 strikes or other action taken by the carrier or the travel agent that were known before the scheduled departure date.

I. Trip cancellation

Unexpected events may occur between the arrangement of your trip and the actual departure. Some of them may force you to cancel your trip. That is why you may appreciate this specific insurance.

If a situation occurs forcing you to cancel your trip, promptly inform us thereof so that we can advise you on how to proceed in this case. Otherwise, your claim to insurance coverage may be curtailed reasonably.

Cancel your trip as soon as it becomes clear that you will not be able to travel.

When reporting the claim to us, submit documents attesting to the reasons for cancelling your trip, such as a cancellation invoice, tour contract, flight ticket, medical report issued before the trip cancellation containing the date of onset of your condition or accident and the diagnosis or certificate of death. At the same time, be able to provide any other documents we may request from you.

The insurance claim settlement paid to you or any other injured persons for all claims reported during a single year will not exceed the insurance coverage limit specified in the table. This also applies in the case of conclusion of multiple individual insurance contracts.

I.1 Cancellation fees (loss)

1. If you cannot undertake the trip, we will cover the cancellation fees you will be liable to in relation to the provider of any travel services you have already paid for. We regard the following as the main reasons for cancelling a trip:
 - 1.1 either yourself or your fellow traveller are hospitalised or bedridden following a decision of the attending physician,
 - 1.2 one of your closest relatives who was not supposed to take part in the same trip is hospitalised or bedridden following a decision of the attending physician, provided you demonstrably have to take care of them during the scheduled period of the trip; this applies to one care-taker only,
 - 1.3 your death, death of your fellow traveller, one of your closest relatives, siblings or grand-parents, or one of the closest relatives of a member of your family who were not supposed to take part in the same trip,
 - 1.4 death of one of your closest relatives who was not supposed to take part in the same trip, less than 30 days before the departure,
 - 1.5 you or one of your closest relatives are hospitalized in connection with your or the other person's pregnancy, up to 2 months before the expected childbirth,
 - 1.6 you or one of your closest relatives have been raped.
2. Other reasons for cancelling a trip include:
 - 2.1 loss of employment, without you being at fault, due to organisational changes or dissolution of the employer's company, which occurred after you purchased a tour or a travel service and which occurred either to yourself or to your fellow traveller,
 - 2.2 divorce proceedings initiated after the conclusion of the insurance contract, to which you and your fellow traveller are parties,
 - 2.3 taking a repeated exam at school provided the first exam was failed after the conclusion of the insurance contract, and the date of the repeated exam is fixed,
 - 2.4 extensive damage to your residence that occurs less than 30 days before your departure if your presence at the site during the period of the scheduled trip is demonstrably necessary.
3. You can arrange this insurance no later than three working days after the payment of the tour or ordering the first service related to your trip.
4. If you pay or order your trip or a service related to your trip less than 15 days before the departure, you have to negotiate the trip cancellation insurance on the day of ordering.
5. Your deductible on each settled claim is 20%, or 10% if the trip is cancelled due to your own or your fellow traveller's death or hospitalization.
6. If you cancel your trip to an area we regard as a risk zone, or where the local political, sanitary or other situation may cause travel concerns, we can reduce the insurance claim settlement by half.

7. If any of the above reasons applies to your fellow traveller who is not one of your closest relatives, we will only settle your insurance claim if you have to travel alone.

1.2 Cancellation fees COVID-19 (loss)

1. Trip cancellation insurance also applies to situations where you cannot undertake the trip, because you or your fellow traveller got sick with COVID-19.
2. Your deductible is 20%.

What the insurance does not cover

1. We are not obliged to pay if
 - 1.1 you or your travel agent change your travel itinerary or your plans, which includes changes in the tour reservation,
 - 1.2 the travel agent cancels your trip,
 - 1.3 you cancel the trip before the travel agent does if it is clear the travel agent would cancel the tour anyway,
 - 1.4 you are not granted a visa or leave of absence,
 - 1.5 you miss the departure or do not show up, you are excluded from transport, you are not cleared, etc.
 - 1.6 an important but substitutable person (driver, boat captain, guide, etc.) cannot participate in your trip,
 - 1.7 a co-traveller, who is not a member of your family, cannot participate in your trip,
 - 1.8 there are adverse weather conditions in the destination.
 - 1.9 you fail to meet the deadlines for taking out insurance (you are entitled to refund of premiums).
2. Other factors we do not consider as eligible reasons for cancelling a trip include:
 - 2.1 acute illness or injury which, at the time of the arrangement of the insurance, was being treated or for which examinations required to establish a diagnosis or the treatment method were being conducted,
 - 2.2 your chronic illness,
 - 2.3 injury you have suffered while consciously violating the law and recommendations,
 - 2.4 planned surgeries and examinations.
3. The cancellation fees do not include costs that will only be incurred by the service provider as a result of your departure, e.g. insurance, optional excursions, airport taxes.
4. The attending physician must not be you, a member of your family or a close person.

J. Travel disruption

You may have to curtail, interrupt or prolong your trip due to serious reasons. That is when you will appreciate this insurance.

If a situation occurs forcing you to curtail, interrupt or prolong your trip, promptly inform us thereof so that we can advise you on how to proceed in this case. Otherwise, your insurance settlement claim may be denied.

When reporting the claim, submit documents that certify the reasons for curtailing, interrupting or prolonging your trip, such as your tour contract, airline ticket, accommodation bill, police report, medical report, death certificate or confirmation of your quarantine. At the same time, provide any other documents we may request from you.

All persons listed under the same tariff (person, partners, family) will be covered to the tune of up to twice the insurance coverage limit during one year.

J.1 Travel curtailment (loss)

1. In the case of a serious acute illness, injury or death of any person insured under the same insurance and undertaking the same trip, we will cover your return to the home country.

J.2 Travel interruption (loss)

1. We will cover your transportation from abroad to the home country, or back, where required, if you are forced to interrupt the trip due to
 - 1.1 hospitalization of one of your closest relatives or closest colleague,
 - 1.2 death of one of your closest relatives, sibling or grand-parent, your closest colleague or one of the closest relatives of your spouse,
 - 1.3 rape of one of your closest relatives,
 - 1.4 substantial damage to your property, which occurs after your departure provided your immediate presence at the site is demonstrably necessary.
 - 1.5 substantial circumstances, which occur in your office/business in CR after your departure provided your immediate presence at the site is demonstrably necessary.
2. We will cover your transport back to the home country if you commence the return journey at least 5 days before the end of the scheduled period of the trip.

J.3 Unused holiday (fixed-sum)

1. In the event of travel curtailment or interruption approved by our assistance services, we will provide compensation for each unused day of the trip.
2. The trip must be curtailed or interrupted more than 24 hours before your scheduled return.
3. Your claim to compensation starts to apply on the day following the travel curtailment or travel interruption.

What the insurance does not cover

1. We are not obliged to provide coverage for travel curtailment, interruption or prolongation
 - 1.1 up to 24 hours before your scheduled return,
 - 1.2 which was not approved by our assistance services in advance,
 - 1.3 caused by changes to your travel itineraries or plans,
 - 1.4 if you are not granted visa, etc.,
 - 1.5 if you could have anticipated such travel irregularity prior to your departure.

K. Vehicle

Whether you use your own car or a car rented abroad on your journey from the Czech Republic, there may be situations where you will appreciate this insurance.

When reporting a claim, submit a tow service invoice, police report, accommodation bill, rental agreement with the foreign vehicle rental service, certificate of insurance for the rented car, proof of payment of the deductible, etc. Also, submit any other documents we may request from you.

The limits in the table are per vehicle at all times, regardless of how many people travel in it.

K.1 Towing expenses (loss)

1. The insurance covers the vehicle in which you travel abroad from the home country.

- If your vehicle becomes immobile due to a breakdown or a traffic accident, we will cover the costs of having it towed to the nearest service facility.

K.2 Substitute transport and accommodation (loss)

- If your vehicle cannot be repaired on the day it becomes immobile, we will cover your accommodation and travel back to the home country or to a place where you will be able to resume your journey.
- If your vehicle is stolen abroad, we will follow the same procedure.

K.3 Rent-A-Car accident - deductible (loss)

- If you cause a traffic accident while driving a rented car abroad, we will cover the deductible you will contribute on the damage incurred.

L. Winter sports

The number of lovers of winter sports is constantly increasing. If you are one of them, you certainly travel abroad to enjoy these sports. That is when you will appreciate this insurance.

The scope of insurance under these insurance terms and conditions is extended to include winter sports.

The winter sports covered by this insurance are listed in a reader-friendly overview at the end of these insurance conditions.

When reporting a claim, submit documents evidencing the loss incurred, e.g. a travel contract, accommodation bills, police report, medical report, receipts relating to the rental of replacement equipment or an avalanche report. At the same time, you should provide any other documents we may request from you.

The settlement paid to you or to any other injured person on all claims reported during a single year will not exceed twice the insurance coverage limit specified in the table.

L.1 Damaged winter sport equipment (loss)

- We will compensate you for any damage to your sport equipment that has occurred under the conditions listed in Section E "Personal effects".

L.2 Substitute equipment rental (loss)

- In the event of damage to, or delayed arrival of your sport equipment, we will cover the costs of renting substitute equipment.
- This insurance is subject to the conditions specified under Section E "Personal effects" and F "Luggage delay".

L.3 Extended stay - avalanche (fixed-sum)

- We will provide financial compensation for each day by which you will have to extend your stay due to an avalanche blocking the access roads.

L.4 Unused winter holiday (fixed-sum)

- In the event you are bedridden due to an acute illness or injury, you will receive compensation for each day of unused holiday.
- You will become entitled to the compensation on the day following the treatment; the compensation does not apply to hospitalization.

M. Hazardous sports

Some sports, such as diving, involve a higher degree of risk although you may find them entirely risk-free. With this insurance, you may engage in them worry-free.

The scope of insurance regulated by these insurance terms and conditions is extended to include hazardous sports.

The hazardous sports covered by this insurance are listed in a reader-friendly overview at the end of these insurance terms and conditions.

The settlement paid to you or any other injured persons on all claims reported during a single year will not exceed twice the insurance coverage limit specified in the table.

M.1 Damaged sport equipment (loss)

- We will provide compensation for any damage to your sport equipment that has occurred under the conditions listed in Section E "Personal effects".

N. Security risks

When travelling to certain countries, you will appreciate that our insurance also covers a range of current security risks.

In the event of damages, please contact our assistance service for help without delay. Otherwise, we can deny claim settlement.

Our assistance service will provide you with as much help as the current situation in the area allows.

When reporting a claim, submit a confirmation from the carrier or other credible document proving a hijack and the length of the event, credible evidence of a terrorist act (from the police or another government authority), accommodation or transport receipts, a police report, medical report or proof of incapacity to work. Please also provide us with any other documents which we ask you for.

N.1 Hijack (fixed-sum)

- We will provide compensation for each commenced 24 hours, during which you will be kept by the hijackers.
- The insurance only covers a hijack of the transportation vehicle you will use during your trip.

What the insurance does not cover

- We are not obliged to cover
 - ransom or similar payments in favour of the hijackers in connection with your release,
 - any payments provided by your employer in connection with the hijack.

S. Emergency situations

You will use this insurance in situations related to COVID-19. If such a situation occurs, report it to us immediately so that we can advise you on the best course of action. Otherwise, your claim to insurance coverage may be proportionately curtailed.

This insurance applies to situations where, for serious reasons related to COVID-19, you will have to extend your trip.

When reporting a claim, please provide documents certifying the reasons for the necessary prolongation of your trip, such as a medical report, confirmation of denial to board a vehicle, non-admission to a country or confirmation of your quarantine. Also, please provide any other documents we have requested from you.

The deductible is 20% for each settled claim.

S.3. Accommodation - Emergency situation (loss)

1. If you have to extend your stay abroad due to being ordered, through no fault of your own, a personal preventive quarantine related to COVID-19, we will reimburse you for any extraordinary certified costs of substitute accommodation, up to the amount of the insurance coverage limit.
2. In respect of substitute accommodation, the insurance benefit is restricted to the same class of accommodation facility where you stayed in the first place.

S.4. Substitute return transport (loss)

1. If you have to extend your stay abroad due to being ordered, through no fault of your own, a personal preventive quarantine related to COVID-19, we will reimburse you for any extraordinary certified costs of your return trip, up to the amount of the insurance coverage limit.
2. The insurance benefit for transport will be limited to the price of the flight or other travel ticket in economy class or the price of the carriage at a corresponding standard.

What the insurance does not cover

1. We are not obliged to make any payments under the insurance if
 - 1.1 the accommodation and return travel costs have not been approved in advance by the Assistance,
 - 1.2 the damage has been caused as a result of your own actions or the actions of your fellow traveller,
 - 1.3 there is an entity who has the primary duty to compensate the damage incurred,
 - 1.4 you fail to meet the conditions for entry into/exit from the destination, or the conditions of the place where you change for your connecting transport,
 - 1.5 state authorities or public administration bodies have imposed widespread measures,
 - 1.6 blanket quarantine has been imposed (in your region, city, street, etc.),
 - 1.7 you have already been ordered a preventive quarantine in your home country.

What the insurance does not cover (general exclusions)

Before clarifying what your insurance does cover, let us list the instances where it will not provide any coverage. This will typically involve situations where the loss occurs as a result of:

1. Your deliberate action or the deliberate action of other persons prompted by you.
2. Your gross negligence, which, however, does not apply to liability or legal protection insurance.
3. Isolated or repeated instances of abuse of alcohol, narcotic or psychotropic substances.
4. Mental disorder or mental illness including depression.
5. Contracting AIDS.
6. Inadvertent events that cannot be prevented regardless of all efforts (e.g. pandemics, epidemics, strikes and other types of suspension of work).
7. Nuclear leaks or leaks of radiation from radioactive fuel or waste, the effects of nuclear, chemical or biological weapons.
8. War, civil unrest, declared, or non-declared military action, civil war, invasion, rebellion, revolution, uprising, military coup, or violent usurpation of power.
9. Trips to areas we have designated as war zones, or in respect of which the Ministry of Foreign Affairs issued a warning prompting citizens to reconsider travelling to that area.
10. Transport of war related material to areas we have designated as war zones, or in respect of which the Ministry of Foreign Affairs issued a warning prompting citizens to reconsider travelling to that area.
11. Terrorism and any other violent acts you participate in.
12. Your participation in excursions to places with extreme climatic or natural conditions and in expeditions (e.g. polar expeditions, desert trips, cave exploration, etc.).
13. Organisation of any extraordinary events to save your life or to ensure your rescue in remote areas or in extreme conditions (e.g., in rebel areas, mountains, deep forests, in the open sea, in sparsely populated areas).

14. Your participation in motor racing events or, engaging in motor racing practice.
15. Flying on board of an air plane or a helicopter, except for flights on board of registered personal aircraft or helicopters as a traveller.
16. Sports activities other than those expressly covered by your insurance.
17. Professional sports activities of any kind whatsoever, including practice.

We are not obliged to provide any insurance claim settlement when:

18. Loss occurs as a result of the original loss.
19. Accommodation and return travel costs have not been approved by our Assistance in advance.
20. The damage was caused by the actions of you or your fellow traveller (e.g. insufficient time reserve, commencement of a sentence, non-approval of leave)
21. There is an entity that is primarily obliged to compensate the damage (e.g. carrier, travel agency, employer, state or public authorities).
22. You do not, through your own fault, meet the conditions for entry / exit to / from the destination or the conditions of the destination in which the transfer to the connecting transport connection will take place.
23. There was widespread intervention by a state power or public administration.
24. The blanket quarantine have been imposed in your district, city, street etc.
25. You stay for more than 14 days in an area that we marked as a war zone during your stay or the Ministry of Foreign Affairs of the Czech Republic did not recommend travelling to it.

Other possible coverage limitations under your insurance are specified with regard to specific types of insurance.

What general rules of insurance apply (general insurance terms and conditions)

This section lays down further general rules governing our policies.

The English version of this document is an informative translation from the Czech language. In the event of any inconsistency between the language versions, the Czech version shall be binding.

1. What is travel insurance

- 1.1 Travel insurance provides insurance coverage on individual trips abroad. It covers accidental events related to travel (but never to travel concerns) and the occurrence of COVID-19, which occur during the insurance period, both before embarking on the trip and in its course.
- 1.2 The annual MultiTrip travel insurance is designed for repeated trips from the Czech Republic abroad during a period of one year. There is no limit on the number of trips you make, and a single trip must not last more than 45 days. It is not suited for long-term stays abroad, including intermittent trips, and it does not replace public health insurance.
- 1.3 Trip cancellation insurance provides you with insurance coverage when you have to cancel your trip or travel-related service for serious reasons.

2. How an insurance contract is formed

- 2.1 The insurance is regulated under Act No. 89/2012 Coll., Civil Code (hereinafter referred to as the "Act"), and other generally binding legal regulations of the Czech Republic. It is also governed by the present insurance terms and conditions and other provisions of the insurance contract. The latter is governed by Czech law and any disputes are resolved by Czech courts.
- 2.2 An insurance contract will be deemed established between us once you pay the premium.
- 2.3 We will issue a policy for you, stating your name, the names of the other insured persons, the insurance contract number, the insurance coverage and the duration thereof, the amount of the premium and the date of establishment of the contract.
- 2.4 The insurance contract and any legal acts related to the insurance must be provided in writing. This requirement is fulfilled when we communicate electronically or by phone as long as we are able to verify your identity in such communication.
- 2.5 You are required to inform us of any changes to your personal data, including your contact address.

3. How we determine the premium

- 3.1 We determine the premium according to the geographical area, purpose of your trip, and the insurance coverage you choose. For trip cancellation insurance, according to the price of the services in relation to which the insurance is being arranged.
- 3.2 We set the insurance premium for the entire duration of the insurance (one-off premium), and the amount and due date thereof are stipulated in the insurance contract.
- 3.3 One-off premium always belongs to the insurer in full.

4. Where does the insurance apply

- 4.1 Your insurance covers claims that occur within the geographical area agreed with regard to the insurance.
- 4.2 Medical expenses and assistance services insurance does not apply in the territory of the country where you are or should be registered in the health care system in accordance with the local legal regulations.

5. Who can be insured

- 5.1 The insurance contracts states the names of the persons insured. We insure citizens of the Czech Republic as well as foreign nationals.
- 5.2 Persons up to the age of 69 years and 364 days will be insured under the standard insurance terms and conditions. We have prepared a modified option for seniors above the age of 70, or they may take advantage of a personalised offer. Your age on the day of start of your insurance is the decisive criterion.
- 5.3 At the end of the insurance period, during which you reach the age of 70 or your children reach legal age, your existing insurance will cease to apply. For the upcoming period, we will adjust its conditions with regard to the newly reached age.

6. When does the insurance commence

- 6.1 Your insurance must be arranged before the commencement of the trip it covers. If the insurance contract is concluded on the day of the commencement of the trip, the hour of its conclusion is indicated in the contract.
- 6.2 Travel insurance begins and ends the moment you cross the border of the Czech Republic. However, the start may occur at the earliest on the day or hour specified in the insurance contract.
- 6.3 The insurance contract indicates the start and the end of the duration of the contract. The contract between us is concluded for one year.
- 6.4 We will automatically extend the term of your insurance for another year unless you communicate to us within 6 weeks before the end of the current insurance term that you are not interested in its renewal for another term. We have the same right.
- 6.5 If the contract is extended automatically, make sure to pay the set premium at the latest within one week of the final date of the insurance. Otherwise, your insurance will cease to exist with the lapse of the insurance term.
- 6.6 Trip cancellation insurance is established once the premium is paid and ends in the moment you start using the travel service or cross the border of the Czech Republic. It applies only to events that occurred during the insurance period.
- 6.7 The insurance coverage may be limited based on our latest statement or recommendations of the MFA (or other state administration bodies) related to the situation abroad and possible travel restrictions.
- 6.8 We will extend your insurance term by up to 3 months, free of charge, if the attending physician postpones your return to the home country due to an illness or injury.

7. How does the insurance expire

- 7.1 With the lapse of the agreed insurance term.
- 7.2 By mutual consent between you and us.
- 7.3 By withdrawal from the contract, if either you or we submit false information.
- 7.4 By withdrawal from the contract within 14 days of arranging the insurance using means of remote communication, as long as the term of your insurance exceeds one month.
- 7.5 By a notice of termination sent within 2 weeks of the arrangement date, in which case we will terminate the insurance within 8 days of receiving the notice.
- 7.6 By a notice of termination sent within 3 weeks of reporting a claim, in which case we will terminate the insurance within 30 days of receiving the notice.

- 7.7 By a notice of termination you will serve within 2 months of establishing that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.

If a notice of termination is served, we will keep the premium paid and you are entitled to settlement on claims that occurred before the termination.

8. How can the insurance be extended

- 8.1 Our travel insurance includes, as a minimum, insurance of medical expenses, incl. COVID-19, assistance services, accident insurance, personal effects insurance, liability insurance, legal protection insurance and travel cancellation insurance, incl. COVID-19 related reasons.
- 8.2 The basic insurance may be extended at any time to include other types of insurance suited to the purpose of your trip.
- 8.3 The basic insurance coverage and the extended coverage (e.g. Winter sports) can be found in the table of insurance coverage limits.
- 8.4 Any extension becomes an integral part of the basic insurance contract concerned and is subject to the same rules.
- 8.5 We are entitled to full premium for the extension, even if you arrange it during the term of the basic insurance.

9. What about sports

- 9.1 Basic insurance applies to regular leisure and beach sports as usually engaged in by an average person during their holiday abroad.
- 9.2 Winter sports may also be included in the basic insurance and its extension. For the sports covered by each specific insurance type, see the overview at the end of the present insurance terms and conditions.
- 9.3 It is up to us to assess the degree of risk with regard to specific sports for the purposes of your insurance.
- 9.4 When doing sports, you must adhere to appropriate safety precautions, use functional protective equipment, and possess any authorisations required.

10. What are the factors affecting claim settlements

- 10.1 We will settle your insurance claims as defined under the insurance contract.
- 10.2 If we enter into multiple insurance contracts covering the same insurance risks, we will only settle your claim once.
- 10.3 Your claim settlement will be paid to you within 15 days of the completion of our investigation into your claim.
- 10.4 The settlement amount will be paid to you in the local currency, at the exchange rate of the foreign currency market promulgated by the Czech National Bank on the day of the claim.
- 10.5 If you violate any of the obligations laid down in the insurance terms and conditions or any legal regulations, we may reasonably reduce your settlement amount.
- 10.6 If a trip to a country whose security, health, political or climatic situation may give rise to travel concerns is cancelled, the insurance claim settlement may be reduced by half.
- 10.7 Always provide complete, true and undistorted data when reporting a claim. Otherwise, your insurance settlement claim may be denied in its entirety.
- 10.8 If, during the insurance term, you experience consequences of an event that occurred before its commencement, your settlement claim may be denied.

- 10.9 In terms of transportation, your insurance claim settlement is limited to an economy ticket or equivalent transportation class. Our assistance services may approve other type of transport for medical reasons.

10.10 We can only provide you with insurance protection and insurance claim settlement if they do not contravene any laws, sanctions, embargoes, prohibitions or restrictions of the Czech Republic, the European Union or the United Nations. The same applies to restrictions imposed by the United States of America, provided that such restrictions do not contravene the regulations of the Czech Republic or the European Union.

11. How are the rights under insurance claim settlements passed on

- 11.1 Your rights vis-a-vis your health insurance company resulting from a claim will pass to us.
- 11.2 If anybody causes you any damage that you may recover, then the right passes to us, up to the amount of the insurance claim settlement we have paid to you.

12. What do you have to do in the event of a claim

- 12.1 Do your best to avert or mitigate the extent of imminent damage.
- 12.2 Let us know as soon as possible that you have incurred damage and provide complete, true and undistorted data on the damage.
- 12.3 Carefully fill in all columns of the online claim report, attach the scanned originals of any documents and provide the most detailed possible description of the circumstances in which the damage occurred.
- 12.4 Provide evidence that the damage occurred during the insurance term.
- 12.5 If you have arranged any similar insurance, tell us the name of the other insurance company.
- 12.6 Make sure that we can apply our claim to damages with a third party.
- 12.7 In the event of harm to your health, grant your consent to us reviewing your medical records, or submit to a medical examination conducted by our physician.
- 12.8 If a police report is necessary to prove the damage, immediately report the damage to the local police.

13. How long do we investigate a claim

- 13.1 We will start investigating a claim immediately after you report it. We are obliged to close the investigation within 3 months. The time limit may be extended by mutual consent.
- 13.2 The time limit for the investigation will be suspended during the time we cannot go on with the investigation due to reasons attributable to you.
- 13.3 If we cannot close the investigation in good time, we will let you know why.
- 13.4 If you provide sufficient evidence for your claim, we will provide an advance on your claim settlement amount.

14. Where and how can you file complaints

- 14.1 Please submit your complaint using the channel that best fits your needs:
- By e-mail at klient@ERVpojistovna.cz.
 - Via www.ERVpojistovna.cz.

- By a letter sent to ERV Evropská pojišťovna, a. s., Křížkova 237/36a, 186 00 Praha 8, Czech Republic.
 - By phone on +420 221 860 860.
- 14.2 You can also complain to the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, Czech Republic, phone: +420 224 411 111.
- 14.3 For out-of-court settlement of consumer disputes, you can contact:
- Office of the Ombudsman of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, phone: +420 602 273 096, www.ombudsmancap.cz,
 - Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, Czech Republic, www.coi.cz, phone: +420 296 366 360.

15. What is marketing consent?

- 15.1 By entering into an insurance contract, you agree that all the personal data you provided to us will be used for the purpose of sending our commercial communications and offers.
- 15.2 If you do not agree to receive such information, please send us an email or a letter to that effect.

16. How do we modify the insurance terms and conditions

- 16.1 We may unilaterally amend the insurance terms and conditions that apply to already concluded insurance contracts.
- 16.2 In order for any amendment to apply, we must communicate it to you and give you an opportunity to comment on it within 30 days.
- 16.3 If you do not comment within the time limit above, you will be deemed to approve of the amendment.
- 16.4 If you express your disapproval by email or letter, you also have the option to terminate the insurance contract. Your contract will then expire on the day the notice of termination is delivered to us.
- 16.5 Unless you approve an amendment, we may terminate your insurance contract after 30 days from the effective date of the amendment.



What sports we insure

You can find out whether your insurance also covers winter or hazardous sports by consulting the table of insurance coverage limits in the introduction to the present insurance terms and conditions. However, it always covers below listed common sports.

It is up to us to assess the degree of risk inherent in specific sports for the purposes of your insurance. Please contact us; we will be happy to tell you which category your sport falls into.

What sports we consider to be common

Your travel insurance always covers regular leisure and beach sports and your stay or movement at an altitude of up to 3,500 m above the sea level.

- aerobic, aqua aerobic
- badminton
- basketball
- cycling and MTB (except for downhill)
- fishing (including boat fishing)
- floorball
- football
- football-tennis
- golf
- hiking or trekking up to the UIAA1 level of difficulty without using climbing gear
- horseback riding or camel riding – as a leisure activity within a resort
- in-line skating
- kayaking, canoeing up to WW1 and WW2 levels of difficulty
- minigolf
- quad bikes off roads – as a leisure activity within a resort
- rafting, WW1 and WW2 levels of difficulty
- running (road, cross-country running)
- snorkelling
- squash
- summer bob-sleigh riding
- swimming, including winter swimming
- table tennis
- tennis
- via ferrata, A and B levels of difficulty
- volleyball
- water sports – as a leisure activity within a resort – water skiing, scooter or banana riding, parasailing
- windsurfing, surfing
- yachting within 3 km from the mainland
- and other sports involving a comparable degree of risk

What sports we include among winter sports

The basic insurance or its extension may also include winter sports, on designated routes and at dedicated places, at the altitude of up to 3,500 m above the sea level. Winter sports include, without limitation:

- bob-sleigh riding
- cross-country skiing
- mono-skiing
- skibobbing
- skiing
- sledging
- snowboarding
- snowbungeekayaking
- snowtrampoline

- snowtubing
- and other sports involving a comparable degree of risk

What sports we regard as hazardous

The basic insurance or its extension may also include hazardous sports and any stay or movement at an altitude of up to 5,000 m above the sea level.

We also regard as hazardous your one-off participation in a sport competition organised by a school, sports organisation or interest group.

Hazardous sports include namely:

- acrobatic dancing
- ballooning
- bungee jumping
- canyoning
- cyclo-cross
- diving with self-contained breathing apparatus down to a depth of 40 m
- downhill biking in difficult terrain
- equestrian sports with the exception of horse racing
- hiking or trekking (mountain climbing) up to the UIAA3 level of difficulty with the use of appropriate climbing gear
- ice chute bob-sleighting and sleighing
- kayaking, canoeing at the W3 level of difficulty
- motor sports on snow, ice or water – as a leisure activity
- paragliding
- powerkiting
- rafting, WW3 level of difficulty
- skialpinism (on skis and splitboards)
- off-piste skiing and snowboarding
- tandem parachute jump
- via ferrata, C level of difficulty
- yachting within 3 to 30 km from the mainland
- and other sports involving a comparable degree of risk

What sports we insure only on an individual basis

This category includes any professional sports activity and participation in sports competitions incl. training for such events.

Non-professional competitions organised with a view to achieving special sporting results may also belong to this category.

Further, the category includes any stay or movement at an altitude above 5,000 m above the sea level, and extreme sports not mentioned above, for example:

- aviation sports (hang gliding, sailing, acrobatics)
- car racing or preparing for such races
- freediving
- heliskiing
- kayaking, canoeing above the W3 level of difficulty
- martial arts and sports
- rafting above the WW3 level of difficulty
- via ferrata, D and E levels of difficulty

Use functional protective equipment, observe safety precautions and obtain the permits required for certain activities. Otherwise, we may reduce your insurance claim accordingly.

This overview forms an integral part of the insurance terms and conditions.

Compensation Table for Assessing the Extent of Permanent Consequences of Injury

The Compensation Table lists permanent consequences of bodily injuries that are covered by our insurance. The table is used by the insurer's reviewing physician to determine the extent of the permanent consequences on the basis of medical reports. The percentages shown in the table represent the share in the insurance benefit limit.

| I. Body | |
|---|-----|
| A. Hand, arm, shoulder | |
| 1) Fingers | |
| Loss of all fingers on one hand | 50% |
| Loss of a thumb and metacarpal bones | 30% |
| Loss of a thumb | 25% |
| Loss of half of the thumb tip | 8% |
| Thumb with a stiff phalanx | 5% |
| Loss of one finger | 10% |
| Loss of any additional finger | 15% |
| Loss of the distal phalanx | 5% |
| Finger with a stiff phalanx | 5% |
| 2) Hand, wrist | |
| Loss of one hand | 55% |
| Inflexibility in a good working position | 10% |
| Inflexibility in a poor working position | 15% |
| Fracture of the radius, healed with dislocation and mild dysfunction | 5% |
| Radius fracture affecting all fingers from the index finger to the little one, lowering from the hand palm by up to 2 cm | 18% |
| 3) Arm | |
| Loss of an arm | 70% |
| Upper arm amputation | 65% |
| Forearm amputation | 60% |
| Unhealed biceps rupture | 5% |
| Blood clotting in axillary blood vessels | 5% |
| 4) Elbow | |
| Inflexibility in the extended position | 25% |
| Forearm rotation function stopped ("upright position") | 20% |
| Insufficient extension (40° to 90°) | 5% |
| 5) Shoulder | |
| All mobility counts with the shoulder blade out of place Inflexibility of the shoulder (the arm hanging down along the body) | 35% |
| Lifting up to 90° | 15% |
| Friction and some reduction of mobility | 5% |
| Recurrent dislocation | 10% |
| Acromioclavicular (AC) joint dislocation | 5% |
| 6) Paralysis | |
| Total paralysis of the brachial nerve bundle | 70% |
| Total radial nerve paralysis in the upper arm | 25% |
| Total ulnar nerve paralysis | 30% |
| Total medial nerve paralysis, both sensory and motor injuries | 35% |
| Only in case of sensory injuries | 10% |

| B. Foot, leg, hip, paralysis | |
|---|-----|
| 1) Foot | |
| Loss of a foot with a good function of the prosthesis | 30% |
| Loss of a foot with a poor function of the prosthesis | 35% |
| Ankle amputation, the stump capable of supporting the body | 15% |
| Loss of all toes | 10% |
| Loss of a big toe | 5% |
| Immobile ankle joint at the right angle or slight deviation (club foot) | 15% |
| Ankle joint - stopped mobility in rotation | 5% |
| 2) Leg | |
| Loss of one leg | 65% |
| Above-the-knee or thigh amputation with a good function of the prosthesis | 50% |
| Above-the-knee or thigh amputation with a poor function of the prosthesis | 55% |
| Loss of a tibia (shin) with prosthesis | 30% |
| Contracture in the leg by 3 cm or more | 10% |
| Immobile knee | 25% |
| A knee of which flexure capacity is reduced to 90° or less | 10% |
| A knee with disturbing laxity | 10% |
| Recurrent dislocation of the kneecap | 5% |
| Loss of the kneecap | 7% |
| Well-functioning total artificial kneecap | 15% |
| 3) Hip | |
| Immobile hip in a favourable position | 30% |
| A hip with a strong functional insufficiency | 50% |
| Well-functioning total hip replacement | 10% |
| 4) Paralysis | |
| Total calf nerve paralysis | 10% |
| Total femoral nerve paralysis | 20% |
| Partial loss of the sciatic nerve movement with good mobility | 10% |
| Partial loss of the sciatic nerve movement with poor mobility | 30% |
| II. Head | |
| A. Face, brain, eyesight, hearing | |
| 1) Face | |
| Loss of teeth (at least 3) | 5% |
| Scalping | 5% |
| Unilateral facial nerve paralysis | 10% |
| Bilateral facial nerve paralysis | 15% |
| Loss of sense of smell | 10% |
| Vocal cord paralysis with difficulty speaking | 10% |

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|---|------|
| Paralysis of the trigeminal nerve in the facial area | 5% |
| Permanent scarring - scars with the length of up to 4 cm | 5% |
| Permanent scarring - scars with the length of 4 - 10 cm | 7% |
| Permanent scarring - scars longer than 10 cm | 9% |
| 2) Brain | |
| Mild dementia | 15% |
| Moderate dementia | 25% |
| Severe dementia | 50% |
| Post-concussive syndrome | 8% |
| 3) Eyesight | |
| Loss of one eye | 40% |
| Loss of both eyes | 100% |
| Loss of vision in one eye | 25% |
| Loss of vision in both eyes | 100% |
| Loss of binocular vision | 15% |
| Vision field loss (hemianopsia) | 40% |
| Loss of vision in one eye with the possibility of improvement after surgery | 18% |
| Double vision | 10% |
| 4) Hearing | |
| Hearing loss in one ear | 10% |
| Hearing loss in both ears | 75% |
| Loss of the outer ear | 10% |
| III. Spine, neck and spinal cord | |
| 1) Spine | |
| Limitation in spinal mobility, mild degree | 8% |
| Limitation in spinal mobility, moderate degree | 16% |
| Limitation in spinal mobility, severe degree | 25% |
| Post-traumatic spinal or spinal cord or spinal root injury of mild degree | 25% |
| Post-traumatic spinal or spinal cord or spinal root injury of moderate degree | 40% |
| Post-traumatic spinal or spinal cord or spinal root injury of severe degree | 80% |
| Mobility limitation - a corset required | 8% |
| Consequences of a prolapsed disc | 12% |
| 2) Neck, cervical spine | |
| Loss of voice | 20% |
| Condition after tracheal injury with permanently inserted cannula | 35% |
| Condition after tracheotomy with permanently inserted cannula | 50% |
| Mobility limitation - a reinforcing collar required | 12% |
| Shooting pain - root irritation | 12% |

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| 3) Spinal cord injury | |
| Mild permanent consequences without bladder changes (likely bedwetting) - objectively determinable neurological symptoms on a mild scale | 20% |
| Mild permanent consequences with bladder changes (likely bedwetting) - objectively determinable neurological symptoms on a mild scale | 25% |
| Other permanent consequences without urinary bladder symptoms | 30% |
| Other permanent consequences with urinary bladder symptoms | 35% |
| IV. Heart and lungs | |
| Cardiopulmonary involvement is assessed taking into account the limitation of functional capacity caused by the disease. For this purpose, the following grouping is used: | |
| 1. No limitation in physical activity | 3% |
| 2. Mild limitation in physical activity, the symptoms appear only during strenuous activity | 20% |
| 3. Substantial limitation in physical activity, the symptoms appear during little strenuous activity | 45% |
| 4. Any form of physical activity causes the onset of symptoms, which can occur even at rest time | 70% |
| FEV between 1.5 and 2 litres corresponds to functional group 2 | |
| FEV of approximately 1 litre corresponds to functional group 3 | |
| FEV 0.5 litre corresponds to functional group 4 | |
| V. Abdominal cavity and pelvis | |
| Loss of spleen | 5% |
| Loss of one kidney | 10% |
| A well-functioning transplanted kidney | 25% |
| Artificially created bowel outlet, on the outside | 10% |
| Mild incontinence, e.g. urgent urination or bowel movement | 10% |
| Expulsive incontinence | 25% |
| Abdominal hernia, inoperable | 20% |
| Loss of both testicles | 10% |
| Loss of both ovaries before menopause | 10% |
| Urethral stricture in case a dilator needs to be used | 15% |

How we process personal data

GDPR

We are taking the liberty of informing you about the protection of your personal data, particularly in connection with your arranged insurance coverage. Protection of your privacy and your data is of absolute fundamental importance to us, and therefore we are focusing on ensuring the security of our internal systems as well as careful selection of our partners. We also respect the standards established by the Czech Insurance Association, of which we are members.

Who is the administrator of your personal data

The administrator of your personal data is **ERV Evropská pojišťovna, a. s.**, a joint-stock company with its registered office at Křižíkova 237/36a, 186 00 Prague 8 – Karlín, Czech Republic. Our ID No. is 492 40 196, and we are registered in the Commercial Register at the Municipal Court in Prague, Section B, File 1969.

You can contact us using the method you prefer:

- by e-mail to klient@ERVpojistovna.cz,
- by visiting our website www.ERVpojistovna.cz,
- by sending a letter to our address at Křižíkova 237/36a, 186 00 Prague 8 - Karlín, Czech Republic,
- by calling us on +420 221 860 860.

Where and how you can ask

We have our own person entrusted with ensuring protection of personal data (Data Protection Officer; DPO), whom you can contact with any question regarding the processing of your personal data or with complaints.

You can contact him:

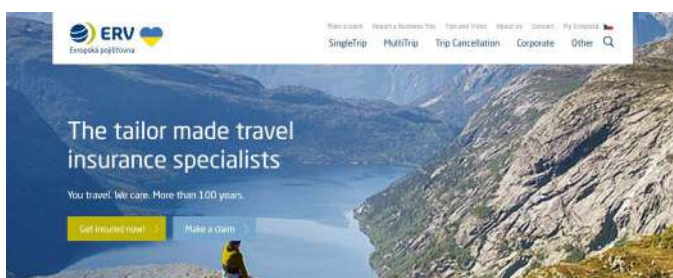
- by e-mail at dpo@ERVpojistovna.cz,
- via the on-line form at the website www.ERVpojistovna.cz,
- by sending a letter to the address of our registered office.

If you have a question, concern or complaint, you can also contact **the Personal Data Protection Office**, Pplk. Sochora 27, 170 00 Prague 7 – Holešovice, Czech Republic, phone: +420 234 665 111, e-mail: posta@uouu.cz, www.uouu.cz.

What types of personal data we process

For entering into an insurance policy and for insurance claim resolution, we may process your personal data, such as your full name, birth number, date of birth, residential address, phone number and e-mail address. These are essential identification and contact details. If you suffer harm to health, we may also process data relating to your medical condition.

If your data regarding your medical condition will need to be examined to evaluate the insurance risk and its determination, then we will process such data only with your express consent.



Whenever you visit our website, for security reasons all identification data are recorded on our server (IP address) and other information (data, time, viewed page). We do not use Java Applets or Active X Controls.

Our pages use cookies, which can make it easier for you to use our internet services. We use these data solely for statistical purposes, and we guarantee your absolute anonymity. If you wish to block cookies, select the appropriate choice in your web browser (most often in the section Settings -> Privacy). After blocking cookies, you will not be able to use certain functions of our website.

If you send an e-mail via our site that contains details such as your name and e-mail address, we will use that information only for sending information that you have requested. When access to certain pages at www.ERVpojistovna.cz is conditioned upon you providing personal data, we will work with such data only for the purposes of fulfilling our obligations, and we will not use the data for any other purposes.

In order to improve the quality of our services, we record phone calls to our client line with your prior consent. If you do not agree to call recording, you can use other communication channels, such as e-mail or chat.

What are the purposes of personal data processing

We need your personal data so that we can evaluate the insurance risk and arrange an insurance policy, for administration of your insurance policy and related records, sending of insurance policies and/or for examination of an insurance claim or payout of indemnity. All communication with us is monitored and archived, including client calls. Neither arrangement of an insurance policy nor administration of an insurance policy nor resolution of an insurance claim can occur without personal data processing. We may also process your personal data in order to fulfil regulatory requirements for insurance statistics or for development of new tariffs.

Therefore, our processing of data constitutes personal data processing as defined in particular by Act No. 277/2009 Coll., on insurance, and Act No. 89/2012 Coll., the Civil Code. Processing of personal data for direct marketing purposes is our legitimate interest under the GDPR.

Another legitimate interest of ours is processing of your personal data for ensuring IT operations and their security and for prevention and investigation, particularly if there is a suspicion of insurance fraud.

How we store personal data

We store insurance policies with your personal data on the servers of our internal system, and upon request we can provide extracts from them for you.

When arranging insurance coverage electronically, the policy will be entered into in individual steps defined by the technical solution of the on-line system. When insurance data are entered, the system will enable you to identify and correct any potential errors.

What if you refuse to provide personal data

If you refuse to provide personal data, then unfortunately we cannot enter into an insurance policy with you or process your insurance claim.

For how long we process personal data

We are authorised to store your personal data for the duration of the insurance policy or based on obligations stemming from such policy, but for a maximum of 16 years, after which your personal data will be destroyed. Following the expiration of the regular statute of limitations in accordance with the Civil Code, which is 4 years, your personal data will be pseudonymised in our IT system and archived until their destruction occurs.

Personal data are stored based on statutory archiving requirements, particularly pursuant to tax and accounting regulations.

With whom we share your personal data

We are entitled to share your personal data with a third party only in exceptional cases, and solely when investigating your insurance claim or administering your insurance policy.

We, our employees or contractual processors, particularly IT service providers, assistance companies, securing parties and/or insurance brokers have access to your personal data.

If you are interested, you can find a complete list of contractual processors, including descriptions of their activities, on our website.



What are automated decisions

Automated decisions/profiling occur in particular when arranging an insurance policy via our on-line system, which is intended to make the selection and purchase of the best insurance coverage more pleasant and faster.

All automated decisions are based on predefined rules, particularly based on insurance and mathematical calculations.

What are your rights

Upon request, we are obliged to inform you about processing of your personal data or to correct such data.

If you believe that we are processing your data in a manner that violates your privacy or the law, we must either rectify or sufficiently explain the situation. If we do not satisfy your request, you may contact the Czech Personal Data Protection Office.

Whenever your personal data are processed via automated decisions and you have discovered that your data are being processed in a manner that violates your privacy or personal life or in a manner that conflicts with the applicable law, you have the right to raise objections.

You also have the right to deletion (the right to be forgotten), the right to limitation of processing and the right to transferability of data.

If your personal data are processed based on consent that you have granted, you may revoke such consent at any time.

On our website, in the section devoted to personal data protection, you will find:

- this information,
- an overview of all contact details,
- a link to an on-line form, which you can use to ask a question or present a suggestion,
- additional updated information relating to such matters.

<https://www.ervpojstovna.cz/en/information-about-the-website>



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

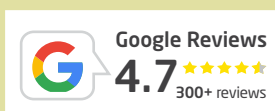


We have won the Association of Czech Insurance Brokers' Insurance Company of the Year award fourteen times.



www.linkabezpeci.cz

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



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