

# Travel Insurance

## Insurance product information document

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

**Product:** Sbaleno - single trip travel insurance

Full pre-contractual and contractual information is provided in your policy and respective insurance terms and conditions.

### What is this type of insurance for?

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



#### What is insured?

- ✓ basic travel insurance
- ✓ medical expenses, e.g. outpatient treatment, hospitalization, emergency dental treatment, physiotherapy etc., including COVID-19 treatment,
- ✓ assistance services (active assistance, transport, relocation and repatriation, etc.),
- ✓ escort,
- ✓ permanent disablement or accidental death,
- ✓ personal effects,
- ✓ personal liability for damages to health or property of another person/third party,
- ✓ extension possibilities
  - ✓ trip cancellation (Storno/Storno Plus), incl. COVID-19,
  - ✓ winter sports,
  - ✓ hazardous sports,
  - ✓ ERV Extra for COVID-19.



#### What is not insured?

- ✗ deliberate action,
- ✗ chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ travels to war zones,
- ✗ force majeure and other inadvertent events,
- ✗ preventive quarantine,
- ✗ widespread intervention by a state power or public administration.



#### Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! validity of the travel insurance only outside the Czech Republic,
- ! maximum duration of one trip being 360 days,
- ! validity of COVID-19 coverage only for events that happen to travelling persons,
- ! possibility to reduce claim settlement by half
  - ! in case of travels to countries listed among areas with a higher security risk,
  - ! in case of travels to countries whose political, health and other situation may give rise to travel concerns,
- ! termination of insurance with change of security situation in a destination,
- ! definition of a family member.



#### Where am I covered?

- Within the geographical area stated in the insurance policy (Europe or World).



#### What are my obligations?

- In any emergency situation immediately contact our Assistance and follow its instructions.
- Make every effort to prevent damage or to minimize its scope.
- Inform us immediately about any damage incurred.
- Fill in the claim report properly, enclose original documents and describe the circumstances of the damage the best you can.



#### When and how do I pay?

- Pay the premium before your departure. Only after that the insurance policy is established.



#### When does the cover start and end?

- The insurance of the individual trip starts and ends by crossing the Czech Republic border.
- Trip cancellation insurance starts in the moment of the payment of premium and travel service(s) and is valid until you start to use the travel service(s) or cross the Czech border.
- The insurance usually ends by the expiration of the agreed insurance period.



#### How do I cancel the contract?

- Within 2 months of the arrangement.  
We will terminate your insurance within 8 days of receiving the notice.
- Within 3 months of reporting a claim.  
We will terminate your insurance within 30 days of receiving the notice.
- Within 2 months of finding that we have violated the equal treatment principles.  
We will terminate your insurance within 8 days of receiving the notice.