

Sbaleno Travel Insurance

For short trip or longer stay

Including COVID-19 treatment



What we will pay (limit in CZK)		Backpack 28		Seaside			Discovery			Ski			The Max		
Risks	No. of days	360 max.		90 max.			360 max.			90 max.			360 max.		
	Geographical area	Europe	World	Europe	World	Europe	World	Europe	World	Europe	World	Europe	World		
Medical expenses	Medical expenses	3 000 000	3 000 000	3 000 000	5 000 000	4 000 000	6 000 000	5 000 000	7 000 000	6 000 000	8 000 000				
	incl. COVID-19	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
	Emerg. dental treatment	25 000	30 000	25 000	30 000	25 000	30 000	25 000	30 000	25 000	30 000				
	Physiotherapy	-	-	120 000	120 000	120 000	120 000	120 000	120 000	120 000	120 000				
Assistance services	Hospitalisation benefit 1)	-	-	10 000	20 000	10 000	20 000	10 000	20 000	10 000	20 000				
	Active assistance	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited				
	Transport., reloc., repatr.	1 000 000	2 000 000	2 000 000	4 000 000	2 000 000	4 000 000	2 000 000	4 000 000	2 000 000	4 000 000				
	Repatriation of remains	250 000	250 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000				
Escort	Funeral expenses	-	-	150 000	150 000	150 000	150 000	150 000	150 000	150 000	150 000				
	Accompan., summoned	-	-	150 000	200 000	150 000	200 000	150 000	200 000	150 000	200 000				
Injury	Permanent disablement	200 000	200 000	200 000	200 000	400 000	400 000	400 000	400 000	400 000	400 000				
	Accidental death	100 000	100 000	100 000	100 000	200 000	200 000	200 000	200 000	200 000	200 000				
Pers. effects	Luggage	10 000	10 000	15 000	20 000	20 000	30 000	30 000	40 000	40 000	50 000				
Personal liability	Bodily injury	1 000 000	2 000 000	1 000 000	2 000 000	2 000 000	4 000 000	2 000 000	4 000 000	3 000 000	6 000 000				
	Property damage	500 000	1 000 000	500 000	1 000 000	1 000 000	2 000 000	1 000 000	2 000 000	1 500 000	3 000 000				
Cancellation	Cancellation fees incl. COVID-19	optional	optional	optional	optional	optional	optional	optional	optional	optional	optional				
Winter sports	Winter sports	-	-	-	-	-	-	✓	✓	✓	✓				
Haz. sports	Hazardous sports	-	-	-	-	-	-	-	-	✓	✓				
ERV Extra	Insurance package	-	-	optional	optional	optional	optional	optional	optional	optional	optional				

How much it will cost (CZK)		Backpack 28		Seaside			Discovery			Ski			The Max														
No. of days	Age	0-27	0-17	18-69	70+	0-17	18-69	70+	0-17	18-69	70+	0-17	18-69	70+	0-17	18-69	70+	0-17	18-69	70+	0-17	18-69	70+				
1-5	with deductible	170	230	130	250	390	190	370	580	150	290	470	220	430	690	170	330	530	280	560	890	370	740	1 180	590	1 160	1 860
	without deductible	190	270	150	290	460	220	430	680	180	350	550	260	510	820	190	390	620	330	660	1 060	440	870	1 390	690	1 370	2 190
6-10	with deductible	250	340	180	360	580	270	540	860	220	430	690	320	650	1 040	250	480	780	420	830	1 330	550	1 090	1 760	870	1 730	2 780
	without deductible	290	390	210	420	680	320	630	1 010	260	510	820	380	760	1 220	290	570	920	490	980	1 570	650	1 290	2 070	1 020	2 040	3 270
11-17	with deductible	360	490	260	530	840	390	780	1 260	320	640	1 020	480	940	1 510	360	710	1 140	610	1 220	1 950	810	1 610	2 570	1 270	2 530	4 050
	without deductible	420	590	310	620	990	460	920	1 480	380	750	1 190	560	1 110	1 780	420	840	1 340	720	1 440	2 290	950	1 890	3 020	1 490	2 980	4 770
18-24	with deductible	480	660	350	690	1 120	530	1 050	1 670	430	850	1 360	640	1 270	2 020	480	950	1 510	820	1 630	2 590	1 070	2 140	3 430	1 690	3 380	5 410
	without deductible	560	780	410	820	1 320	620	1 230	1 970	490	990	1 590	750	1 490	2 380	560	1 120	1 780	960	1 920	3 060	1 260	2 520	4 030	1 990	3 980	6 370
25-31	with deductible	540	750	390	790	1 260	590	1 180	1 890	480	960	1 530	710	1 430	2 280	540	1 070	1 710	920	1 840	2 930	1 210	2 410	3 870	1 910	3 820	6 110
	without deductible	640	880	470	930	1 480	690	1 390	2 220	570	1 130	1 790	840	1 680	2 680	630	1 260	2 010	1 080	2 160	3 450	1 420	2 840	4 550	2 250	4 490	7 190
32-45	with deductible	760	1 050	560	1 110	1 780	830	1 670	2 660	680	1 350	2 150	990	2 010	3 190	760	1 490	2 410	1 290	2 580	4 140	1 690	3 390	5 440	2 690	5 380	8 590
	without deductible	890	1 240	660	1 310	2 090	980	1 960	3 130	790	1 590	2 530	1 180	2 360	3 770	890	1 770	2 830	1 520	3 040	4 870	1 990	3 990	6 390	3 170	6 330	10 120
46-60	with deductible	980	1 360	710	1 430	2 290	1 070	2 140	3 430	870	1 730	2 780	1 290	2 580	4 140	970	1 940	3 090	1 670	3 330	5 340	2 190	4 390	7 020	3 470	6 940	11 090
	without deductible	1 150	1 590	840	1 680	2 690	1 260	2 520	4 040	1 020	2 040	3 270	1 520	3 040	4 870	1 140	2 280	3 650	1 960	3 920	6 280	2 580	5 160	8 260	4 080	8 160	13 060
61-90	with deductible	1 450	2 010	1 050	2 110	3 370	1 580	3 160	5 060	1 280	2 560	4 090	1 910	3 820	6 090	1 440	2 860	4 580	2 470	4 920	7 870	3 240	6 480	10 350	5 120	10 230	16 370
	without deductible	1 690	2 360	1 240	2 480	3 970	1 860	3 720	5 950	1 510	3 010	4 820	2 250	4 490	7 180	1 690	3 370	5 390	2 890	5 790	9 260	3 810	7 620	12 180	6 020	12 040	19 260
each next 30 days	with deductible	450	840	-	-	-	-	-	-	420	840	indiv.	690	1 350	indiv.	-	-	-	-	-	-	840	1 690	indiv.	1 090	2 090	indiv.
	without deductible	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

A lump-sum premium is set for each next 30 days starting the 91st day. You can arrange this insurance for up to 360 days. Option „with deductible“ means that a client will pay the amount of CZK 1,500 for every insured event. **Europe:** European countries, Mediterranean countries and Canary Islands. Does not include Russia, Belarus, Ukraine, Moldova and Caucasian countries. **Explanatory notes:** 1) CZK 2,000 per day

Two Extension Options

Sbaleno travel insurance

Cancellation for not only medical reasons!

1) Trip Cancellation

You will appreciate cancellation insurance in case you suddenly have to cancel your tour, flight ticket or accommodation.

What are the variants	Storno		Storno Plus	
The maximum price of services we insure	CZK 300 000 ¹⁾		CZK 300 000 ¹⁾	
What health problems of yours and your cotravellers are covered?	insured	deductible	insured	deductible
Hospitalisation of traveller	✓	20%	✓	0%
Death of traveller	✓	20%	✓	0%
Traveller is bedridden (medical certificate)	✓	20%	✓	20%
Traveller is COVID-19 positive	✓	20%	✓	20%
What about other verifiable reasons?	insured	deductible	insured	deductible
Other reasons of traveller incl. failure to meet health cond. to travel	-	-	✓	20%
Health problems of persons that were not supposed to travel	-	-	✓	20%
Other problems of persons that were not supposed to travel	-	-	✓	20%
How much will it cost?	% of the total price of services (trip, flight ticket, accommodation, car rental, etc.)			
Standard price (premium)	3,5%		7%	
Discounted price with our travel insurance	2,5%		5%	

Explanatory notes: 1) The maximum price of travel services that we insure in total per insurance contract, family, or all co-travellers. If you want to insure a more expensive trip or travel service, please contact us at 221 860 860.

You can arrange the insurance within 3 working days after payment for or order of the first travel service (when arranging less than 15 days before departure, on the day of ordering the service). The insurance also applies to your travel within the Czech Republic. The minimum insurance premium is CZK 200.

Examples of reasons for cancellation and their solutions

Who is to travel	What happened	Storno	Storno Plus
Family of four (mother, father, daughter, son)	Father's mother (grandmother) gets ill and is hospitalised	✗ No claim arises to anyone	✓ All 4 cancel with 20% deductible
Family of four driving their own car on holiday	They have an accident still in the Czech Republic; car immobilised	✗ No claim arises to anyone	✓ All 4 cancel with 20% deductible
Grandmother, grandfather, 2 grandsons, their mother	1 child gets ill, is hospitalised	✓ Both children and mother cancel with 20% deductible; no claim arises to grandparents	✓ All cancel with 0% deductible
2 friends, each with 2 children	1st mother's child gets ill, stays at home	✓ 1st mother with 2 children cancels with 20% deductible; no claim arises to the 2nd mother with 2 children	✓ 1st mother with 2 children cancels with 20% deductible; no claim arises to the 2nd mother with 2 children
Childless spouses	Begin to care for an adopted child at the time of the holiday	✗ No claim arises to anyone	✓ Both cancel with 20% deductible
3 friends, 2 are a couple	1 of the couple gets ill, stays at home	✓ All 3 cancel with 20% deductible	✓ All 3 cancel with 20% deductible

2) ERV Extra Package

Attractive ERV Extra package covers many other often neglected risks.

ERV Extra	Limits in CZK
travel documents	10 000
business effects ¹⁾	✓
essential expenses - luggage delay ²⁾	10 000
legal expenses	300 000
missed / delayed departure ³⁾	5 000 / 5 000
trip curtailment / interruption	20 000 / 50 000
unused holiday ⁴⁾	10 000
return obstacles - accommodation ⁵⁾	15 000
return obstacles - transport ⁵⁾	15 000
vehicle - towing expenses	10 000
vehicle - substitute transport and accommodation	20 000
rent-a-car accident - deductible	5 000
substitute employee	50 000
pets - veterinary expenses	15 000
pets - pet owner liability	30 000
How much it will cost (CZK/person/30 days)	349

Explanatory notes: 1) up to the limit of personal effects **2)** CZK 5,000 per each 12 hours **3)** CZK 1,000 per each 6 hours **4)** CZK 2,000 per day **5)** 20% deductible

Examples of other verifiable reasons

- Health problems of persons who were not supposed to travel:
 - caring for sick grandparents,
 - injury of a close colleague,
 - death of a close person,
- loss of employment without being at fault,
- divorce proceedings,
- meeting cancellation by business partner,
- repeating an exam,
- extensive damage to your residence,
- traffic accident on the way to the airport,
- subpoena,
- non-receipt of a visa without being at fault,
- cancellation of the event that was the main purpose of the trip,
- adoption of a child,
- death of a pet, etc.