

ERV Evropská pojišťovna

You travel. We care.



We benefit from 110 years of specialization

History and today

ERV Evropská pojišťovna was founded in 1992 by leading Danish specialised insurance company Europaeiske Rejseforsikring. In so doing, it picked up the threads of the discontinued tradition of the company which had been operating in Czechoslovakia from as early as 1920. Earlier still, in 1907, the very first European travel insurance company was established in what was then Austria-Hungary. Its founders progressively created an entire network of travel insurance companies in pre-war Europe, which are in operation to this day.



26 years on the Czech market

2012

the worldwide assistance network Euro-Center transfers its headquarters from Copenhagen to Prague

2002

Evropská establishes a subsidiary assistance centre, EuroAlarm, in Prague

1994

Evropská is accepted into the European Travel Insurance Group (ETIG)

1992

Danish company Europaeiske establishes a new Evropská in Czechoslovakia

1920

Evropská comes into existence in Czechoslovakia

2018

ERV Evropská insures 1,2 mil. clients per year with turnover of almost CZK 700 million

2010

Prague becomes the centre for managing Evropská insurance companies in Poland, Russia and Ukraine

1995

Evropská is acquired by insurance companies from Germany and Austria and it once again becomes part of Munich Re

1993

Evropská obtains a licence and becomes the first specialised insurance company in the Czech Republic

1947

Evropská is nationalised and gradually integrated into the State Insurance Company

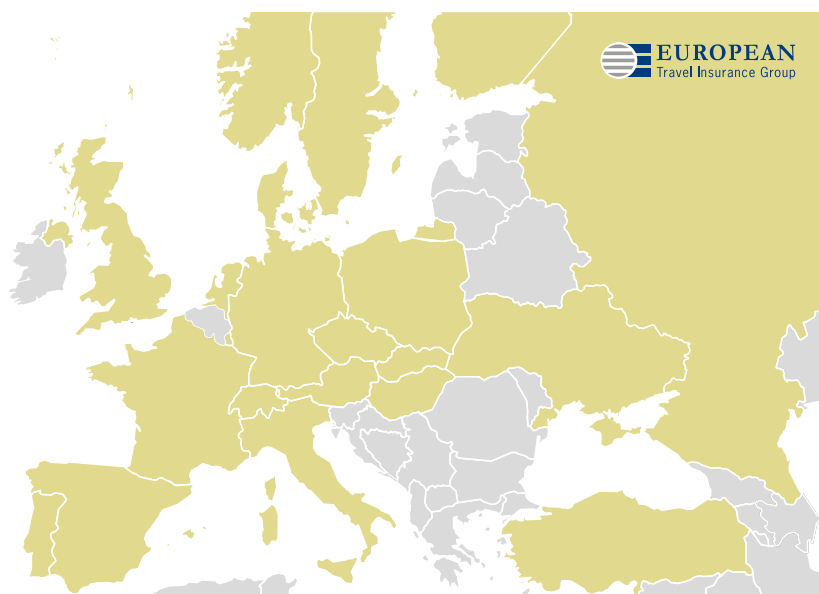
1907

Max von Engel establishes the first European Insurance Company in Budapest

Today, ERV Evropská is a significant member of the prestigious European Travel Insurance Group (ETIG) and through its German parent company ERV (Europäische Reiseversicherung AG) it is part of the families ERGO and Munich Re, one of the world's leading reinsurance companies. The ERV Group is the world's strongest player in travel insurance, with global turnover in the vicinity of half a billion Euros.

ERGO

Munich RE 

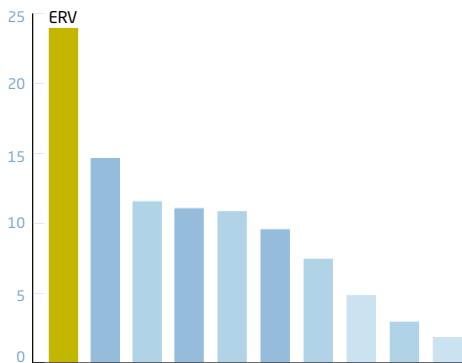


We are No. 1 in travel insurance

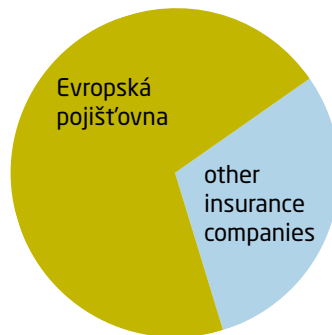
Financial standing

We are an insurance company, but just for travellers. We do things differently, since travelling is our life and has been more than 100 years. Each year, we personally verify the standard of medical care abroad. We have built our own network of assistance centres on every continent. Claims are settled fairly and within 7 working days. Over 1 million clients a year make us No. 1 on the Czech market. You travel. We care.

Largest share on the travel insurance market



Dominant position in the tour operators segment



Partner of 8 out of 10 of the largest tour operators

In the area of insurance offered through travel agents, we are the clear No. 1 on the market.



Number of all insured clients

1 203 499

Number of corporate clients

2 630

Number of partner tour operators

354

Number of cooperating brokers

147

Profit (in tsd. CZK)

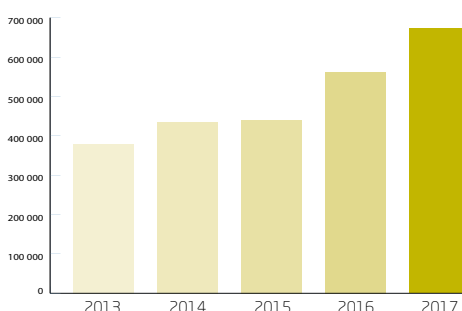
51 020

Gros Written Premium (in tsd. CZK)

672 730

Above number valid for 2018

Turnover progress (in tsd. CZK)



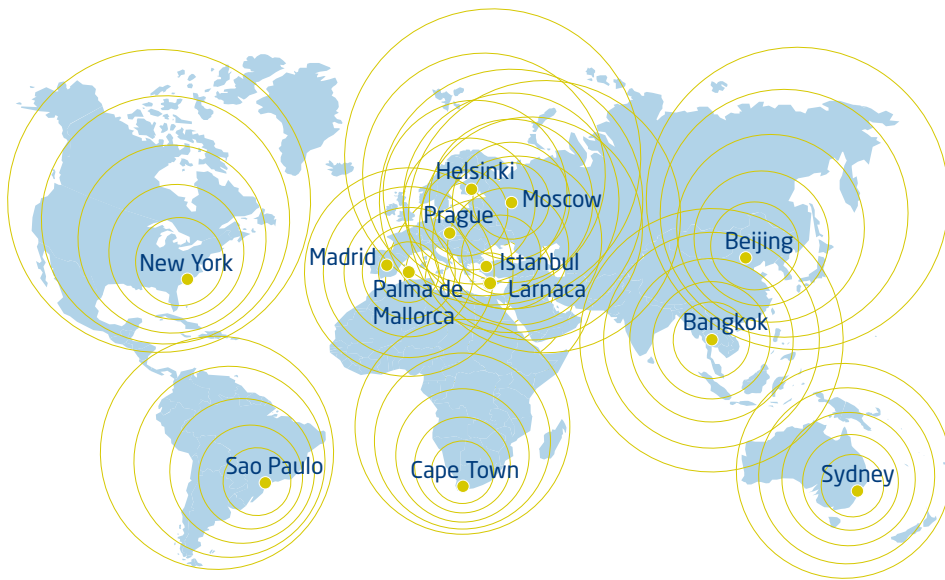
Quality of services is a key factor

Unique worldwide assistance network

We think of travel insurance and our other specialised products primarily as a service for our customers. The quality, efficiency, simplicity and immediate accessibility of this service matter to us.

A class apart from the competition, the international ERV Group owns and directly manages the unique worldwide Euro-Center network. Our network of 13 assistance centres across every continent has been gradually created since the 1970s and five years ago, its headquarters relocated from the Danish capital Copenhagen to Prague. Our Euro-Centers have a perfect knowledge of the local environment and the level of medical care in specific clinics and hospitals.

Worldwide assistance network, wherever you might need it.



EURO-CENTER
Local Assistance - Worldwide



4 assistance headquarters

11 centers all over the world

49 medical consultants

communication in 40 languages

380 local experts

5 000 preferred partners

50 000 services suppliers

162 000 settled claims

733 000 handled calls

Proven partners

We work only with proven partners who guarantee first quality services.



Inspections abroad

In addition to everyday services provided by Euro-Center Assistance network we personally and regularly inspect the level of medical care abroad.



Why we are a good choice

Advantages of an insurance by specialists

The only true travel insurance specialists

- we hold the biggest market share on the travel insurance market
- we provide tailored services for tour operators as well as for other companies
- for 16 consecutive years we have been chosen the best travel insurer by professionals and general public

Prompt and highly professional emergency assistance

- we have our own English speaking nonstop assistance service, which we fully control
- we operate a network of Euro-Centers present on each continent to deal with emergencies on the spot where you stay
- our experts in person investigate the level of medical services abroad

Transparent client approach

- there is always an experienced professional on the line
- our policies are simple and synoptic
- customer friendly and unbeatably fast claims settlement within 7 working days

Reliable partner with strong international background

- we are part of the biggest and eldest travel insurance group in the world
- we enjoy a strong financial background of Munich Re, one of the world's leading reinsurance companies
- we provide our partners with the state-of-art business solutions

Mobile applications for easier travel

Our mobile applications will be useful guides when you are on your travels. You can take a look at the advantages they offer and download them onto your phone for free.

Moje Evropská Travel insurance in your phone



QR codes for downloading the app



Android



iOS

Complete information on your travel insurance at your fingertips! Download our **Moje Evropská** mobile app 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 **document safe** and practical **travel tips**.

ERV travel & care Safe travel services



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



Android



iOS

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**.

We have solution for each travel

Our product overview

For general public

Annual travel insurance
MultiTrip



for those, who travel more frequently

Single trip insurance
Sbaleno



for short trip or longer stay

Trip cancellation insurance



helps when you have to cancel your trip

For corporates

Travel insurance for employees
Business Travel



insurance for business and other trips abroad for corporates and institutions

Risk areas insurance
RiskPlus



special insurance to areas with increased security risks and war zones including also security assistance services

Other corporate insurance products

- individual annual MultiTrip Corporate
- favourable insurance for private trips of employees
- extended legal protection insurance from D.A.S. experts
- extended business trip cancellation insurance Business Storno

For leisure activities

Tickets insurance



useful when you cannot attend a purchased event

Bicycle insurance



insurance that will allow you to enjoy carefree cycling

Other insurance

- photography equipment
- musical instruments
- watches and jewellery
- mobile phones
- drones
- electronics
- extended guarantee

For tour operators

Bankruptcy insurance

mandatory insolvency insurance for tour operators

Professional indemnity insurance



helps tour operators liable for breaching obligations arising from a travel contract

Public liability insurance

helps tour operators liable for damages to life, health and property of their clients

We collaborate with the best market players

Satisfied partners and clients

Travel market clients and partners

With 26 years of activity behind us, we have established close commercial relations with many significant partners in the travel industry. Today, we provide our first-class services to customers of 8 out of 10 of the largest travel agents.



Corporate clients and partners

Quality of services and respect for the individual needs of our customers have helped us to gain the trust of a range of prominent corporate clients ranking among the leaders in their fields.



Leisure activities insurance partners

In the field of leisure activity insurance, we cooperate with leading sellers of tickets, photography equipment, bicycles, musical instruments or watches and jewellery.





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 twelve times.



www.linkabezpeci.cz

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

Where you can find us

Australia, Sydney
Euro-Center

Brazil, Sao Paulo
Euro-Center

Czech Republic, Prague
ERV Evropská pojišťovna
Euro-Center Prague
Euro-Center Holding

China, Beijing
ERV China
Euro-Center

Denmark, Kodaň
Europeiske Rejseforsikring

Finland, Helsinki
Eurooppalainen
Euro-Center

Italy, Milan
ERV Italia

South Africa, Cape Town
Euro-Center

Cyprus, Larnaca
Euro-Center

Hungary, Budapest
Európai Utazási Biztosító

Germany, Munich
Europäische Reiseversicherung

Netherlands, Utrecht
Europeesche Verzekeringen

Norway, Oslo
Europeiske Rejseforsikring

Poland, Gdansk
ERV – Europäische Reiseversicherung

Portugal, Lisbon
ERV Portugal - Seguros de Viagem

Austria, Wien
Europäische Reiseversicherung

Russia, Moscow
ЕРВ Туристическое Страхование
Euro-Center

Slovakia, Bratislava
Európska cestovná poisťovňa

Spain, Madrid
Europea de Seguros
Euro-Center
Palma de Mallorca
Euro-Center

Sweden, Stockholm
Europeiska ERV

Switzerland, Basel
Europäische Reiseversicherung

Thailand, Bangkok
Euro-Center

Turkey, Istanbul
ERV Sigorta Aracılık Hizmetleri
Euro-Center

Ukraine, Kiev
Європейське Туристичне
Страховання

USA, New York
Euro-Center

Great Britain, Horsham
ETI International Travel Protection

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