

# Sbaleno Travel Insurance

## For short trip or longer stay

Pre-contract information, insurance terms and conditions



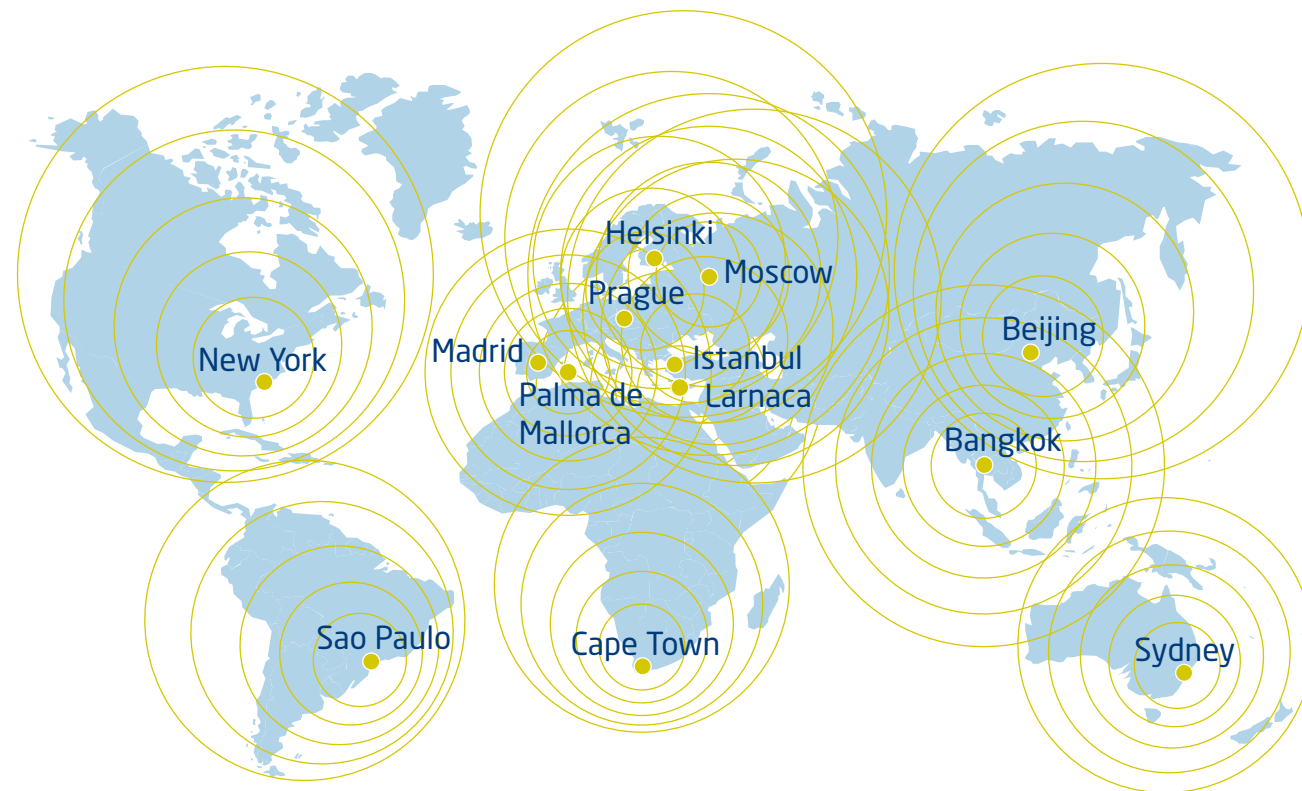
Tailored to  
your needs

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

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

### Worldwide assistance network, wherever you might need it.

We operate Euro-Centers on every continent to help you in emergencies directly in the place of your stay.

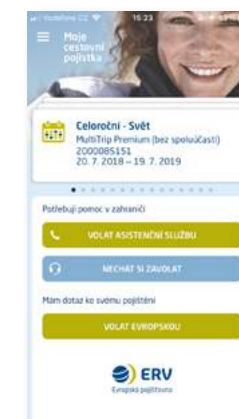


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## Mobile application for easier travel

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 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**.

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**.



## Table of insurance coverage limits Sbaleno



What we will pay (limits in CZK)			Backpack 28		Seaside		Discovery		Ski		The Max	
Risks	No. of days	Geographical area	360 max		90 max		360 max		90 max		360 max	
			Europe	World	Europe	World	Europe	World	Europe	World	Europe	World
A Medical expenses	1	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
	2	Emergency dental treatment	25 000	30 000	25 000	30 000	25 000	30 000	25 000	30 000	25 000	30 000
	3	Physiotherapy	-	-	120 000	120 000	120 000	120 000	120 000	120 000	120 000	120 000
	4	Hospitalisation benefit <sup>1)</sup>	-	-	10 000	20 000	10 000	20 000	10 000	20 000	10 000	20 000
B Assistance services	1	Active assistance	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
	2	Transportation, relocation, 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	3 000 000	4 000 000
	3	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
	4	Funeral expenses	-	-	150 000	150 000	150 000	150 000	150 000	150 000	150 000	150 000
C Escort	1	Accompanying, summoned escort	-	-	150 000	200 000	150 000	200 000	150 000	200 000	150 000	200 000
D Úraz	1	Permanent disablement	200 000	200 000	200 000	200 000	400 000	400 000	400 000	400 000	600 000	600 000
	2	Accidental death	100 000	100 000	100 000	100 000	200 000	200 000	200 000	200 000	300 000	300 000
E Person. effects	1	Luggage	10 000	10 000	15 000	20 000	20 000	30 000	30 000	40 000	40 000	50 000
	2	Personal liability	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
G Personal liability	1	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
	2	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
I. Cancellation	1	Cancellation fees	optional	optional	optional	optional	optional	optional	optional	optional	optional	optional
	2	Winter sports	-	-	-	-	-	-	included	included	included	included
L Winter sports	1	Škoda na sportovním vybavení	-	-	-	-	-	-	20 000	20 000	20 000	20 000
	2	Nájem náhradního vybavení <sup>2)</sup>	-	-	-	-	-	-	5 000	5 000	5 000	5 000
	3	Prodloužení pobytu kvůli lavině <sup>3)</sup>	-	-	-	-	-	-	20 000	20 000	20 000	20 000
	4	Nevyužitá zimní dovolená <sup>4)</sup>	-	-	-	-	-	-	20 000	20 000	20 000	20 000
M Hazard. sports	1	Hazardous sports	-	-	-	-	-	-	-	-	included	included
	2	Škoda na sportovním vybavení	-	-	-	-	-	-	-	-	20 000	20 000
ERV Plus		Insurance package	-	-	optional	optional	optional	optional	optional	optional	included	included

Explanatory notes: 1) CZK 2,000 per day 2) CZK 1,000 per day

Europe: European countries, Mediterranean countries and Canary Islands. Does not include Russia, Belarus, Ukraine, Moldova and Caucasian countries.

## Sbaleno Extension Options

### 1) Cancellation Insurance

What are the insurance options?	Storno		Storno Plus	
The maximum price of services we insure	CZK 300 000 <sup>1)</sup>		CZK 300 000 <sup>1)</sup>	
What problems of yours and your co-travellers are covered?	insured	deductible	insured	deductible
Hospitalisation of traveller	yes	20%	yes	0%
Death of traveller	yes	20%	yes	0%
Traveller is bedridden (medical certificate)	yes	20%	yes	20%
What about other verifiable reasons?	insured	deductible	insured	deductible
Other reasons of traveller	no	-	yes	20%
Health problems of persons who were not supposed to travel	no	-	yes	20%
Other reasons of persons who were not supposed to travel	no	-	yes	20%

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.

### 2) ERV Plus package

ERV Plus	Limits in CZK	
E.2	travel documents	10 000
E.3	business effects <sup>1)</sup>	yes
F.1	essential expenses - luggage delay <sup>2)</sup>	10 000
G.3	legal expenses	300 000
H.1, H.2	missed / delayed departure <sup>3)</sup>	5 000 / 5 000
J.1, J.2	trip curtailment / interruption	20 000 / 50 000
J.3	unused holiday <sup>4)</sup>	10 000
K.1	vehicle - towing expenses	10 000
K.2	vehicle - substitute transport and accommodation	20 000
K.3	rent-a-car accident - deductible	5 000
O	substitute employee	50 000
R.1	pets - veterinary expenses	15 000
R.2	pets - pet owner liability	30 000



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

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 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 a policy on behalf of someone who is not a member of your immediate family, obtain their consent and forward the insurance terms and conditions to them.

### What is Sbaleno Travel Insurance

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

It covers accidental travel-related events as described below in the insurance terms and conditions, which occur during the insurance period.

Sbaleno may be arranged in several versions according to the purpose of the trip and the level of insurance coverage desired. The basic insurance coverage and its extension options (e.g. trip cancellation insurance) vary with each version and are always colour-coded in the table of insurance coverage limits. As a minimum, each variant includes insurance of medical expenses, assistance services, accident insurance, personal effects insurance, and liability insurance.

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

You can arrange trip cancellation insurance in two variants – **Storno** and **Storno Plus**. Storno Plus includes more reasons for cancellation, a wider range of insured persons, and a higher limit. Both variants contain as a minimum trip cancellation for serious health reasons of the travellers.

You can arrange a trip cancellation within 3 working days after payment for or order of the first travel service. 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.

In the table of insurance coverage limits, you will also find when and how much you must contribute in each settled claim (deductible).

### What the insurance does not cover (exclusions)

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

For the list of exclusions, please see page 11 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 much the insurance costs and how long it applies for

We usually set the price of the insurance (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.

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 with the insured person crossing the border of the Czech Republic.

Travel cancellation insurance is established once the premium and the price of the travel service are paid and it continues to apply until you start to use your travel service(s) or cross the Czech border.

### 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 the insurance expires

A travel insurance usually expires with the lapse to 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 policy using means of remote communication, as long as the term of the policy exceeds one month,
- a notice of termination sent within 2 months of the arrangement date. We will terminate the policy within 8 days of receiving the notice,
- a notice of termination sent within 3 months of reporting a claim. We will terminate the 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 the insurance within 8 days of receiving the notice.

### Where and how you can file complaints

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

- by email at [klient@ERVpojistovna.cz](mailto:klient@ERVpojistovna.cz),
- via [www.ERVpojistovna.cz](http://www.ERVpojistovna.cz),
- by a letter sent to ERV Evropská pojišťovna, a. s., Křížkova 237/36a, 186 00 Praha 8,
- 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 the 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](http://www.ombudsmancap.cz),
- Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, phone: +420 296 366 360, [www.coi.cz](http://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 nonlife insurance segment. If you are interested in how we are doing, go to [www.ERVpojistovna.cz/cs/povinne-informace](http://www.ERVpojistovna.cz/cs/povinne-informace).

You can find us at ERV Evropská pojišťovna, a. s., Křížkova 237/36a, 186 00 Praha 8. 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 [www.ERVpojistovna.cz](http://www.ERVpojistovna.cz), and you may call us at +420 221 860 860 or email us at any time at [klient@ERVpojistovna.cz](mailto:klient@ERVpojistovna.cz).

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

### The 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 observe the Code of Conduct of the Czech Insurance Association, the Code of Conduct of the Financial Market ([www.cap.cz](http://www.cap.cz)), and the internal rules of the ERV Group.

### 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.
- Review the safety threats in the country using the ERV travel & care mobile app or at [www.ERVpojistovna.cz](http://www.ERVpojistovna.cz).
- Go to [www.mzv.cz](http://www.mzv.cz) to make sure the Ministry of Foreign Affairs is not urging citizens to reconsider travelling to the area you are intending to visit.
- When travelling to developing countries, check whether you need vaccinations 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 repository 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](http://www.mzv.cz).
- Mark the luggage with a hidden name tag showing your address, and also place the same name tag 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 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 developing 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 services 24 hours a day, 365 days a year in Czech. 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,
- if your treatment expenses exceed EUR 150,
- unless the payment can be made in cash,
- in the event of hospitalisation 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.

### What can our assistance do for you?

- provide you with advice as to 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 hospitalisation 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 hospitalisation,
- organise transport back home or repatriation of remains,



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

#### 24/7 ASSISTANCE

phone: (+420) 221 860 606

**EURO-CENTER**  
Local Assistance - Worldwide



#### What do you have to do in the event of a claim

##### 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

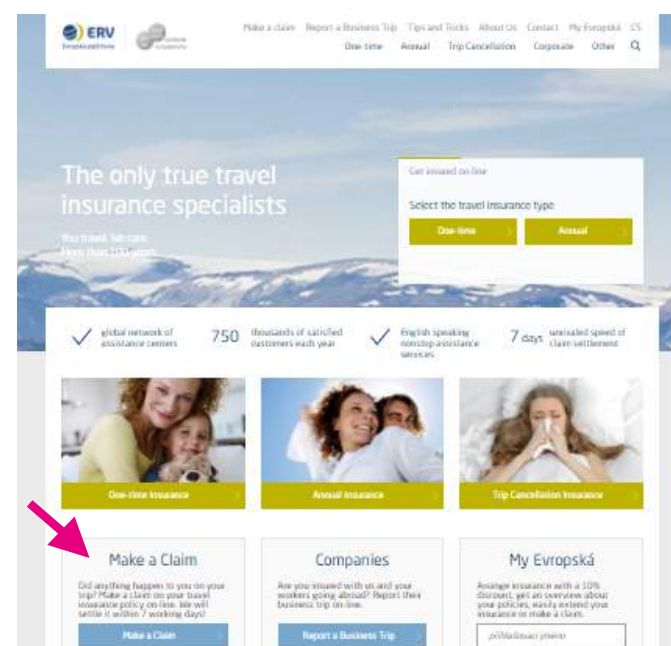
- Report stolen luggage to the local police immediately. Then contact our assistance services so that we can help you.
- Request a police report containing, among other things, a list of the stolen items and indicating the time and place of the theft.
- If your car has been broken into, have the police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

#### 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 online via [www.ERVpojistovna.cz](http://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 payment of 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.

#### 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. For trip cancellation insurance it is 6 months before the insurance is taken out.

#### 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 services, which will recommend a suitable healthcare establishment. Typically, you will not have to pay anything within our network of partner hospitals. At other establishments, do not pay more than €150, which is the amount that will be paid to you upon your return home. Before paying a higher amount, inform our assistance services first.

#### 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 hospitalisation, death of your closest relative or extensive damage to your residence. The deductible is 0 to 20% of the cancellation fees depending on the chosen variant.

#### How can I buy trip cancellation insurance?

You can arrange your cancellation insurance in two variants – **Storno** and **Storno Plus**. Storno Plus variant comprises more reasons for cancellation and a wider range of (insured) persons. When you buy your cancellation insurance in addition to our travel insurance, you will obtain it from us with 1-2% 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.

#### 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).

#### Does my insurance also cover delayed flights?

Yes, but you will need to supplement your basic insurance with the ERV Plus package. If a means of transport which you are due to travel on is delayed by more than 6 hours, we will pay you compensation up to the arranged limit. This does not apply to irregular (charter) flights or strikes announced in advance.

## 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 is available at our website.

**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 European countries, Mediterranean countries and the Canary Islands. It does not include Russia, Belarus, Ukraine, Moldova and Caucasian 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.

**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. 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 hospitalisation.

**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.

**Valuables** refer to antiquities, jewellery, furs, precious stones and items containing gold or platinum.

**We** are ERV Evropská pojišťovna, a. s., with our registered office at 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.

**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 the insurance does not cover (general exclusions)

Before clarifying what your insurance does cover, let us first 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, 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 an area designed as a war zone by the Ministry of Foreign Affairs of the Czech Republic.

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 passenger.
16. Sports activities other than those expressly covered by your insurance.
17. Professional sports activities of any kind whatsoever, including practice.

We are not obligated to provide any insurance claim settlement for a loss that only occurs as a result of the original loss.

Other possible coverage limitations under your insurance are specified with regard to specific types of insurance in the following section of these insurance terms and conditions.





## 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 service, which will recommend a suitable healthcare establishment. Typically, you will not have to pay anything within our network of partner hospitals. At other establishments, do not pay more than EUR 150, which is the amount that will be paid to you upon your return home. Before paying a higher amount, inform our assistance services first.

In the event of hospitalisation, 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.
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 Hospitalisation 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.

### 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, spectacles, lenses 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 or any of your relatives.

### 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.

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 hospitalisation 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 hospitalisation,
- 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 hospitalisation 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 may be summoned as an escort at all times.
5. The escort may not take any action and make any decisions relating to the hospitalisation, 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 or accidental death which constitutes a direct consequence of any illness,
  - 1.2 permanent disablement or accidental death which constitutes a direct consequence of an injury suffered as a result of an illness,
  - 1.3 permanent disablement or accidental death as a result of a hijack of a plane or abduction of people,
  - 1.4 death due to 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.

#### 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 will be compensated to the tune of up to one quarter of the limit.
3. If your personal effects are stolen from a vehicle, 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 was 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 of an aircraft,
  - 2.4 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 Luggage delay - 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 a traffic accident of the vehicle or train you took to get to the place of departure,
  - 3.2 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, ticket, medical report or death certificate. 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.
2. You can arrange this type of insurance in the **Storno** or **Storno Plus** variants.
3. In the **Storno** variant, which applies only to the problems of yours or your co-traveller, we recognise the following reasons for trip cancellation.
  - 3.1 hospitalisation or confinement to bed following a decision of the attending physician,
  - 3.2 death,
  - 3.3 hospitalisation due to pregnancy or the onset of a high-risk pregnancy up to two months before expected delivery,
  - 3.4 rape.
4. In the **Storno** variant, your deductible for each settled claim is 20%.
5. The **Storno Plus** variant includes everything from the **Storno** variant plus other serious verifiable reasons for which you may have to cancel your trip. These include
  - 5.1 other serious verifiable reasons of you or your co-traveller,
  - 5.2 health problems of persons who were not supposed to travel with you,
  - 5.3 other verifiable serious reasons of persons who were not supposed to travel with you.
6. The serious verifiable reasons must arise without fault of the persons concerned less than 30 days before departure.
7. In the **Storno Plus** variant, we will also pay the cancellation fees for the above reasons for co-travelling grandparents so that they do not have to travel without you.
8. In the **Storno Plus** variant, your deductible for each settled claim is as follows:
  - 8.1 0% for your health reasons or those of your co-traveller according to the Storno variant, except for confinement to bed following a decision of the attending physician,
  - 8.2 20% for all other reasons.
9. We will pay the cancellation fees of a co-traveller who is not an immediate relative only if that traveller would have to travel alone.
10. You can arrange this insurance no later than three working days after the payment of the trip price or ordering the first service related to your trip.
11. 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.
12. If you cancel your trip to an area we regard as a risk zone, or where political, sanitary, or other conditions can cause travel concerns, we can reduce the insurance claim settlement by half.

#### What the insurance does not cover

1. We are not obliged to pay if
  - 1.1 you, your travel agent or other travel service supplier change your travel itinerary or your plans, which includes changes in the tour/travel service reservation,

- 1.2 the travel agent or other travel service supplier 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 leave of absence,
- 1.5 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 you do not want to travel to a destination that is not directly threatened by extraordinary circumstances, or these circumstances have no significant impact on the provision of travel services,
- 1.9 there are adverse weather conditions in the destination.
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 an injury you suffer while consciously violating the legal regulations and/or 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 or a member of your family.

## J. Travel disruption

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

If a situation occurs forcing you to curtail or interrupt 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 or interrupting your trip, such as your tour contract, airline ticket, accommodation bill, police report, medical report or death certificate. At the same time, be able to provide any other documents we may request from you.

### J.1 Travel curtailment (loss)

1. In the case of a serious acute illness, injury or death of any person insured under the same policy 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 hospitalisation of one of your closest relatives or close colleague,
  - 1.2 death of one of your immediate relatives, sibling, or grandparent, or one of the immediate relatives of your spouse or close colleague,
  - 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 extraordinary circumstances occurred at your employer after your departure when your immediate presence 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 or interruption
  - 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.

## 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.
2. 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)

1. 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.
2. If your vehicle is stolen abroad, we will follow the same procedure.

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

1. 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 policy 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, be able to provide any other documents we may request from you.

The settlement paid to you or any other insured persons 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 hospitalisation.

## 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 policy conditions.

The settlement paid to you or any other insured 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 compensate you for any damage to your sport equipment that has occurred under the conditions listed in Section E "Personal effects".

## O. Substitute employee

It may happen that during your business trip you will be unable to carry out the work that was the purpose of the trip, including participation in a convention, trade fair, seminar, or training.

When reporting damage, please provide us with medical documentation, travel documents for the means of transport used, and accommodation bills.

### O.1 Substitute employee (loss)

- The reason may be your serious illness, injury, hospitalisation, or death.
- We will pay reasonable expenses for transportation, accommodation, and travel insurance of the substitute employee when, according to your attending physician,
  - your inability to work exceeds 3 consecutive working days,
  - your inability to participate in a convention, fair, seminar, or training exceeds half of the total duration of the event.

### What the insurance does not cover

- We are not obliged to pay when
  - your illness, injury or death occurs under circumstances which are not covered by your insurance,
  - if you do not submit a report from an attending physician who makes the diagnosis and confirms that you are not fit to work.

## R. Pets

This insurance is useful in situations where you are travelling with your pet. These include dogs, cats, and ferrets, i.e. animals that have a pet passport.

You must be the owner of the animal or live with the owner in a common household.

We insure animals over three months of age that are identified by a microchip or tattoo and vaccinated against rabies. The animal must also meet the additional requirements and restrictions for entry into the territory of the state(s), through which and to which you are travelling.

If you are travelling with multiple animals, arrange insurance for each of them.

In the event of any loss event, first contact our assistance services. Otherwise, your claim to insurance coverage may be denied.

If your animal causes damage to someone else, inform us of the circumstances of the case, provide the names and addresses of the injured party and potential witnesses, and submit their written statements and a police report.

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.

When reporting damage, please submit the bill for veterinary care, the veterinarian's report, and any other documents we ask you to provide.

### R.1 Veterinary treatment (loss)

- The insurance only applies to the necessary veterinary care, provided by authorised medical personnel, to stabilise your pet's condition to such an extent that you can continue your trip or return to your home country.
- If during the trip your pet suddenly falls ill or suffers an injury, we will pay to you the usual, adequate, and reasonable expenses for
  - veterinary examination, treatment, or surgery,
  - fees for a visit to a veterinarian,
  - prescribed medicines and other veterinary products,
  - bandage materials,
  - the use of veterinary equipment,
  - euthanising the pet or expenses associated with its death.

### R.2 Pet owner liability (loss)

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

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

This section lays down further general rules governing our policies.

### 1. What is travel insurance?

- Travel insurance provides insurance coverage on individual trips abroad. It covers accidental travel-related events that occur during the insurance period.
- Sbaleno travel insurance is intended for single travels from the Czech Republic to destinations abroad. A single trip may take up to 360 days. Sbaleno travel insurance does not replace public health insurance.
- 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

- 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.
- An insurance contract will be deemed established between us once you pay the premium.
- 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.
- 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.
- You are required to inform us of any changes to your personal data, including your contact address.

### What the insurance does not cover

- We are not obliged to pay for
  - treatment of the animal after return to the home country,
  - treatment that, in the opinion of the veterinarian, can be postponed until after you return to the home country,
  - preventive or control examinations including vaccination, except for mandatory protective vaccination,
  - treatment that constitutes the purpose of your trip,
  - treatment or surgical intervention related to a disease or injury that occurred before your the departure from the home country,
  - treatment or surgical intervention associated with chronic disease or congenital disorder,
  - continued treatment of an existing illness or injury,
  - veterinary expenses due to pregnancy.
- The authorised medical personnel in charge of the treatment of your animal must not be you or any of your relatives.
- We are not obliged to pay for damages caused by an animal left free to run without your supervision.

### 3. How we determine the premium

- 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.
- We set the insurance premium for the entire duration of the insurance, and the amount and due date thereof are stipulated in the insurance contract.

### 4. Where the insurance applies

- Your insurance covers claims that occur within the geographical area agreed with regard to the insurance.
- 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

- The insurance contracts states the names of the persons insured. We insure citizens of the Czech Republic as well as foreign nationals.
- 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.
- 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 the insurance commences

- 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 Your travel insurance begins and ends with the insured person crossing the border out of and into the Czech Republic, respectively. 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.
- 6.4 You can arrange the insurance for up to 360 days. Upon agreement with us, you can extend it up to 720 days, but such an agreement must be reached not later than the last day of the duration of the initially agreed insurance.
- 6.5 Trip cancellation insurance is established once the premium and the price of the travel service are paid and it continues to apply until you start to use your travel service(s) or cross the Czech border.
- 6.6 We will extend your insurance for up to 3 months free of charge if your attending physician postpones your return to the home country due to illness or injury.

## 7. How the insurance expires

- 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.

If you have to terminate your trip prematurely, we will refund you the pro rata premium (based on time period) upon request. The condition is that no insured event occurred during the insurance period.



## 8. How the insurance can be extended

- 8.1 Our travel insurance includes, as a minimum, insurance of medical expenses, assistance services, accident insurance, personal effects insurance, liability insurance, legal protection insurance and travel cancellation insurance.
- 8.2 The basic insurance may be extended at any time to include other types of insurance suited to the purpose of your trip. Every insured person may arrange a different scope of the extension.
- 8.3 The basic insurance coverage and the extended coverage 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 Always provide complete, true and undistorted data when reporting a claim. Otherwise, your insurance settlement claim may be denied in its entirety.
- 10.7 If, during the insurance term, you experience consequences of an event that occurred before its commencement, your settlement claim may be denied.
- 10.8 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.
- 10.9 We can only provide insurance claim settlement if we do not contravene any sanctions or embargoes imposed by the European Union, the Czech Republic or the United States of America by doing so.

## 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 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 other travel 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 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 you can file complaints

- 14.1 Please submit your complaint using the channel that best fits your needs:
  - by e-mail at [klient@ERVpojistovna.cz](mailto:klient@ERVpojistovna.cz),
  - via [www.ERVpojistovna.cz](http://www.ERVpojistovna.cz),
  - by a letter sent to ERV Evropská pojišťovna, a. s., Křižíkova 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 Krásohorské 135/7, 110 00 Praha 1, phone: +420 602 273 096, [www.ombudsman.cz](http://www.ombudsman.cz),
  - Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, Czech Republic, [www.coi.cz](http://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 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 covers winter or hazardous sports by consulting the table of insurance coverage limits in the introduction to the present insurance terms and conditions.

It is up to us to assess the degree of risk inherent in specific sports for the purposes of your insurance.

### 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.

Competitions organised with a view to achieving special sporting results are assessed on a case-by-case basis. Please contact us; we will be happy to tell you which category your sport falls into.

If you are a professional athlete, a hazardous sports insurance will not be sufficient. Do not hesitate to contact us so that we can address your insurance on an individual basis.

Hazardous sports include, without limitation:

- 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 sleighting
- 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.

Further, it includes any stay or movement at altitudes above 5,000 m above sea level, and extreme sports not mentioned above, for example:

- aviation sports (hang gliding, sailing, acrobatics)
- car racing or preparing for such races
- 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

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

## 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@ERVpojivostovna.cz](mailto:klient@ERVpojivostovna.cz),
- by visiting our website [www.ERVpojivostovna.cz](http://www.ERVpojivostovna.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:

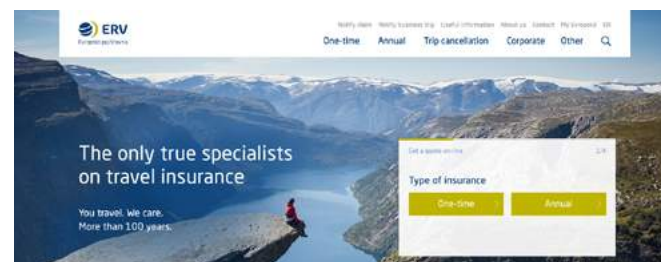
- by e-mail at [dpo@ERVpojivostovna.cz](mailto:dpo@ERVpojivostovna.cz),
- via the on-line form at the website [www.ERVpojivostovna.cz](http://www.ERVpojivostovna.cz),
- by sending a letter to the address of our registered office.

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](mailto:posta@uouu.cz), [www.uouu.cz](http://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.ERVpojivostovna.cz](http://www.ERVpojivostovna.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.ervpojistovna.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 eleven times.



[www.linkabezpeci.cz](http://www.linkabezpeci.cz)

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