

Sbaleno Extension Options

2) ERV Plus package

Attractive ERV Plus package covers many other often neglected risks.

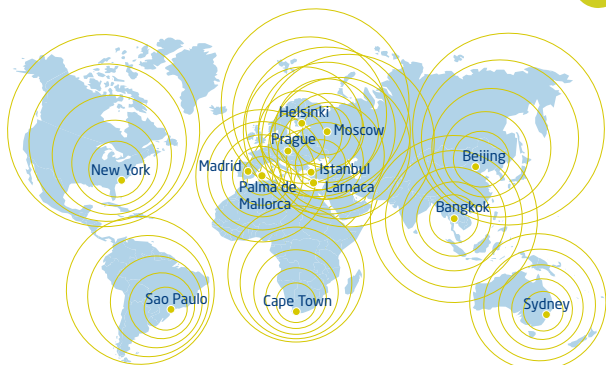
ERV Plus	Limits in CZK
travel documents	10 000
business effects ¹⁾	ano
essential expenses - luggage delay ²⁾	10 000
legal expenses	300 000
missed departure ³⁾	5 000
delayed departure ³⁾	5 000
trip curtailment	20 000
trip interruption	50 000
unused holiday ⁴⁾	10 000
vehicle - towing expenses	10 000
vehicle - substitute transport and accomod.	20 000
rent-a-car accident - deductible	5 000
substitute employee	50 000
pets - veterinary expenses	15 000
pets - pet owner liability	30 000
How much it will cost (CZK/person/30 days)	199

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

Unique worldwide assistance network

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

EURO-CENTER
Local Assistance - Worldwide



Why is ERV Evropská 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.



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



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



www.linkabezpeci.cz

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

ERV Evropská pojišťovna, a. s.
Křížkova 237/36a, 186 00 Praha 8
Get your insurance on-line on www.ERVpojistovna.cz
Phone: 221 860 860
klient@ERVpojistovna.cz



Sbaleno Travel Insurance

For short trip or longer stay



Sbaleno tailored to your needs

www.ERVpojistovna.cz

Choose Your Insurance according to the purpose of travel and desired coverage

To make your decision easier, we have prepared packages according to the purpose of your trip and desired coverage. However, feel free to choose the higher-quality Discovery package even if you travel to the sea.



Backpack 28
Basic insurance
for up to 360 days

- for **holiday travel** for students and young people aged up to 28
- for **inexpensive travel on your own**
- for **school trips** and **studies** abroad



Seaside
Standard holiday insurance
for up to 90 days

- custom insurance for a **beach holiday**
- for journeys with your **own car** or **by air**
- ideal for leisure in **foreign resorts**



Discovery
Extensive insurance for everyone
for up to 360 days

- for **Euro-weekends** or longer **exploration trips**
- for **hiking** and **sightseeing**
- for **long-term studies** and **internships** abroad



Ski
Necessary insurance for winter sports
for up to 90 days

- for **downhill skiers**, **cross country skiers** and **snowboarders**
- for all types of **active winter holidays**
- for **accidents on the ski slopes**



The Max
Broadest insurance cover
for up to 360 days

- for the **best insurance coverage**
- for **active and sports holidays**
- for **amateur enthusiasts of hazardous sports**

Sbaleno

Limits and prices



Sbaleno Extentension Options

1) Trip cancellation insurance

What we will pay (limits in CZK)		Backpack 28		Seaside		Discovery		Ski		The Max	
Risks	Geographical area	Europe	World	Europe	World	Europe	World	Europe	World	Europe	World
Medical expenses	Medical expenses	3 000 000	3 000 000	3 000 000	5 000 000	4 000 000	6 000 000	5 000 000	7 000 000	6 000 000	8 000 000
	Emergency dental treatment	25 000	30 000	25 000	30 000	25 000	30 000	25 000	30 000	25 000	30 000
	Hospitalisation benefit ¹⁾	-	-	10 000	20 000	10 000	20 000	10 000	20 000	10 000	20 000
Assistance services	Active assistance	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
	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
	Repatriation of remains	250 000	250 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
Escort	Accompanying, summoned escort	-	-	150 000	200 000	150 000	200 000	150 000	200 000	150 000	200 000
Injury	Permanent disablement	200 000	200 000	200 000	200 000	400 000	400 000	400 000	400 000	600 000	600 000
	Accidental death	100 000	100 000	100 000	100 000	200 000	200 000	200 000	200 000	300 000	300 000
Person. effects	Luggage	10 000	10 000	15 000	20 000	20 000	30 000	30 000	40 000	40 000	50 000
Personal liability	Bodily injury	1 000 000	2 000 000	1 000 000	2 000 000	2 000 000	4 000 000	2 000 000	4 000 000	3 000 000	6 000 000
	Property damage	500 000	1 000 000	500 000	1 000 000	1 000 000	2 000 000	1 000 000	2 000 000	1 500 000	3 000 000
Cancellation	Cancellation fees	optional	optional	optional	optional	optional	optional	optional	optional	optional	optional
Winter sports	Winter sports	-	-	-	-	-	-	included	included	included	included
Hazard. sports	Hazardous sports	-	-	-	-	-	-	-	-	included	included
ERV Plus	Insurance package	-	-	optional	optional	optional	optional	optional	optional	included	included

Explanatory notes: 1) CZK 2,000 per day Europe: European countries, Mediterranean countries and Canary Islands. Does not include Russia, Belarus, Ukraine, Moldova and Caucasian countries.

How much it will cost (prices in CZK)		Backpack 28		Seaside		Discovery		Ski		The Max	
No. of days	Age	0-27		0-17	18-69	0-17	18-69	0-17	18-69	0-17	18-69
1-5		170	230	130	250	190	370	150	290	220	430
6-10		250	340	180	360	270	540	220	430	320	650
11-17		360	490	260	530	390	780	320	640	480	940
18-24		480	660	350	690	530	1 050	430	850	640	1 270
25-31		540	750	390	790	590	1 180	480	960	710	1 430
32-45		760	1 050	560	1 110	830	1 670	680	1 350	990	2 010
46-60		980	1 360	710	1 430	1 070	2 140	870	1 730	1 290	2 580
61-90		1 450	2 010	1 050	2 110	1 580	3 160	1 280	2 560	1 910	3 820
each next 30 days up to 360		450	840	-	-	-	-	420	840	690	1 350

50% discount for children up to 18

The prices are valid for insurance with deductible of CZK 1,500. For trips up to 90 days, take advantage of insurance without a deductible. Prices for people over 70 are also available. Complete price list at www.ERVpojistovna.cz.

You will appreciate cancellation insurance in case you suddenly have to cancel your tour, flight ticket or accommodation. You can arrange it in two variants – Storno and Storno Plus. Storno Plus offers more reasons for cancellation and a wider range of insured persons.

What are the variants	Storno		Storno Plus	
The maximum price of services we insure	CZK 300 000 ¹⁾		CZK 300 000 ¹⁾	
What health problems of yours and your cotravellers are covered?	insured	deductible	insured	deductible
Hospitalisation of traveller	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 that were not supposed to travel	no	-	yes	20%
Other problems of persons that were not supposed to travel	no	-	yes	20%
How much will it cost?	% of the total price of services (trip, flight ticket, accommodation, car rental etc.)			
Standard price (premium)	3,5%		7%	
Discounted price with our travel insurance	2,5%		5%	

Explanatory notes: 1) The maximum price of travel services that we insure in total per insurance contract, family, or all co-travellers.

You can arrange the insurance within 3 working days after payment for or order of the first travel service (for "last-minute" trips, on the day of ordering the service).

What makes the new trip cancellation unique

- You can choose from 2 attractive variants.
- You can cancel for almost any reason (Storno Plus).
- We calculate the premium fairly as a percentage of the price of the trip, flight ticket, or separate travel service.
- It also applies to your travel within the Czech Republic.
- We will refund up to 100% of the amount you paid.