

Pre-contractual Information for FlyLine Travel Insurance



Insurer

Name: ERV Evropská pojišťovna, a. s.
Reg. office: Křižíkova 237/36a, 186 00
Prague 8, Czech Republic
ID Number: 492 40 196
Entry: Commercial Register of the Municipal
Court in Prague, Section B, File 1969
Website: www.ERVpojistovna.cz
Phone: (+420) 221 860 860
E-mail: klient@ERVpojistovna.cz

Subject of business

Insurance activities under Act No. 277/2009 Coll.,
Insurance Act, as amended

Information about financial standing

www.ERVpojistovna.cz/cs/informace-o-
cinnosti-pojistovny

Overseeing authority

Czech National Bank (Česká národní banka)
Na Příkopě 28, 115 03 Prague 1, Czech Republic
Phone: (+420) 224 411 111

Authority for alternative resolution for consumer disputes

Office of the Public Defender of Right of the Czech
Insurance Association (Kancelář ombudsmana
České asociace pojišťoven z.ú.),
Elišky Krásnohorské 135/7, 110 00 Praha 1,
Czech Republic, phone: (+420) 602 273 096
www.ombudsmancap.cz

Czech Trade Inspection Authority
(Česká obchodní inspekce)
Štěpánská 567/15, 120 00 Prague 2,
Czech Republic, www.coi.cz
Phone: (+420) 296 366 360

The rights and obligations of the parties to the insurance policy are stipulated by the Civil Code and insurance conditions. Insurance coverage applies to random incidents related to travel (but never to travel concerns) and the occurrence of COVID-19, which are defined in detail in the insurance conditions and which occur during the period of insurance, both before embarking on the trip and in its course.

Travel insurance provides insurance coverage during individual journeys from the Slovak Republic abroad. The duration of one journey must not exceed 48 days. FlyLine insurance is only arranged for airline tickets via airline ticket sellers.

The insurance covers medical expenses and return obstacles due to COVID-19. It also covers situations where the traveller is forced to cancel their trip because they fail to meet the health conditions for travel at the moment of departure unexpectedly

and innocently in connection with COVID-19 (airport check, boarding means of transport, crossing a state border etc.).

Before taking out the insurance and starting your trip, please, read our current statement regarding the situation abroad (e.g. COVID-19) available on our website. Also, thoroughly monitor all the recommendations of the Ministry of Foreign Affairs (MFA) or Public Health Authority (PHA) of the Slovak Republic (or other state authority bodies) related to travel and its possible restrictions. Up-to-date information valid just before your departure may immediately affect the validity of your insurance.

If a trip to a country whose security, health, political or climatic situation may give rise to travel concerns is cancelled, the insurance claim settlement may be reduced by half. The insurance ceases to be valid if

you stay for more than 14 days in an area that we marked as a war zone during your stay or the MFA or PHA of the Slovak Republic did not recommend travelling to it.

The insurance conditions may contain more sections than for which you have concluded insurance. The agreed product, which is precisely defined in the overview of insurance compensation that forms an integral part of the insurance conditions, is always decisive.

To determine the scope of insurance coverage within the family, a special term family member is set, the definition of which can be found in the interpretation of terms.

If agreeing insurance for a person other than your next of kin, request their consent and familiarise them with the insurance conditions.

Exclusions from insurance

Insurance applies only to random incidents. Incidents that occurred through deliberate conduct of the policyholder, insured or other persons at the instigation of the former, as a result of chronic illness, widespread intervention of state power or public administration, as well as incidents explicitly listed as exceptions in the insurance conditions, are excluded from insurance.

Exclusions from insurance are highlighted in the insurance conditions and you must become familiar with them before concluding the insurance policy.

Premium

The premium is stipulated for the entire period for which insurance is agreed (one-off premium), based on the real insurance-mathematical conditions of the individual risks, the geographical region and the purpose of travel. The value is set out in the insurance policy (certificate). The insurance

policy is concluded upon payment of the premium. One-off premium always belongs to the insurer in full regardless the reason or manner of the insurance termination.

Term of insurance

The insurance policy is concluded before departing on the journey to which it applies. Insurance lasts throughout the period of travel, starts and ends at the moment of crossing the border of the Slovak Republic.

Insurance of cancellation (fees) is established at the moment of paying the premium and lasts until the moment of departing on the journey.

Expiry of insurance

The insurance ends by the expiration of the insured period or upon agreement.

The policyholder or insurer may withdraw from the insurance policy due to violation of the obligation to provide truthful information. The policyholder may withdraw from insurance concluded remotely for a term of more than 1 month within 14 days from concluding the policy.

The policyholder or insurer may resign with an 8-day resignation period within 2 months from the date of concluding the policy, or with a one-month resignation period within 3 months from the date of reporting the occurrence of an insured event. The policyholder may resign from insurance with an 8-day resignation period within 2 months after learning that the insurer has violated the principle of equal treatment when designating the value of the premium or calculating insurance compensation.

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.

Law, courts, language

The insurance policy is governed by the legal code of the Czech Republic and disputes are decided by the respective courts of the Czech Republic. All communication with the insurer is conducted in the Czech language. In its activity, the insurer adheres to the Code of Ethics of the Czech Insurance As-

sociation, the Code of Ethics of the Financial Market (www.cap.cz) and the internal rules of the ERV Group.

In case of divergence between the language versions of insurance terms and conditions, the Slovak version prevails.

Complaints

Complaints may be sent to the address of the insurer or via e-mail to the client centre. The detailed procedure for filing complaints is available on the insurer's website. Complaints may also be addressed to the Czech National Bank, the Office of the Public Defender of Right of the Czech Insurance Association or the Czech

Trade Inspection Authority, which ensures alternative resolution for consumer disputes.

Taxes

Insurance is not subject to value added tax and insurance compensation is not subject to income tax

Additional information

Additional information about your insurance, or about our other products, is available at the client centre or on the insurer's website.

Policy conditions for short term insurance

POLICY CONDITIONS FOR SHORT TERM INSURANCE (PP-CSA-ERV-SVK-2011-EN)

GENERAL INSURANCE CONDITIONS

1. INTRODUCTION

- 1.1. "We" (and all derivatives thereof) or "the Insurer" stands for ERV Evropská pojišťovna, a. s., based at Křížkova 237/36a, 186 00 Prague 8, Czech Republic, IČ ID Number: 49240196, incorporated in the Register of Companies of the Municipal Court in Prague, Volume B, File 1969. Supervision over the insurance sector is conducted by the Czech National Bank, based at Na Příkopě 28, 115 03 Prague 1, Czech Republic. The entity ensuring alternative resolution for consumer disputes is the Office of the Public Defender of Right of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, Czech Republic, phone: +420 602 273 096, www.ombudsman.cz or the Czech Trade Inspection Authority, based at Štěpánská 567/15, 120 00 Prague 2, Czech Republic, www.coi.cz.
- 1.2. "You" (and all derivatives thereof), "the Insured", or "Entitled Person" refers to a person who is entitled to benefits as a consequence of an insured event.

2. INSURANCE POLICY, INSURED EVENT

- 2.1. Travel insurance is subject to Act No. 89/2012 Coll., Civil Code, as amended (hereinafter the "Act"), and other generally binding legal provisions of the Czech Republic, general, special and supplementary insurance conditions, and the provisions of the Insurance Policy.
- 2.2. The Insurance Policy comes into effect upon premium payment, unless otherwise stipulated in the Insurance Policy.
- 2.3. The Insurer will issue an insurance certificate and turn it over to the Policyholder, specifying in it the Policyholder, the insured, the number of the Insurance Policy, the duration and scope of cover (name of product), the amount of premium, and the effective date of the Insurance Policy.
- 2.4. The Policyholder is obliged to inform the Insurer of any changes in their personal data or in the data of the Insured, including changes in the correspondence address.
- 2.5. The Insurance Policy is governed by the laws of the Czech Republic.
- 2.6. Any and all disputes arising from the travel insurance will be resolved by the relevant court in the Czech Republic in accordance with the Czech legislation. Grievances may be filed with the statutory body or the Czech National Bank. You can also refer to the Czech Trade Inspection Authority ensuring alternative dispute resolution for consumer disputes.
- 2.7. An insured event is a random situation related to travelling, as per definitions in the Special Insurance Conditions, which occurred during the effective period and constitutes the Insurer's obligation to pay benefits/compensation/indemnification.
- 2.8. The Insurance Policy and legal negotiations concerning insurance must be in written form. The written form is observed in the case of legal negotiations by electronic or other technical means enabling the determination of the content and negotiating parties.

3. PREMIUM

- 3.1. The premiums will depend on the geographic location covered under the

Policy and the purpose of the journey. The amount and due date are specified in the Insurance Policy.

- 3.2. The premium will be calculated for the entire effective period of cover (single premium).
- 3.3. One-off premium always belongs to the insurer in full regardless the reason or manner of the insurance termination.

4. INSURED TERRITORY, INSURED PERSONS

- 4.1. The Insurance applies to insured events occurring in the contractual geographic territory (Europe, whole world).
- 4.2. The Insurance may be contracted for journeys from the Slovak Republic abroad.
- 4.3. Insurance of medical expenses abroad does not apply to countries where the Insured is covered under medical insurance.
- 4.4. The Insurance applies to persons named in the Insurance Policy (Certificate). The Insurance may be contracted both by citizens of the Slovak Republic and foreign nationals.

5. EFFECTIVE DATE, CHANGES, DURATION OF COVER

- 5.1. Insurance can only be arranged before the start of the trip which it is supposed to relate to; if the start date of the insurance is the same as the date of conclusion of the insurance contract in accordance with point 2.2. of these insurance conditions, the time of its conclusion shall also be stipulated in the insurance contract.
- 5.2. Insurance starts
- 5.2.1. the moment you cross the border of the Slovak Republic, no sooner however than on the date stipulated in the insurance contract (or the policy) as the start of the insurance, and ends at the moment you cross the border of the Slovak Republic on your return, no later than on the date stipulated in the insurance contract (or policy) as the end of the insurance
- 5.2.2. when using own means of transport the moment you cross the border of the Slovak Republic, no sooner however than 1 day before the date set as the beginning of the travel, and ends at the moment you cross the border of the Slovak Republic on your return, no later than 1 day after the date set as the end of the travel.
- 5.3. Coverage of cancelled journeys commences the day of premium payment until actual start of the journey.
- 5.4. Coverage of scheduled airline failure insurance commences the day of premium payment until actual start of the back journey to the Slovak Republic.
- 5.5. The insurance can be extended on no later than the last day of the agreed period of insurance. The total period of the original and extended insurance must not exceed 48 days.
- 5.6. We will automatically extend the insurance by up to 3 months, if return of the Insured is postponed due to an illness or injury that is covered under the Policy, provided that the attending physician's report is submitted.
- 5.7. In addition to stipulations in the Act, the Insurance expires:
- 5.7.1. upon expiration of the insurance period
- 5.7.2. by mutual agreement of the parties
- 5.7.3. by cancellation of the Insurer or the Policyholder delivered up to 2 months following the signature of the Insurance Policy; the cancellation period is 8 days, whereupon the Policy becomes void

- 5.7.4. by withdrawal from the Insurance Policy in accordance with the Act
- 5.8. If the Insurance Policy was concluded by means of remote transaction, the Policyholder has the right to withdraw from the Insurance Policy without giving their reasons within 14 days from the date of its conclusion or from the date when they were informed of the insurance conditions; it is not possible to withdraw from the policy if the insurance was agreed for a period of less than one month.

6. COVERAGE OF SPORTS ACTIVITIES

- 6.1. The Insurance applies to insured events occurring during normal recreational and beach sports, such as beach volleyball, hiking on normal tourist trails up to a height of 3,000 meters above sea level, common biking trails, golf, swimming, fishing, yachting within 3 km from land, surfing, windsurfing, using aqua park facilities, and doing other sports of comparable risk level.
- 6.2. The insurer shall decide on the level of risk posed by a sport for the purposes of insurance.
- 6.3. While conducting sports activities, the Insured is obliged to observe the relevant safety measures (precautions), including use of functional protective aids and equipment. Violation of this obligation or conducting sports activities without a proper authorization/permit, as applicable, may entitle the Insurer to reducing the contractual benefits accordingly.

7. SCOPE AND DUE DATE OF CLAIM SETTLEMENT

- 7.1. We will pay insurance benefits in the agreed extent set out in the Insurance Certificate (product name).
- 7.2. The limits of insurance benefits specified in the Overview of Insurance Benefits, which forms an integral part of these Insurance Conditions (hereinafter „Overview“), are the maximum amount that we will pay for one or all insured events occurring during the period of insurance, unless specified otherwise in the Special Insurance Conditions. The Overview also specifies the limits of partial benefits and the deductible payable by the Insured (participation in damages).
- 7.3. We will not be obliged to pay benefits for consequences of events that took place prior to the effective date but occurring during the effective period.
- 7.4. If you take out several insurance policies with us covering the same insured risks, we will pay benefits under one of the policies only.
- 7.5. Insurance benefits for transportation are limited to the price of the flight ticket, economy class, or a price equal to a corresponding mode of transportation, unless another mode of transportation is required for medical reasons, subject to prior approval by the Assistance Service.
- 7.6. Insurance benefits are provided only if it is not contrary to the economic, business and financial sanctions or embargoes stipulated by the European Union or Czech Republic, which concern the Insurer or Policyholder. The same applies to sanctions or embargoes declared by the United States of America, provided these are not contrary to the legal regulations of the European Union or Czech Republic.
- 7.7. Insurance benefits are payable within 15 days following completion of our investigation of the extent of our liability.

Claim investigation will be completed by disclosure of the results to the Entitled Person.

7.8. Unless agreed otherwise, the insurer will provide the authorised person with insurance benefits in the domestic currency, converted using the exchange rate declared by the CNB, valid on the date of occurrence of the insured event.

7.9. The Insured's entitlements from the Insured's health insurance company in relation to an insured event shall pass to the Insurer, in accordance with regulations on health insurance.

7.10. The Insurer will pay salvage costs, pursuant to the law, to a maximum of EUR 40. The limit for salvage costs to save human life or health is 30 % of the agreed limit of the insurance benefit for transfer, transposition and transportation.

8. OBLIGATIONS ARISING FROM LOSS EVENTS

8.1. In addition to obligations stipulated in special and/or supplementary Insurance Conditions and legal regulations, you are obliged, in particular

8.1.1. take all the measures necessary to avert or minimize aggravation of any loss event

8.1.2. notify us in writing, without undue delay, that a loss event has occurred, give a truthful explanation and present us with proofs of the occurrence and the scope thereof

8.1.3. simultaneously with loss event reporting, send us a duly filled-out loss report with original documentation specified in the heading of the report, as well as any other documentation that we will require from you

8.1.4. notify us whether the same insured risk is covered under a policy with another insurer, specify the insurer's name and the amount of the contractual settlement limit

8.1.5. exercise your right to claim indemnification from another party

8.1.6. in the event of a loss event involving a bodily injury or death, permit us to investigate the health condition or the cause of death, using reports and medical documentation we require from the relevant medical facility (attending physician), or have them examined or investigated by our authorized medical facility (physician)

8.1.7. report to the police, within up to 24 hours following acknowledgement of a loss event, provided that the given event requires the issue of a police report.

8.2. If you violate any of your obligations stipulated in the Insurance Conditions or legal regulations, we will have the right reduce the insurance benefits according to the effect the violation had on the occurrence of the insured event, its progress, or aggravation of the scope of its consequences, or identification or determination of the amount of benefits.

8.3. If you deliberately give, when filing a claim, a false or grossly distorted information concerning the scope of the insured event, or withhold substantial information, we will have the right to reject your claim in its entirety.

8.4. Upon obtaining a report of a loss event, the Insurer is obliged, without undue delay, to initiate investigation of the scope of its liability. The investigation must be completed within 3 months following claim report. If unable to complete investigation within the above time limit, the Insurer will be obliged to tell the Entitled Person the reasons for the delay, and pay him a reasonable amount of advance on his benefits. The above time limit may be extended by mutual agreement. The time limit will be halted, if investigation is impossible or impeded due to a fault on the

part of the Entitled Person, the Policyholder, or the Insured.

9. EXCLUSIONS FROM COVER

9.1. We are not obliged to pay benefits in cases involving the exclusions specified in Special Insurance Conditions, or in cases where the loss event occurs in connection with or as a consequence of

9.1.1. deliberate conduct on the part of the Policyholder, the Insured, or another person instigated by one of them

9.1.2. gross negligence on the part of the Insured, cases of third-party liability excepting

9.1.3. the ingestion of alcohol, narcotic and psychotropic substances

9.1.4. the mental or nervous breakdown of the insured person including depression

9.1.5. contraction of AIDS by the insured person

9.1.6. unavoidable events that cannot be prevented even by exerting maximal efforts (e.g. pandemics, strikes and other suspension of work)

9.1.7. leakage of nuclear energy or radiation from radioactive fuel or waste, effects of nuclear, chemical or biological weapons

9.1.8. war, civil unrest, military action, declared or undeclared, civil war, invasion, uprising, revolution, rebellion, military coup, or violent takeover of power

9.1.9. trips to areas we have designated as war zones, or in respect of which the MFA or PHA of the Slovak Republic issued a warning prompting citizens to reconsider travelling to that area

9.1.10. transports with war-related materials to regions that the central state authorities have declared to be a war zone

9.1.11. terrorist act or any other act of violence with participation of the Insured

9.1.12. participation in expeditions to locations with extreme climatic or natural conditions (e.g. polar expeditions, desert, speleological research, etc.)

9.1.13. organization of any extraordinary actions related to finding or rescuing the Insured in a remote location or environment, extreme social or political conditions, climatic or natural conditions (e.g., in insurgent regions, in the mountains, deep forests, the open sea, scarcely populated regions)

9.1.14. participation in motor vehicle races or training for such races

9.1.15. flying aircraft, travelling as a passenger in a registered passenger aircraft excepting, unless otherwise stipulated in the Insurance Policy

9.1.16. participation in other sports which than those for which insurance was agreed

9.1.17. participating in professional sports of any type and participation in any sporting competitions including training for them, unless agreed otherwise in the insurance policy.

9.1.18. accommodation and return travel costs have not been approved by the assistance service in advance

9.1.19. the damage was caused as a result of the actions of you or your fellow traveller

9.1.20. there is an entity that is primarily obliged to compensate the damage

9.1.21. you do not, through your own fault, meet the conditions for entry / exit to / from the destination or the conditions of the destination in which the transfer to the connecting transport connection will take place

9.1.22. there was widespread intervention by a state power or public administration.

9.2. We are not obliged to pay benefits in cases involving

9.2.1. consequential damages

9.2.2. failure to request a police report necessary for claiming indemnification, within 24 hours after a loss event.

9.2.3. when you have already been ordered a preventive quarantine in your home country

9.2.4. when you stay for more than 14 days in an area that we marked as a war zone during your stay or the MFA or PHA of the Slovak Republic did not recommend travelling to it.

10. DEFINITION OF TERMS

10.1. For the purposes of this insurance:

10.1.1. **outpatient treatment** means treatment provided by a physician outside of a hospital or at the hospital, if the patient is not hospitalised

10.1.2. **valuables** means antiques, jewellery, furs, precious stones and items containing gold or platinum

10.1.3. **Europe** means all European countries including the Baltic States, but excluding the other states in the territory of the former USSR, and includes all countries on the coast of the Mediterranean Sea

10.1.4. **expedition** means a voyage pre-organised with the aim of achieving exceptional sports or scientific results

10.1.5. **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, for cancellation insurance prior to the moment the insurance was taken out. We do not automatically treat incurable diseases as chronic illnesses.

10.1.6. **individual item** also refers to a set consisting of several individual items belonging to the same person, which have a similar or the same character or are designated for the same purpose (e.g., photographic equipment, video equipment, samples of goods, etc.), even if they were not purchased at the same time

10.1.7. **compensation table** means the special list of bodily injuries along with the percentage rates of potential compensations, which is available from the insurer

10.1.8. **robbery** means the taking of possession of an insured item, in which the perpetrator used violence or the threat of direct violence against the insured person

10.1.9. **manual labour** means any remunerated activity or work apart from work of an administrative or management nature

10.1.10. **personal belongings** means movable items for personal use that are usually brought on travels and correspond to the character of travels, such as, e.g., clothing, footwear, toiletries, handbags, books, watches, glasses, binoculars, cameras, video cameras, tents, etc., which belong to the insured person or member of their household

10.1.11. **policyholder** means the person that concluded in the insurance policy with the insurer

10.1.12. **fixed-sum insurance** means insurance, the purpose of which is to provide one-off or recurring insurance indemnification in the agreed scope regardless of the occurrence or scope of damages

10.1.13. **loss insurance** means insurance, the purpose of which is to compensate loss of assets incurred in consequence of the insured event;

10.1.14. **insured person** means the person to whose property, life, health, personal liability or other value of insurable interest the insurance applies

10.1.15. **continued treatment** means any form of medical care provided after treating an acute illness or personal injury (the assistance service's physician decides on whether treatment is considered continued treatment, upon consultation with the attending physician)

- 10.1.16. **family member** (immediate relative) means a spouse, registered partner, common law partner (i.e., a person with whom the insured party lives in a shared household), parents and children (i.e., dependent person up to the age of 26)
- 10.1.17. **fellow traveller** means the person that purchased the trip with the aim of travelling with the insured person, and is indicated in the same insurance document or travel contract
- 10.1.18. **deductible** means the amount to which the authorised person participates in the incurred loss; it is stipulated as an absolute value or in percent
- 10.1.19. **insured event** means an incident from which a loss occurred and which may be a reason establishing the right to insurance indemnification
- 10.1.20. **act of terrorism** means an act which, particularly by the use or threatened use of force or violence, is committed by an individual or group of individuals, whether alone or in collaboration with any organisations or state authority or in their name, for political, religious, ideological or ethnic reasons or to attain similar objectives, including the aim of influencing any state authority or inciting fear in the public or part thereof
- 10.1.21. **personal injury** means the unexpected and sudden impact of external forces or own bodily forces, independently of the insured person's will, which occurs during the term of insurance and causes bodily harm or death to the insured person
- 10.1.22. **homeland** means the Slovak Republic
- 10.1.23. **natural disaster** means fire, explosion, direct lightning strike, gale, flood or inundation, hailstorm, landslide, falling rocks or soil, avalanche and snow drift, falling trees or masts, earthquake, volcanic activity.

SPECIAL INSURANCE CONDITIONS

A MEDICAL AND RELATED EXPENSES (loss insurance)

1. The Insurance is limited to treatment necessary for medical reasons, i.e., medical care necessary for stabilizing your health condition so that you may resume your travels or be transported to the home country.
2. The insurance further covers medical expenses that are strictly necessary in connection with the treatment of COVID-19.
3. The Insurance covers only medical care provided by licensed medical personnel, other than yourself or your relative(s).
4. If you become acutely ill or suffer an injury during your journey abroad, we will pay or reimburse your expenses that are common, reasonable, and proportionate for:
 - 4.1. medical treatment or operation, in particular, physician's fees, drug prescriptions, induced liquids and other drugs, bandage material, and use of medical equipment
 - 4.2. physiotherapeutic or chiropractic treatment prescribed by the attending physician
 - 4.3. plastic surgery or treatment of its consequences or complications, provided that the injury requires hospital care within 24 hours following the injury
 - 4.4. outpatient dental treatment necessary for relieving acute pain
 - 4.5. admission to a hospital or clinic, including meals and accommodation (min. double room)
 - 4.6. admission to an ICU, if necessary for medical reasons
 - 4.7. extended accommodation in a hotel and meals, subject to the Assistance Services' approval, if the attending physician decides that you have to stay in bed due to an illness or injury.

5. We will also pay for your treatment or surgery related to pregnancy and childbirth within 2 months before the expected date of birth and treatment or surgery of the prematurely born child within 2 months before the expected date of birth.

Special Exclusions

6. We will not be obliged to pay medical expenses arising from
 - 6.1. treatment, hospitalization, or hotel accommodation after your repatriation
 - 6.2. further treatment, hospitalization, or hotel accommodation, if you refuse to be transferred at the recommendation of the Assistance Service's physician, with the attending physician's approval as being medically acceptable, purposeful, or necessary.
 - 6.3. treatment, hospitalization, or accommodation, if treatment may be postponed until your repatriation, according to the Assistant Service's physician, with the attending physician's approval as being acceptable, useful, or necessary
 - 6.4. treatment or surgery related to an injury or illness that occurred prior to your departure abroad
 - 6.5. treatment or surgery related to a chronic illness
 - 6.6. continuing treatment of an existing illness or injury
 - 6.7. Induced abortion
 - 6.8. medical treatment that constitutes the purpose of the journey
 - 6.9. preventive or follow-up examination and issue of a medical report
 - 6.10. manufacturing of prostheses, including medical expenses arising from their inducement or replacement
 - 6.11. stay at a convalescence or rehabilitation facility

In the case of an insured event

7. When you need to see a physician, please, contact first our assistance service which will recommend you the suitable medical facility. In our network of preferred facilities you will not be required to pay in cash. In other facilities you are required to pay your bills up to the maximum amount of EUR 150, which we will reimburse upon your return to the home country.
8. If hospitalized, you must notify the Assistance Service immediately upon your admission to the hospital and must not pay the hospital any financial resources without consent from the assistance service, even if you are asked to do so. If you fail to do so, your claim may be rejected or reduced.
9. We are entitled to refusing your claim, if you pay any bills sent directly to your address without submitting them immediately to the Insurer.

B ASSISTANCE SERVICES (loss insurance)

B 1 ACTIVE ASSISTANCE

1. We will assist you in emergency situations during your journey (hospitalization, complicated outpatient treatment, death, loss of travel documents, need for legal assistance, or contacting your family in the home country, etc.). Our Assistance Service is authorized to act on your behalf in connection with any loss event.
2. In addition to cases specified in these Insurance Conditions, you are obliged to notify the Assistance Service immediately, if you need transfer, relocation or repatriation, transportation of remains, an escort or substitute worker, and obtain the Assistance Service's approval. Your failure to meet this obligation may entitle us to rejecting your claim.

3. We will pay the costs of transfer, relocation and repatriation, transportation of remains or procurement of an escort up to the amount specified in the Overview of Benefits, which however must not exceed the contractual benefit limit for medical expenses abroad.
4. If the Assistance Service provides assistance to the Insured, at the request of the same, that is not covered under the Policy, the Insurer will be entitled to compensation of the costs laid out on behalf of the Insured in connection therewith (in particular, medical expenses, repatriation costs, etc.).

B 2 TRANSFER, RELOCATION, REPATRIATION

1. If you become ill or sustain an injury during a journey abroad satisfying the conditions of Section A of these Insurance Conditions, we will organize and pay reasonable extraordinary expenses for
 - 1.1. your transportation in an ambulance in the emergency situation
 - 1.2. your transportation to the nearest place for medical treatment, in accordance with the attending physician's instructions
 - 1.3. your relocation to another place suitable for medical treatment approved by the attending physician as medically suitable, purposeful, and necessary
 - 1.4. transfer to a hospital in your home country approved by the attending physician as medically suitable, purposeful, and necessary
 - 1.5. authorized medical escort, his/her accommodation, meals, transportation, and fee, if you are transferred by in accordance with the attending physician's decision
 - 1.6. transportation after termination of your treatment so that you may complete your journey as scheduled
 - 1.7. transportation after termination of your treatment, if the schedule of your journey was disrupted and you cannot resume your journey as planned
 - 1.8. accommodation and meals in a hotel, upon approval by the Assistance Service, if your transportation cannot be organized immediately after termination of your treatment.

Special Exclusions

2. We are not obliged to compensate expenses that are consequential to
 - 2.1. transfer, relocation or transportation via air ambulance, in a non-emergency situation
 - 2.2. transfer due to your fear of an infection
 - 2.3. transposition or transportation to the country of your permanent residence, other than your home country.

B 3 TRANSPORTATION OF REMAINS

1. In the event that the Insured dies during a journey abroad, as a consequence of an illness or injury, we will organize and bear the costs of
 - 1.1. cremation or burial in a grave abroad
 - 1.2. transportation of remains to a funeral home or hospital in the home country, i.e., the costs of a temporary coffin, embalming, and transport of the remains in accordance with the relevant legal regulations.

B 4 ACCOMPANYING & SUMMONED ESCORT

1. If the attending physician decides that you must stay in bed or be hospitalized during your journey abroad, due to a serious illness or injury, we will pay reasonable extraordinary expenses for your transportation, accommodation, meals, and travel insurance of
 - 1.1. a person of your choice to stay with you during your treatment or accompany you as your escort

- 1.2. your minor children that travel with you, provided that they also are insured with us
- 1.3. a person who, in the event that the Insured dies due to an illness or injury, stays with the remains and accompanies them to the home country.
- 2. If you are hospitalized during your journey abroad due to a serious illness or injury and the attending physician confirms that your hospitalization will take at least 5 days following admission, and you are not accompanied by any person above 18 years of age who could be your escorting person, we will pay reasonable extraordinary expenses for the transportation, accommodation, meals, and travel insurance of

- 2.1. a person of your choice to stay with you during your treatment or accompany you during your transposition or transportation to the home country
- 2.2. a person who, in the event that the Insured dies due to an illness or injury, comes from the home country and companies the remains to the home country.
- 3. Expenses for accommodation and meals shall be paid as part of the compensation up to half the contractual compensation limit.
- 4. Only one person may act as an escort at a time.

Special Exclusions

- 5. We are not obliged to compensate the costs of
 - 5.1. return journey of the escort, if it takes place later than 2 days after the escorting person's return
 - 5.2. accommodation and meals of the accompanying escort, after the escort of your choice arrives to the place of your treatment.
- 6. The escort is not allowed, without the Assistance Service's prior approval, to make decisions concerning hospitalization, transfer, repatriation of the Insured etc. Non-compliance with this restriction will entitle us to refusing to pay expenses arising therefrom or billing the escort for such expenses.

C INJURY (fixed-sum insurance)

C 1 PERMANENT DISABLEMENT

- 1. In the event that your sustain an injury during your journey abroad, with permanent consequences (disablement), we will indemnify you as follows
 - 1.1. the injury caused at least 5% permanent disablement according to Compensation Tariffs (Table)
 - 1.2. a physician determines the final degree of permanent disablement no later than 3 years following the accident.
- 2. We will pay you a percentage portion of the compensation limit, according to the type and extent of permanent consequences.
- 3. In the event that the permanent consequences involve bodily parts disabled before the insured accident, we shall reduce our benefits by a percentage corresponding to the preceding disablement.

C 2 ACCIDENTAL DEATH

- 1. If the Insured dies within one year due to exclusively due to direct consequences of an injury sustained in an accident that occurred during the effective period, we will compensate Entitled Persons in accordance with the Act.
- 2. The compensation will be reduced by any previous compensation paid for disablement due to one and the same injury.

Special Exclusions

- The Insurance does not cover
 - 3.1. permanent disablement, or death, as a direct consequence of any illness
 - 3.2. permanent disablement, or death, as a direct consequence of an injury that was sustained, exclusively and directly, as a consequence of an illness
 - 3.3. permanent disablement, or death, of members of an aircraft crew while executing their work in the air
 - 3.4. permanent disablement, or death, as a consequence of high-jacking of an aircraft or persons
 - 3.5. health damage, other than listed in the Compensation Tariffs
 - 3.6. death by drowning.

In the case of an insured event

- 4. You are obliged to seek medical treatment, stay under medical care, proceed in accordance with the physician's instructions, and notify the Assistance Service, without undue delay.
- 5. All compensation/benefits will be reduce by a half, if you sustain an injury while doing manual work.

D PERSONAL EFFECTS (loss insurance)

- 1. We will indemnify you for damages incurring to your effects, if the insured event
 - 1.1. is an elementary event
 - 1.2. involves theft, where it can be proved that the perpetrator had to overcome obstacles protecting the personal effects from misappropriation, provided that the act of theft occurs in an a place of overnight accommodation or locked luggage compartment in a duly secured vehicle, and that the personal effects were not visible from outside
 - 1.3. involves a traffic accident
 - 1.4. is an act of robbery
 - 1.5. occurs after the personal effects have been transferred to a forwarder for shipping, with a receipt slip, or deposited, in accordance with the forwarder's instructions, in an area designated for luggage in transit
 - 1.6. after the personal effects have been put into a storage place, with a receipt slip
- 2. If your personal effects are stolen from a vehicle, we will compensate you up to 50% of the compensation limit.
- 3. Individual items will be compensated up to 50 % of the compensation limit; if stolen from a vehicle, up to 25 % of the compensation limit.
- 4. Exposed films, recordings, manuscripts, drawings, etc., will be compensated at acquisition costs of the raw materials.
- 5. If your personal effects are damaged, we will cover reasonable costs of repair, up to the value of the personal effects immediately before the insured event's occurrence.
- 6. If personal effects were destroyed or stolen, we will pay you the value of these items immediately prior to the insured event.
- 7. The value of personal effects immediately before the insured event's occurrence is to be assessed by the Insurer or a person authorized by the Insurer, based on new acquisition value of the same or similar item having comparable properties, before the insured event's occurrence, reduced by time depreciation or other depreciation of the personal effects. If unable to assess the value, the Insurer or a person authorized by the Insurer will define the value by estimation.
- 8. Payment of compensation constituted transfer of the ownership title to damaged, destroyed, or recovered personal effects onto the Insurer.

Special Exclusions

- The Insurance does not cover:
 - 9.1. personal effects stolen from automatic storage lockers
 - 9.2. motor vehicles, watercraft, bicycles or other means of transportation or their accessories, unless agreed otherwise in the insurance contract
 - 9.3. sports equipment designated for conducting sports other than those for which insurance was agreed
 - 9.4. items of trade, samples of goods, or collections
 - 9.5. cash or valuables
 - 9.6. traveller's cheques, stamps, securities, credit cards, or losses incurred in connection with misuse of the above valuables
 - 9.7. any damage to personal effects (scratches, holes, tears, soiling);
 - 9.8. damage directly or indirectly caused by strike, lock-out, arrest, confiscation or detention of the Insured or his personal effects by customs or other authorities
 - 9.9. theft from a tent, camping trailer or roof carrier of a motor vehicle, unless all walls are made of sturdy material or a security lock is in place
 - 9.10. electronic and optical devices, corrective spectacles and sunglasses placed in luggage submitted to the carrier for transport
 - 9.11. compensation for a personal value of an item.

In the case of an insured event

- 10. You must submit a police report (make sure that it contains a list of stolen items, the approximate time of theft, the place where the stolen items were stored and, in case the personal effects were stolen from a vehicle, whether the vehicle was duly secured, what part of the vehicle was damaged during forced entry), credible documentation of the elementary event, or a statement from the carrier (PIR, etc.) or locker.
- 11. If your personal effects were stolen from a vehicle, you must submit a garage document proving that the repaired part of the vehicle, according to the police report, was damaged during the forced entry.
- 12. If your personal effects are damaged while inside an accommodation facility, you must request compensation from the hotel management in writing, and have the acceptance of such written request confirmed.

E CANCELLATION (loss insurance)

- 1. We will pay the cancellation fees you were obliged to pay the airline operator or other ticket seller from the price of the flight ticket, if you were unable to travel due to
 - 1.1. serious acute illness or injury requiring hospitalization or staying in bed according to the attending physician, suffered by you, your fellow traveller or next of kin, who was to participate in the same journey
 - 1.2. serious acute illness or injury requiring hospitalization or staying in bed according to the attending physician, suffered by your next of kin, who was not to participate in the same journey, if it can be proven that your presence on the days of the planned journey is demonstrably needed for you to care for this person
 - 1.3. death of the persons set out in point 1.1, your siblings, grandparents or immediate relatives of your family member
 - 1.4. death of the persons set out in point 1.2, if such death occurs less than 30 days prior to departure
 - 1.5. health complications requiring your hospitalization due to risky pregnancy, up to 2 months before expected delivery

- 1.6. rape of yourself or your next of kin
- 1.7. loss of employment not attributable to you as a consequence of organisational changes or the dissolution of the employer, which occurs after the flight ticket has been purchased, suffered by you, your fellow traveller or next of kin, who was to participate in the same journey
- 1.8. divorce proceedings that were commenced after the conclusion of the Insurance Policy and the parties of which are persons that were to participate in the same journey
- 1.9. attendance of a remedial examination, if the previous examination was failed after concluding the Insurance Policy and if the date of the corrective examination is fixed
- 1.10. extensive damage to your residence which occurred less than 30 days before departing on the foreign holiday, resulting from fire, flood or criminal activity by a third party, etc., if you can prove that your presence on the date of departure is demonstrably required to prevent the worsening of incurred damages.
2. The insurance also apply to situations where you are forced to cancel your trip because you or your fellow traveller
 - 2.1. have become ill with COVID19
 - 2.2. you unexpectedly and through no fault of your own failed to meet the health conditions for travel at the time of departure in connection with the COVID-19 illness (airport check, boarding means of transport, crossing a state border etc.).
3. This insurance may only be concluded through the ticket seller from whom you purchase your flight tickets.
4. Insurance coverage will not arise if the Insurance Policy is concluded later than the day you purchase your flight tickets.
5. If you make a claim under trip cancellation insurance, your deductible in the insured event will be 20% of the total price of cancellation fees of the air ticket according to point 1 or 2. If a claim is made due to hospitalization of a participant in the trip, your deductible in the insured event is 10% of the total price of cancellation fees from the price of the air ticket according to point 1.
6. If the journey is cancelled for any of the reasons listed in points 1.1 through 1.10 and point 2, and you were to travel to a region which the Insurer had included on a list of regions with increased risk or if the political, health or other situation in the region may cause concern about travel, the insurance benefit will be reduced by half.
7. If the journey is cancelled for the above reasons, which incurred on the part of a fellow traveller who is not your next of kin, we will pay compensation only if you would otherwise be forced to travel by yourself.

Special Exclusions

8. We are not obliged to compensate you, if
 - 8.1. you or the airline operator changes travel plans or objectives, including changes in booking tours (e.g., change of the date of departure or destination, travelling person's name, hotel, extension or reduction of the length of stay)
 - 8.2. the airline operator cancels your journey, even if you had cancelled it earlier for any reason before the airline operator did so
 - 8.3. you are unable to obtain a visa or take vacation
 - 8.4. you do not arrive at the point of departure, miss the time of departure, or if you have to be excluded from the tour before or during the tour, you are not accepted for clearance, etc
 - 8.5. you are unable to travel, due to an acute illness or injury that existed at the time of signing the insurance policy, or if treatment

- was ongoing or examination necessary to stipulate the diagnosis or method of treatment
- 8.6. due to a chronic illness
- 8.7. due to an injury sustained in connection with conduct that constitutes deliberate violation of legal regulations or recommendations on the part of the Insured
- 8.8. in the event of planned surgery or treatment
- 8.9. due to changes in medical condition related to mental illness or psychic disorders
- 8.10. due to changes in medical condition related to the ingestion of alcohol, narcotic or psychotropic substances
- 8.11. for more than one adult in the event of trip cancellation according to point 1.2.

In the case of an insured event

9. You are obliged to report to us, immediately and in writing (e.g. by fax, e-mail, or other written form), any circumstances that force you to cancel your journey; failure to comply with this obligation may reduce your entitlement to compensation accordingly.
10. You must cancel your journey as soon as it becomes evident that you will not be able to travel.
11. You are obliged to submit the cancellation invoice from the airline operator or an accounting document confirming payment of your flight tickets and the refunded amount and unused flight tickets.
12. In the event of an illness or injury, you must submit a report from the attending physician, who must not be you, your relative or a close person, issued before the cancellation of the journey, using the form prescribed by the Insurer, which we will send you on request, as well as any other medical documentation that we may request.
13. In the event of a loss of employment, you are obliged to submit the notice of dismissal or agreement with the employer, from which it will be obvious that employment was terminated due to organisational changes or dissolution of the employer, confirmation of registration with the labour office or confirmation of commencing new employment.
14. In the event of divorce proceedings, you are obliged to submit the petition to commence these proceedings with a document proving its submission to the relevant court before cancellation of the trip.
15. If you cancel your journey for reasons other than illness, injury, loss of employment or divorce proceedings, you are obliged to submit documents proving the occurrence of the insured event in a credible manner.

F RETURN OBSTACLES (loss)

1. If you have to extend your stay abroad in connection with COVID-19 through no fault of yours, we will reimburse you for documented extraordinary costs for substitute accommodation and return travel, up to the amount of the insurance coverage limit.
2. In the case of transport, the insurance claim settlement is limited by the price of the airline ticket or economy class ticket or the price of the corresponding level of transport.
3. In the case of substitute accommodation, the insurance claim settlement is limited to the same category of hotel in which you were originally accommodated.
4. The deductible in case of the return obstacles amounts to 20%.

5. **In the case of an insured event**
In case of a problem contact immediately our assistance service which will help you resolve the situation.

Overview of insurance benefits (limits in EUR)			Optimal EXTRA		Storno EXTRA		
Geographical area			Worldwide	Europe	Worldwide		
A	Medical and Related Expenses	Medical Expenses	189 000	114 000			
		incl. COVID-19	✓	✓			
		Physiotherapy	4 500	4 500			
		Emergency Dental Treatment	906	906			
B	Assistance Services	1 Active Assistance	unlimited	unlimited			
		2 Transfer, Relocation, Repatriation	38 000	38 000			
		3 Transfer of Remains	38 000	38 000			
		4 Accompanying & Summoned Escort	6 000	6 000			
C	Injury	1 Permanent Disablement	7 500	7 500			
		2 Accidental Death	3 750	3 750			
D	Personal Effects	Luggage Loss	560 ¹⁾	560 ¹⁾			
E	Cancellation	Cancellation Fee	560 ²⁾	380 ²⁾	330 ²⁾	250 ²⁾	170 ²⁾
		incl. COVID-19	✓	✓	✓	✓	✓
F	Return obstacles	Accommodation	560 ²⁾	280 ²⁾			
		Transport	560 ²⁾	280 ²⁾			

Explanatory notes: 1) deductible EUR 30 2) deductible 20%

Important Information on Insurance

BEFORE YOU TRAVEL

- Before taking out the insurance and starting your trip, please, read our current statement regarding the situation abroad (e.g. COVID-19) available on our website. Also, thoroughly monitor all the recommendations of the Ministry of Foreign Affairs or Public Health Authority of the Slovak Republic (or other state authority bodies) related to travel and its possible restrictions. Up-to-date information valid just before your departure may immediately affect the validity of your insurance.
- Learn the basics about the country of your destination and the place you are to stay.
- If travelling to a less developed country, ask your tour operator if you need any special vaccinations against any exotic diseases.
- Don't forget to make a photocopy of your travel documents and keep these in a place other than your originals.
- If you are undergoing long-term treatment, visit your doctor preventively before any trip abroad and ensure you have an ample supply of any required medication.
- When travelling to a country with visa obligations, check that your passport is valid for a sufficient period to arrange a visa at the appropriate consulate in advance.
- Prepare for different traffic regulations.
- Mark your luggage with a hidden name tag with your address, which you should also place inside your luggage.
- If travelling by air, use strong, easily lockable luggage and, if possible, distinguish it noticeably.

WHEN STAYING ABROAD - ASSISTANCE 24/7

- Contact our Assistance Service in case of any emergency. Our assistance coordinators, who speak Czech/English, can be contacted from anywhere in the world by phone, 24 hours a day, 365 days a year.
- In case of a medical problem, an experienced physician is available on our assistance line to help you solve any unpleasant situations.
- In case of hospitalization, you must inform the Assistance Service immediately by phone.
- Check your luggage on collecting it from the carrier thoroughly and in case of theft or damage, lodge a claim with "Luggage Claims" at the airport immediately.
- Never give anyone your passport when abroad, no matter who asks for it.
- When travelling by air, take valuable and fragile items (cameras, video cameras, money, medication, etc.) with you into the cabin. In contrast, never take scissors, knives or other sharp objects into the cabin. Always lock your luggage or mechanically make access to the contents difficult in some other way.
- When travelling by car, place all luggage in the trunk. Items left in the interior of the car are very enticing to thieves, even when covered.
- At the hotel, place any valuables, larger amounts of cash, jewellery, documents, mobile phones, etc. in the hotel safe.
- If you lose your travel documents or in case of other serious matters, you can contact our embassy/consulate for assistance. The Assistance Service will provide you with their telephone number and address.
- In less developed countries, avoid consumption of tap water, ice cubes, local milk products and foods sold by street vendors. Clean your teeth using bottled water and don't swallow the water when showering. You will avoid any stomach and intestinal problems or possible parasite infection this way.

EURO-CENTER PRAGUE

Assistance Non-stop 24/7

tel: **+420 221 860 606**
fax: **+420 221 860 600**
e-mail: **help@euro-center.com**

EURO-CENTER
Local Assistance - Worldwide



HOW TO PROCEED IN THE EVENT OF A CLAIM?

Cancellation of a trip or flight ticket

If you are forced to unexpectedly cancel a previously booked trip abroad or flight ticket, you must notify the Insurer of this fact without delay using the online application for reporting claims (www.ERVpojistovna.cz) or by e-mail on claims@ERVpojistovna.cz.

Illness or injury

- if you are hospitalized when abroad, always inform the Assistance Service immediately (tel.: +420 221 860 606)
- some medical facilities abroad may require you to pay for treatment in cash
- if you pay for ambulatory treatment in cash, keep your receipts, so that you can be reimbursed for your expenses on your return
- if you are unable to pay your bill in cash, contact our Assistance Service
- don't pay any bills sent to your address and forward them to the Insurer immediately
- if you sustain an injury in a traffic accident, submit all police documents to the Insurer
- in case of an injury that may result in permanent disablement, always inform the Assistance Service
- if your illness or injury requires medical transportation, the Assistance Service must be informed in advance.

Damage to personal effects

- report the theft of personal effects to the police immediately
- ask for a police report that includes a list of the stolen items, the approximate time of the theft, where the stolen items were stored, whether the vehicle was properly secured and what part of the vehicle was damaged during the theft
- in case of damage to personal effects at an accommodation facility, request compensation from the operator in writing and have the receipt of your request confirmed
- if your personal effects are damaged during transport, request a PIR report or other credible confirmation from the carrier
- document the circumstances of the damage (photographs, etc.)
- when making a claim, attach the original copies of receipts for the items for which you are claiming compensation

Return obstacles

- contact the assistance service immediately, which will help you arrange accommodation and substitute transport
- request confirmation of your quarantine

Reporting an insured event

Report an insured event using the online application for reporting claims (www.ERVpojistovna.cz) or the relevant claim form, which you can download at www.ERVpojistovna.cz, or which we can send you by return mail on request.

- carefully fill in all the required information; this will expedite the payment of indemnification
- don't forget to always enclose the originals of all documents (their scans for online reports) according to the given list
- complete the claim form and send it to the following address, together with all documents, within 1 month of the insurance event

ERV Evropská pojišťovna, a. s.

Claims Department

Křižíkova 237/36a, 186 00 Praha 8
tel.: **(+420) 221 860 840**
e-mail: claims@ERVpojistovna.cz

Our Assistance Service **Euro-Center Prague** shall be contacted immediately in case of hospitalization, medical transport and repatriation, or if you are unable to pay an outpatient treatment in the place of your stay.

24 hours / 7 day in a week on: (+420) 221 860 606

fax: (+420) 221 860 600 • help@euro-center.com

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@ERVpojistovna.cz](mailto: klient@ERVpojistovna.cz),
- by visiting our website www.ERVpojistovna.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@ERVpojistovna.cz](mailto: dpo@ERVpojistovna.cz),
- via the on-line form at the website www.ERVpojistovna.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, tel.: +420 234 665 111, e-mail: [posta@uouu.cz](mailto: posta@uouu.cz), www.uouu.cz.

What types of personal data do 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.ERVpojistovna.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 do 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.

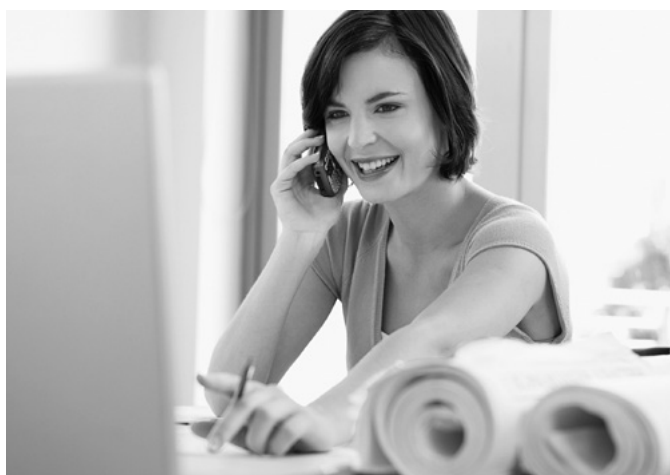
Personal data are stored based on statutory archiving requirements, particularly pursuant to tax and accounting regulations.

With whom do 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 pre-defined 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/cs/informace-o-webu>