



## The **better** travel insurance from ERV Evropská pojišťovna



You travel.  
We care.



## Travel Insurance Pioneers

### The only specialist on the market

We are an insurance company, but just for travellers. We do things differently, since travelling is our life and has been more than 110 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 the largest experience in travel insurance

**1907**

Max von Engel established the first European travel insurance company in Budapest

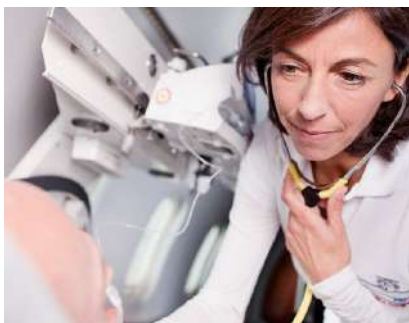
**1992**

Danish company, Europaeiske, established a new European insurance company in Czechoslovakia

**2024**

ERV Evropská has insured 1.8 mil. clients a year with a turnover of 1.5 bil. CZK

### Perfect assistance and immediate availability are crucial



- **We devote 100% of our energy to what matters**  
Limit is important, price is important, but neither will save your life. We have a unique global network of assistance centres that gives us detailed knowledge of the situation in the areas you travel to.
- **We do personal inspection of medical care standard**  
Our specialists regularly undertake inspection trips to check the quality of staff and facilities at hospitals abroad
- **We make sure that communication is perfect and quickly available**  
If you have a health problem, just call and speak immediately to a trained specialist who will arrange care at a vetted medical facility.

### We are part of the prestigious family



- International Travel Insurance Alliance (ITIA)
- ERGO Reiseversicherung a ERGO - the world's strongest player in travel insurance
- Munich RE - one of the world's leading underwriters



# Unique Global Assistance Network

## Why is a dedicated assistance service so important?

Saving a life is different than towing a car. Our Euro-Centres have been building a network of proven medical facilities for decades, so we can put you in the hands of the most competent ones. Today, we cooperate with more than 79,000 partners worldwide. Trust that we know who will take best care of you!


**11**

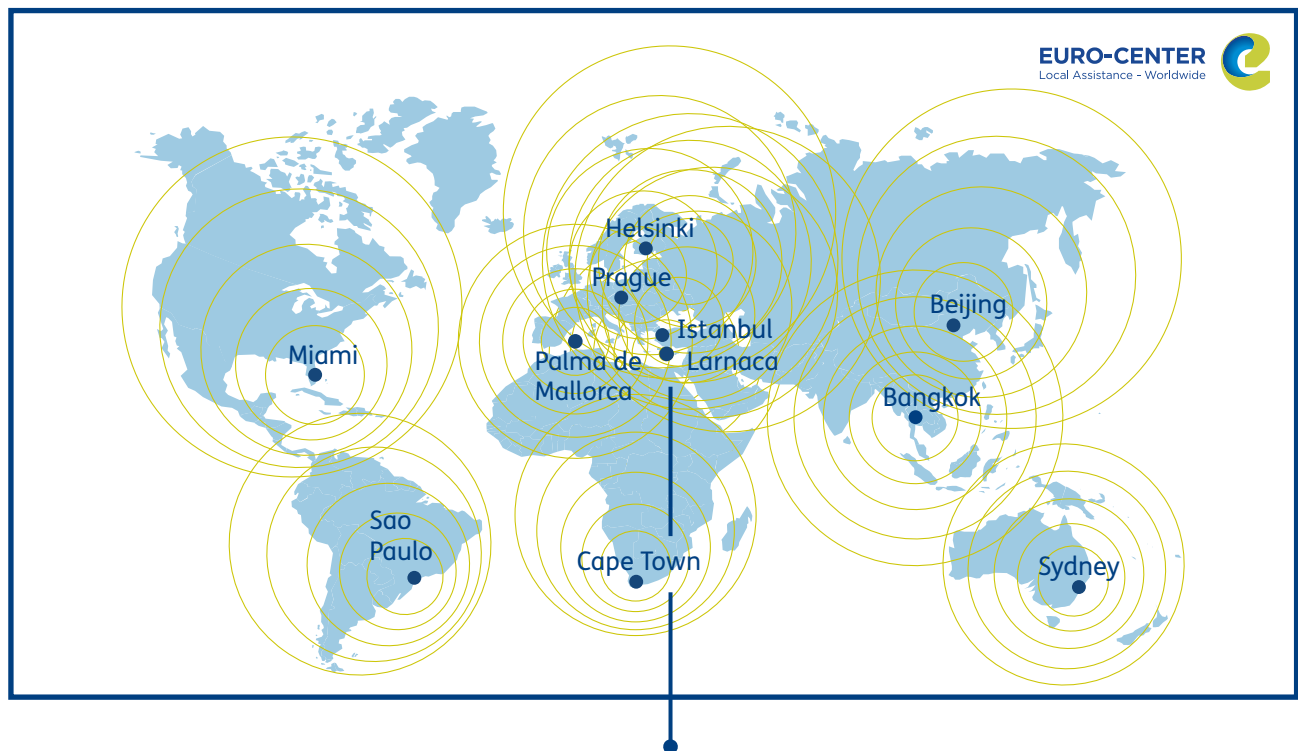
offices worldwide


**300**

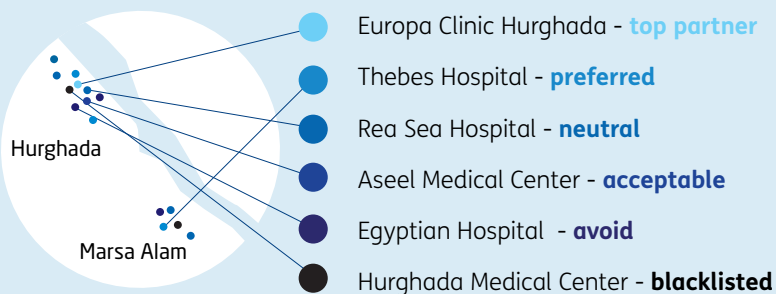
experts with local knowledge


**170 000**

cases processed



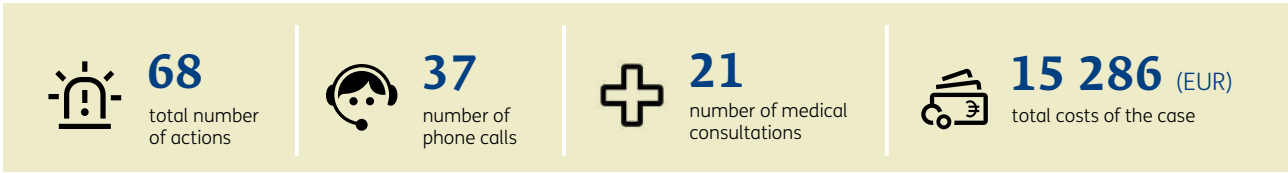
## Sample of Euro-Center classification system - Egypt



Numerous of our vetted hospitals are "cashless", so you do not have to pay anything there.

# Above standard care

## Accident of our client during a business trip in Denmark



 european health insurance standard of care

 extra assistance ensured by ERV Evropská



## We are the Czech market leader



**1 826 268**  
insured clients



**310**  
cooperating tour operators



**58 580** (TEUR)  
gross premium written



**1 660**  
corporate clients

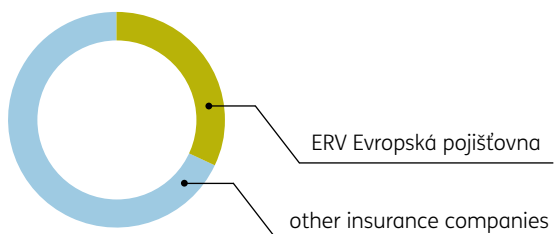


**160**  
cooperating brokers



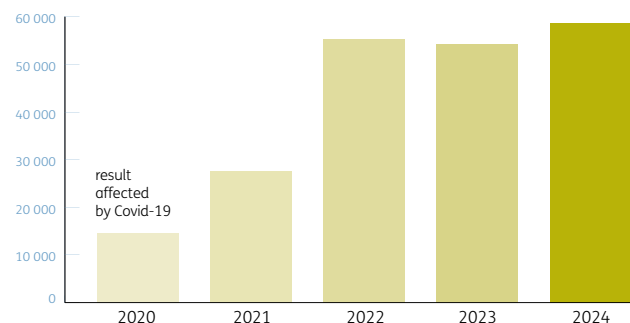
**6 607** (TEUR)  
profit

### The biggest market share



The figures are for 2024.

### Stable turnover growth (TEUR)



### The first truly mobile insurance



#### Your digital insurance card

Download your travel insurance certificate to your mobile phone and don't take any more unnecessary paperwork with you. Simply save your digital card in Apple/Google Wallet, where you may already have your credit card or loyalty cards. In the card, you will find contacts for the assistance service, details of your insurance or a link to report a claim online.



You will receive a QR code or link to download your insurance card to Google/Apple Wallet as soon as you have taken out your insurance.

#### ERV travel & care international application

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.



Android



iOS



# We have a solution for every situation

## For general public

### Annual Travel Insurance MultiTrip



for those, who travel more frequently

### One-off Travel Insurance SingleTrip



for travels full of adventure and relax

### Trip Cancellation Insurance Storno



when you have to cancel your travel

## For companies

### Travel Insurance for Employees BusinessTravel



insurance not only for business trips abroad for companies and institutions, including the brand-new Security Assistance service

### Insurance in Risk Areas RiskPlus



special insurance for areas with increased security risk and war zones

### Other Corporate Insurance products

- individual annual insurance MultiTrip
- sBusinessTravel insurance for entrepreneurs
- discounted insurance for employees on private trips
- extended legal protection insurance from D.A.S.
- comprehensive trip cancellation insurance Storno Plus

## For leisure activities

### Ticket Insurance



in case you are unable to attend the event you have purchased

### Bike Insurance



insurance that will stop your worrying about your bike

### Other Insurance

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

## For travel agencies

### Bankruptcy Insurance

compulsory insolvency insurance of travel agencies

### Professional Liability Insurance



insurance against breach of obligations specified in the travel contract

### General Liability Insurance

assists travel agencies in case of damage to the customer's health and property

## We cooperate with the best ones

### Travel Market Clients and Patners

During more than 30 years of our operation, we have successfully established close business relationships with our numerous important partners in the travel industry field. Today, we provide our first-class services to the clients of 8 out of the 10 largest tour operators.



### Corporate Clients and Partners

Our quality of services and respect for the individual needs of our customers have helped us earn the trust of numerous major corporate clients who are ranking among the leaders in their fields.



### Partners for Leisure Activities Insurance

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





### **We are an insurance company, but just for travellers.**

We do things differently, since travelling has been our life for more than 110 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.



### **Own specialized assistance service**

Limit is important, price is important, but neither will save your life. We have a unique global network of assistance centres that gives us detailed knowledge of the situation in the areas you travel to. That is why we are ready to arrange care at vetted medical facility for you at any times.



### **Awards**

We have won the Association of Czech Insurance Brokers Insurance Company of the Year award fifteen times. Also, we have been voted by travel industry experts as the insurer with the best travel insurance in the TTG Travel Awards sixteen times in a row.



#### **ERV Evropská pojišťovna, a.s.**

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