

# Travel Insurance

## Insurance product information document

**Company:** ERV Evropská pojišťovna, a. s. , Czech Republic

**Product:** Corporate Travel Insurance RiskPlus

Full pre-contractual and contractual information is provided in your policy and respective insurance terms and conditions.

### What is this type of insurance for?

RiskPlus corporate travel insurance protects you on your business trips to areas with higher security risks or war zones. Single trip may take up to 14 days.



#### What is insured?

- ✓ RiskPlus travel insurance always covers
  - ✓ medical expenses, e.g. outpatient treatment, hospitalization, emergency dental treatment, physiotherapy etc., including COVID-19 treatment,
  - ✓ assistance services (active assistance, transport, relocation and repatriation, etc.),
- ✓ variant RiskPlus 2 covers all above stated plus
  - ✓ permanent disablement or accidental death,
  - ✓ damage to personal effects,
- ✓ variant RiskPlus 3 covers all above stated plus
  - ✓ return obstacles (substitute accommodation and transport).



#### What is not insured?

- ✗ deliberate action,
- ✗ chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ force majeure and other inadvertent events,
- ✗ preventive quarantine,
- ✗ widespread intervention by a state power or public administration.



#### Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! validity only for business trips abroad,
- ! maximum duration of a single trip being 14 days,
- ! validity of COVID-19 coverage only for events that happen to travelling persons,
- ! payment of insurance benefits only if they do not contravene economic, trade and financial sanctions and embargoes,
- ! termination of insurance with change of security situation in a destination,
- ! significant limitations of assistance services due to the current natural and security situation in a destination.



#### Where am I covered?

- Within the geographical area stated in the insurance policy.



#### What are my obligations?

- Inform us about your business trip to risk area in advance.
- In any emergency situation immediately contact our Assistance and follow its instructions.
- Make every effort to prevent damage or to minimize its scope.
- Inform us immediately about any damage incurred.
- Fill in the claim report properly, enclose original documents and describe the circumstances of the damage the best you can.



#### When and how do I pay?

- Pay the (one-off) premium before your departure. Only after that the insurance policy is established.



#### When does the cover start and end?

- Single trip insurance begins and ends the moment you cross the border of the Czech Republic.
- The insurance usually ends by the expiration of the agreed insurance period.
- The insurance is automatically extended by one year, unless you terminate it within 6 weeks before its end.



#### How do I cancel the contract?

- Within 2 months of the arrangement.  
We will terminate your insurance within 8 days of receiving the notice.
- Within 3 months of reporting a claim.  
We will terminate your insurance within 30 days of receiving the notice.
- Within 2 months of finding that we have violated the equal treatment principles.  
We will terminate your insurance within 8 days of receiving the notice.