

Trip Cancellation Insurance

Insurance product information document

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

Product: Standalone trip cancellation insurance

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

What is this type of insurance for?

Trip cancellation insurance protects you in case you suddenly have to cancel your flight ticket, accommodation, package or other travel services.



What is insured?

Trip cancellation in the range of the following options:

- ✓ Storno
 - ✓ Only applies to you and the people travelling with you,
 - ✓ Acceptable reasons for cancelling a trip are medical problems of travellers, incl. COVID-19,
- ✓ Storno Plus
 - ✓ Includes all risks covered by Storno and also
 - ✓ personal preventive quarantine,
 - ✓ failure to meet the health conditions for travel at the moment of your departure,
 - ✓ other serious verifiable reasons not only of travellers, but also of persons that were not to travel.



What is not insured?

- ✗ deliberate action,
- ✗ chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ travels to war zones,
- ✗ 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,
- ! the latest deadline for negotiating the insurance,
- ! validity of COVID-19 coverage only for events that happen to travelling persons,
- ! possibility to reduce claim settlement by half
 - ! in case of travels to countries listed among areas with a higher security risk,
 - ! in case of travels to countries whose political, health and other situation may give rise to travel concerns.
- ! definition of closest relatives.



Where am I covered?

- Anywhere. The insurance policy is not geographically restricted.



What are my obligations?

- Contact us in any situation, when you feel like you have serious reasons to cancel your trip.
- 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 premium no later than 3 business days after ordering the first service related to your trip or paying the price of the trip.
- If you pay 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 this payment is made.
- One-off premium always belongs to us in full regardless the reason or manner of the insurance termination.



When does the cover start and end?

- Trip cancellation insurance starts in the moment of the payment of premium and travel service(s) and is valid until you start to use the travel service(s) or cross the Czech border.
- The insurance usually ends by the expiration of the agreed insurance period.



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.