



The **better** MultiTrip insurance for more travels in one year

MultiTrip is a flexible annual insurance from the only specialists on the market. It is suitable for **multiple trips** over a year, **each** lasting up to **60 days**. There are 4 variants, with graded limits and scope. Each includes at least insurance coverage of medical expenses, assistance services, personal effects and liability. Thanks to **7 extension** options, you can customise it to meet your needs. Either immediately at the time of purchase, or at any time during the year in our **self-service online zone**.

New features in MultiTrip annual insurance

- Significant **increase in the most important limits**, e.g. medical expenses up to CZK 100 million
- **More variants** with a wider price range
- Possibility of **individual customisation**
- **Annual trip cancellation** with great conditions
- Each trip can last **up to 60 days**
- **Self-service online zone** for insurance changes during the year
- **MediCall** - a doctor on the phone 24/7

New!
For CZK 990,-
per year

Annual MultiTrip travel insurance - limits and prices

What we will pay (limits in CZK)	Variant	Economy		Standard		Comfort		Premium		
	Destination	Europe/World								
Medical expenses	Medical expenses incl. COVID-19	5 000 000		10 000 000		25 000 000		100 000 000		
	Emergency	25 000		25 000		40 000		60 000		
	Physiotherapy	-		60 000		90 000		120 000		
	Hospitalisation benefit	-		-		20 000 ¹⁾		30 000 ¹⁾		
	Psychologic assistance	-		-		10 000		20 000		
Assistance services	Active assistance	unlimited								
	Doctor on the phone 24/7	✓		✓		✓		✓		
	Transort., relocation, repatriation	up to the medical expenses limit								
	Repatriation of remains	up to the medical expenses limit								
	Funeral expenses	150 000		150 000		150 000		150 000		
Escort	Accompanying, summoned		-		100 000		150 000		200 000	
Injury	Permanent disablement		-		400 000		600 000		1 200 000	
	Accidental death		-		200 000		300 000		600 000	
Personal effects	Personal effects damage		10 000		30 000		60 000		100 000	
	Travel documents		-		-		10 000		20 000	
	Business effects		✓ ²⁾		✓ ²⁾		✓ ²⁾		✓ ²⁾	
Luggage delay	Essential expenses		-		-		10 000 ³⁾		20 000 ³⁾	
Personal liability	Bodily injury		1 000 000		3 000 000		6 000 000		18 000 000	
	Property damage		500 000		1 500 000		3 000 000		9 000 000	
	Legal expenses		-		-		200 000		400 000	
Departure	Missed		-		-		-		5 000	
	Delayed		-		-		-		5 000 ⁴⁾	
Travel disruption	Curtailment		-		-		-		20 000	
	Disruption		-		-		-		50 000	
	Unused holiday		-		-		-		10 000 ¹⁾	
Substitute employee	Substitute employee		-		-		25 000		50 000	

How much it costs (prices in CZK)	Variant	Economy		Standard		Comfort		Premium	
	Destination	Europe	World	Europe	World	Europe	World	Europe	World
Adult 18-69		990	1 790	1 490	2 290	1 890	2 790	2 290	3 490
Second adult 18-69 under the same contact		495	895	745	1 145	945	1 395	1 145	1 745
Child 0-17 under the contract with an adult		248	448	373	573	473	698	573	873
Student 18-25 under the contract with an adult		495	895	745	1 145	945	1 395	1 145	1 745
Adult 70+		1 980	3 580	2 980	4 580	3 780	5 580	4 580	6 980

Explanatory notes: 1) CZK 2 000 per day, 2) up to the personal effects limit, 3) CZK 5 000 per each 12 hours, 4) CZK 1 000 per each 6 hours

Europe means all european countries (incl. european parts of Russia and Transcaucasus), Canary Islands, Madeira, Azores and Mediterranean countries.



Extensions to suit your needs - limits and prices



Vehicle

We can arrange for the repair of your car abroad or its towing to the country. We will also cover a Rent-A-Car accident deductible.



Winter sports

We can extend your insurance to winter sports incl. liability. In the event of theft, we will help with the substitute equipment rental costs.



Hazardous sports

We will stand by you when you embark on adrenaline or hazardous sports such as diving, via ferrata C or ski mountaineering.



Pets

We will pay for your pet's treatment abroad. We will help if they cause damage to someone else.



Emergency situations

We will take care of the cost of substitute accommodation and transport if you have to stay abroad in quarantine for COVID-19.



Flights

We can help if an airline cancels or delays your flight. We will reimburse your essential expenses in case of delayed luggage.



Trip cancellation

We can help with cancellation fees if you have to cancel your trip for serious reasons.

What we will pay (limits and in CZK)		adult	children
Vehicle	Repair, towing and substitute vehicle	50 000	
	Subst. transport and accommodation	20 000	
	Rent-A-Car accident deductible	5 000	
	Price per year	1 290	
Winter sports	Extension for winter sports	✓	
	Damage on winter equipment	10 000	
	Substitute equipment rental	25 % z limitu osobních věcí ⁵⁾	
	Prolonged stay - avalanche	10 000 ¹⁾	
	Unused winter holiday	10 000 ¹⁾	
	Price per year	490	190
Hazardous sports	Price per 14 days	190	90
	Extension for hazardous sports	✓	
	Damage on sport equipment	30 000	
	Price per year	2 490	1 290
Pets	Price per 14 days	990	490
	Veterinary expenses	20 000	
	Pet owner liability	40 000	
Emergency situations	Price per year	690	
	Accommodation - emerg. situation	30 000 ⁶⁾	
	Substitute return transport	30 000 ⁶⁾	
Flights	Price per year	590	
	Compensation by the airline (C2C)	✓	
	Luggage delay - essential expenses	10 000 ³⁾	
Price per year	490		

Explanatory notes: 1) CZK 2 000 per day, 3) CZK 5 000 per each 12 hours, 5) CZK 1 000 per day, 6) 20% deductible

Annual trip cancellation extension for 6 %

- Comes in handy when you have to cancel your trip. Set up an annual cancellation policy and **you won't have to worry about a thing.**
- Set a cancellation limit based on your most expensive holiday in the nearest year as the total for all insured persons who will take the most expensive trip together.
- You can choose amounts in multiples of CZK 20,000 up to the maximum limit of CZK 300,000.
- This limit then applies to each foreign trip you purchase during the annual insurance period.
- If necessary, you can increase the limit during the year.



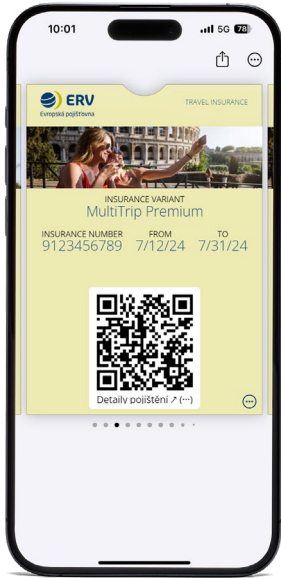
Single trip cancellation

The other option is to insure each trip for 4.5% (Storno Plus) or 3% (Storno) in a single lump sum. But you must keep this in mind when booking any trip.

Variant	Storno Plus
The maximum price of services we insure	CZK 300 000
What health problems of yours and your cotravellers are covered?	deductible
Hospitalisation of traveller	0 %
Death of traveller	0 %
Traveller is bedridden (medical certificate)	20 %
Traveller is COVID-19 positive	20 %
What about other verifiable reasons?	deductible
Personal preventive quarantine of traveller	20 %
Other reasons of traveller including failure to meet health conditions to travel	20 %
Health problems of persons not supposed to travel	20 %
Other problems of persons not supposed to travel	20 %
How much annual cancellation costs?	6 %

Contemporary digital solutions and reward for loyalty

Your digital insurance card



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.

The QR code in the card (picture on the left) can be used to share it, for example, within the family.



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**.

Online self-service Moje pojistka

You can see the **details** of your policy and **change** it:

- Add one of our extensions to your policy. (winter and hazardous sports even for just 14 days)
- Add an annual cancellation or increase the cancellation limit.
- Edit or add people to the policy.

You can access **Moje pojistka** from your digital insurance card or by logging in from our website.



Loyalty programme of the new MultiTrip

The longer you stay with us, **the larger discount** you get. Your discount will be credited automatically when you renew your insurance, you don't have to apply for it. The programme applies to all MultiTrip options as well as to its extensions. It does not apply to the annual cancellation insurance, which is already discounted by its basic 6% rate.

discount 15%		discount 20%		discount 25%	
year 2	year 3	year 4	year 5	year 6 and more	



Awards

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



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.



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.