

ERGO

Cestovní Pojišťovna

The better MultiTrip insurance for more travels in one year

Pre-contract information and insurance terms and conditions



Doctor
on the
phone
24/7

ergo-cestovni.cz

What information you will find in this document

Thank you for choosing us as your insurance provider. We believe we will convince you that you have made the right choice.

Have your policy at your fingertips	3
MultiTrip travel insurance - table of limits	4
Before you buy insurance	6
Frequently asked questions	10
What terms we use	11
What the insurance does not cover	13
What specific types of insurance cover	14
Medical expenses	14
Assistance services	15
Escort	16
Injury	16
Personal effects	16
Luggage delay	18
Personal liability	18
Departure	19
Trip cancellation	19
Travel disruption	21
Vehicle	21
Winter sports	23
Hazardous sports	23
Substitute employee	23
Pets	24
Emergency situations	24
Flights	25
What general rules of insurance apply	26
What sports we insure	30
Compensation table	31
How we process personal data	33

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 rate.

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

ERGO Cestovní Pojišťovna in numbers



1,7 mil.

insured clients per year



318

partner travel operators



4,8 of 5

by Google Reviews



12

assistance centres worldwide



300

experts with local knowledge



119 years

on the market for you

MultiTrip travel insurance - table of limits

What we will pay (limits in CZK)	Variant	Economy	Standard	Comfort	Premium
	Destination	Europe/World			
Medical expenses	A1 Medical expenses	5 000 000	10 000 000	25 000 000	100 000 000
	A2 Emergency dental treatment	25 000	25 000	40 000	60 000
	A3 Physiotherapy	-	60 000	90 000	120 000
	A4 Hospitalisation benefit	-	-	20 000 ¹⁾	30 000 ¹⁾
	A5 Psychologic assistance	-	-	10 000	20 000
Assistance services	B1 Active assistance	unlimited			
	B1 Doctor on the phone 24/7	✓	✓	✓	✓
	B2 Transport., reloc., repatriation	up to the medical expenses limit			
	B3 Repatriation of remains	up to the medical expenses limit			
	B4 Funeral expenses	150 000	150 000	150 000	150 000
Escort	C1 Accompanying, summoned	-	100 000	150 000	200 000
Injury	D1 Permanent disablement	-	400 000	600 000	1 200 000
	D2 Accidental death	-	200 000	300 000	600 000
Personal effects	E1 Personal effects damage	10 000	30 000	60 000	100 000
	E2 Travel documents	-	-	10 000	20 000
	E3 Business effects	✓ ²⁾	✓ ²⁾	✓ ²⁾	✓ ²⁾
Luggage delay	F1 Essential expenses	-	-	10 000 ³⁾	20 000 ³⁾
Personal liability	G1 Bodily injury	1 000 000	3 000 000	6 000 000	18 000 000
	G2 Property damage	500 000	1 500 000	3 000 000	9 000 000
	G3 Legal expenses	-	-	200 000	400 000
Departure	H1 Missed	-	-	-	5 000
	H2 Delayed	-	-	-	5 000 ⁴⁾
Travel disruption	J1 Curtailment	-	-	-	20 000
	J2 Disruption	-	-	-	50 000
	J3 Unused holiday	-	-	-	10 000 ¹⁾
Substitute employee	P Substitute employee	-	-	25 000	50 000

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, the Mediterranean countries (Egypt, Morocco, Tunisia, Turkey, etc.), the Azores, the Canary Islands and Madeira.

Table of limits is an integral part of the insurance terms and conditions.

„For more travels in one year“

Extensions to suit your needs

What we will pay (limits in CZK)		adult	child
Vehicle	K1	Repair, towing and substitute vehicle	50 000
	K2	Subst. transport and accommodation	20 000
	K3	Rent-A-Car accident deductible	5 000
Winter sports	L1	Extension for winter sports	✓
	L2	Damage on winter equipment	10 000
	L3	Substitute equipment rental	25% of E1 limit ⁵⁾
	L4	Prolonged stay - avalanche	10 000 ¹⁾
	L5	Unused winter holiday	10 000 ¹⁾
Hazardous sports	M1	Extension for hazardous sports	✓
	M2	Damage on sport equipment	30 000
Pets	R1	Veterinary expenses	20 000
	R2	Pet owner liability	40 000
Emergency situations	S3	Accommodation - Emergency situation	30 000 ⁶⁾
	S4	Substitute return transport	30 000 ⁶⁾
Flights	U2	Compensation by the airline (C2C)	✓
	U3	Luggage delay - essential expenses	10 000 ³⁾

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

Variant	Storno Plus
The maximum price of services we insure	CZK 300 000
Reasons for trip cancellation	deductible
Confinement to bed	10%
Hospitalization or death	0%
Rape	0%
Complications in pregnancy	0%
Necessary care of the closest relative	0%
Loss of employment	0%
Divorce proceedings	0%
Repeated exam	0%
Extensive damage to your home	0%
Other serious verifiable reasons	20%

For detailed information on cancellation terms, please refer to the Cancellation section of these insurance terms and conditions.



Before you buy insurance

(pre-contract information)

Before arranging the insurance, always consider the nature of your trips and all the activities you intend to pursue. Make sure the product version you have selected and its extension options include these activities.

When taking out insurance on behalf of somebody who is not a member of your nuclear family, obtain their consent and forward the insurance terms and conditions to them.

The English version of this document is an informative translation from the Czech language. In the event of any inconsistency between the language versions, the Czech version shall be binding.

What is MultiTrip travel insurance

The MultiTrip travel insurance will provide you with coverage during repeated trips from the Czech Republic broad during a period of one year. A single trip may take up to 60 days. Insurance may be arranged at tariffs for a single person, partners or the entire family.

It covers accidental events related to travel (but never to travel concerns) as described below in the insurance terms and conditions, which occur during the insurance period, both before embarking on the trip and in its course.

MultiTrip may be arranged in four variants with different levels of the insurance coverage. Each of them can be further extended by 7 extension options according to your needs. The insurance coverage of each variant can be seen in the table of limits. As a minimum, they all include insurance of medical expenses, assistance services, personal effects and personal liability.

The special term "closest relatives" has been introduced to determine the extent to which your family members are covered under your insurance. It can be found in the interpretation of terms.

An alternative territorial definition of Europe applies for car travel. It can also be found in the interpretation of terms.

The insurance terms and conditions may contain more sections than are actually covered by the insurance you have taken out. The specific product you have taken out will be decisive at all times. Its exact scope of coverage can be found in the table of insurance coverage limits which forms an integral part of the insurance terms and conditions.

The table of insurance coverage limits also provides information on when and what amount you will contribute to each claim settled (deductible).

How cancellation insurance works

Trip cancellation insurance provides coverage in case you need to suddenly cancel a reserved flight ticket, accommodation or a tour.

This insurance includes not only the possibility of cancelling a trip for serious health reasons of travellers, but also for other serious verifiable reasons.

As part of your MultiTrip travel insurance, you can take out annual trip cancellation insurance for all trips and to set the insurance coverage limit in advance. It can be arranged both at the conclusion of the MultiTrip annual insurance policy or at any time during the policy term. We recommend that you set the amount of the insurance coverage limit to the highest expected price of the travel service or tour. If the price of a particular travel service or tour exceeds the predetermined insurance coverage limit, this limit can be increased. The insurance coverage limit always applies to a single journey, regardless of the number of passengers. If an insured event occurs, the insurance coverage limit will not be reduced by the insurance payment made, or more precisely, the limit will remain unchanged for other trips.

You can take out or increase the insurance within up to 3 working days after you have booked the first travel service related to your trip or paid for the trip. If you book a travel service or pay for a trip less than 15 days before the departure date, you are required to take out or increase cancellation insurance on the day of booking/payment.

If you do not meet the deadlines for taking out insurance, we cannot provide you with insurance payments.

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.

What the insurance does not cover (exclusions)

Insurance does not cover events that you cause intentionally, events that constitute violation of the law as well as any of the events expressly listed among the exclusions.

For the **list of exclusions**, please see **page 13** of the insurance terms and conditions, entitled „What the insurance does not cover“ as well as the detailed description of each type of insurance. All exclusions are colour-coded. Please review the exclusions before entering into an insurance contract.

Pay attention also to your responsibilities described in the insurance terms and conditions. By adhering to them, you will be able to use the insurance to the fullest and we will not have to cut or refuse your insurance claim settlement.

How the insurance operates in high-risk areas

Before arranging your insurance and setting out on your trip, please always read our latest position on the situation abroad, which is available on our website. Please also carefully follow all recommendations of the MFA (or other state administration bodies) related to travel and possible restrictions to it. Based on such latest information, your coverage may be restricted just before the day of your departure.

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 did not recommend travelling to it. We will not terminate the insurance if you cannot leave the area for objective reasons.

How much the insurance costs and how long it applies for

We set the price of the insurance (one-off premium) for the entire insurance period. The price depends on the insurance coverage and the term of the selected insurance, the geographical area, the purpose of travel and the number and age of the people. The price is indicated in the insurance contract and is paid in a single instalment. The insurance contract is established with the payment of the premium, which must be paid before the onset of the trip. One-off premium always belongs to the insurer in full.

The premium is not subject to value added tax and the insurance claim settlement is not liable to income tax.

Single trip insurance begins and ends the moment you cross the border of the Czech Republic.

Trip cancellation insurance is established once the premium is paid and ends the moment you start using the travel service or cross the border of the Czech Republic.

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.

How travel insurance expires

Travel insurance usually ends upon the expiration of the negotiated term.

Insurance may also be terminated by:

- our mutual consent,
- withdrawal from the contract, if either you or we submit false information,
- withdrawal from the contract within 14 days of arranging the insurance using means of remote communication, as long as the term of your insurance exceeds one month,
- a notice of termination sent within 2 months of the arrangement date. We will terminate your insurance within 8 days of receiving the notice,
- a notice of termination sent within 3 months of reporting a claim. We will terminate your insurance within 30 days of receiving the notice,
- a notice of termination sent within 2 months of establishing that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.

Where and how complaints may be lodged

Please let us know of your complaint using the channel that best fits your needs:

- By e-mail at klient@ergo-cestovni.cz.
- Via www.ergo-cestovni.cz.
- By a letter sent to ERGO Cestovní Pojišťovna, a. s., Křížíkova 237/36a, 186 00 Praha 8, Czech Republic.
- By phone on **+420 221 860 860**.

You can also complain to the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, Czech Republic, phone: **+420 224 411 111**.

For out-of-court settlement of consumer disputes, you can contact

- Office of the Ombudsman of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, phone: **+420 602 273 096**, www.ombudsmancap.cz,
- Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, phone: **+420 296 366 360**, www.coi.cz.

Who we are and what we do

We are an insurance company. A travel insurance company. We are different because travelling is our life. It has been like that for over 100 years now.

We deal with insurance in the non-life insurance segment. If you are interested in how we are doing, go to ergo-cestovni.cz/en/mandatory-information.

You can find us at ERGO Cestovní Pojišťovna, a. s., Křížíkova 237/36a, 186 00 Praha 8. Our ID number is 492 40 196 and we are registered in the Commercial Register kept by the Municipal Court in Prague, Section B, File 1969.

Our website is www.ergo-cestovni.cz, and you may call us at **+420 221 860 860** or email us at any time at klient@ergo-cestovni.cz.

Regardless of the channel of communication you choose, we will speak Czech/English to you.

What principles we follow

Our operations are overseen by the Czech National Bank. We are subject to the law of the Czech Republic, and any disputes are resolved by Czech courts.

The insurance contract that regulates our mutual relationship is mainly governed by the Civil Code and the Insurance terms and conditions.

We also follow the Code of Ethics of the Czech Insurance Association, the Code of Ethics for the Financial Market (cap.cz) and ERGO Group's internal policies.

Before setting out on a trip, do not forget to

- Always check basic information on the country you are travelling to and the place you are going to stay at.
- To be sure that your insurance policy is valid in your destination, please check the information on our website www.ergo-cestovni.cz before taking out a policy and starting your trip. There you will find a continuously updated list of war and risk areas, as well as other statements on the situation abroad. If you are unsure, please do not hesitate to contact us. At the same time, carefully follow all recommendations of the Ministry of Foreign Affairs (or other governmental bodies) related to travel and possible restrictions to it.
- When travelling to exotic countries, check whether you need vaccination against certain diseases.

- Before embarking on a longer trip, go to your doctor for a preventive check and get the necessary medication.
- When travelling to a country with a visa requirement, get the visa from the Consulate of the country concerned in good time.
- Check the validity of your passport (at least 6 months).
- When travelling by car, make sure your driver's licence is valid in the country you are about to visit. Prepare yourself for following different traffic rules.
- We recommend that you register in DROZD - the system for the voluntary registration of citizens of the Czech Republic travelling abroad at **mzv.cz**.
- Mark the luggage with a hidden name tag showing your address, and also place it inside your luggage.
- When travelling by air, use rigid, lockable luggage and make sure to mark it distinctly.

During the trip, take good care of your

- Valuables and fragile items (cameras, video cameras, notebooks, jewellery, money, glasses, medication) and have them with you in the cabin when travelling by air.
- For longer flights, keep personal items of everyday use for one day in your hand luggage.
- Carefully inspect your luggage when picking it up from the carrier and claim any damage at the „Baggage (Luggage) Claim” counter right at the airport.
- When travelling by car, keep all your luggage in the trunk. Never leave any items in the cabin of your car, even if they are concealed from plain sight.
- While abroad, never leave your passport with anyone, even if you are asked to do so for any reason whatsoever. As a last resort, have the police called.
- In exotic countries, avoid using tap water, ice cubes, dairy products, and food sold on the street. Use bottled water, even for cleaning your teeth, and do not swallow water when taking a shower to prevent gastric and intestinal problems and parasite infections.
- At the hotel, keep your valuables, larger sums of money, jewellery and documents in the hotel safe.

"In any life-threatening situation contact the local emergency services!"

Use our assistance services

Our Euro-Center assistance services provide active assistance 24 hours a day, 365 days a year in English. You can contact them at **+420 221 860 606**, or, if you are online, use **www.ergo-cestovni.cz/en/assistance-chat-and-call**.

You should contact the assistance services regarding any emergency that requires assistance, such as:

- if you need a physician,
- in the event of hospitalisation or medical transport,
- in the event of an accident,
- prior to an early return to the home country,
- in the event of a death of your fellow traveller,
- if your luggage or travel documents are lost or stolen,
- in connection with your personal liability,
- when you need to arrange accommodation and substitute transport.



**Doctor on the phone
24/7**

What can our assistance do for you?

- Provide advice on how to proceed with a claim,
- ensure you are taken care of by highly qualified specialists, wherever you are in the world,
- allow you to avoid having to make direct payments in the event of hospitalisation or complex outpatient treatments by providing a payment guarantee,
- monitor your health condition using an assistance physician,
- arranges a consultation with a physician, who can issue an e-prescription to a number of countries,
- ensure one of your relatives is summoned from your home country in the event of your longer hospitalisation,
- organise transport back home or repatriation of remains,
- establish contact with your family back home,
- confirm the payment of damages to a third party,
- help find a legal counsel in the event of damage caused.

What will the assistance need to know from you?

- your name and date of birth,
- what has happened, or what health problems you are experiencing,
- your insurance contract number,
- the place and length of your stay abroad,
- contact phone number.

What you should do in case of an insured event

When cancelling a trip

- Contact us immediately and consult the next steps with us.
- Have your travel agent/service provider issue a cancellation invoice for the tour/service you have purchased.
- The claim should be reported before the scheduled onset of the trip, if possible.

In the case of an illness or injury

- If you are experiencing any health problems, please contact our assistance services before you seek medical attention.
- If you are hospitalised, please inform the assistance services as soon as possible.
- Pay the outpatient treatment expenses in cash and make sure to keep the receipts in order to be reimbursed on your return.
- If you cannot pay the bills in cash, please contact the assistance service.
- If you need medical transport, inform the assistance services in advance.
- Do not pay any bills sent to your address; instead, immediately transmit them to us.
- If you suffer an injury during a car accident, transmit all documents from the authorities in charge of its investigation to us.

When claiming damage to your luggage

- Report stolen luggage to the local police immediately. Then contact our assistance services so that we can help you.
- Request a police report containing, among other things, a list of the stolen items and indicating the time and place of the theft.
- If your car has been broken into, have the police confirm the way in which the car was secured and what parts of the car were damaged during the forceful break-in.
- If your luggage has been damaged during transport, request a PIR report (air transport) or other credible confirmation from the carrier.
- Provide photos documenting the circumstances surrounding the event leading to the damage.
- If the damage or theft occurs at a hotel, request a written confirmation from its operator.

- When reporting damage, always attach the originals of receipts relating to the items you require to be compensated for.

For personal liability

- Never acknowledge personal liability without our consent and immediately inform the assistance services.
- Do not compensate the injured person for the loss incurred, even in part.
- Do not sign any documents, the content of which you do not understand.
- Inform the injured party of your insurance and transmit our contact details to them.
- Try to obtain a written testimony from the injured person and any witnesses.
- Provide photos documenting the circumstances surrounding the event leading to the damage.

In an emergency

- Contact our Assistance immediately if you find yourself in a covid-related emergency abroad (substitute accommodation and return trip).
- Request confirmation of your quarantine.

Make it easy for yourself to report a claim

In order for us to deal with any claim, we will always require a claim report duly filled in. The easiest way is to report the claim on-line via www.ergo-cestovni.cz. With this service, any claim will be settled within 7 business days. For a smooth settlement process, carefully fill in all columns of the online claim report, attach the scanned originals of the documents and provide the most detailed possible description of the circumstances in which the damage occurred. Keep the original documents for possible verification. You may also print the claim report out and send it to us by post.

For smooth reporting of claims, have the appropriate documents ready, e.g.

- insurance contract,
- medical report,
- receipts,
- medical treatment bills and medication receipts,
- confirmation of the damage incurred issued by the carrier, the police, the hotel, car rental company, etc.,
- attach photos or written testimonies, where available.

For a specific list of documents required for your type of damage, please refer to step 1 of the online report.

We will keep you informed of the progress achieved in investigating the claim and the insurance claim settlement.

Frequently asked questions

Not everyone has the time or the patience to read the lengthy insurance terms and conditions. Therefore, we have created a list of questions and answers, which will provide you with all the essentials you need to know.

What benefits you provide for children/students?

MultiTrip offers a discounted family rate for children (aged 0-17) and students (aged 18-25).

Will you insure me if I am pregnant?

Yes, up to 2 months before the scheduled delivery date, we will also cover any treatment or operation related to your pregnancy. The insurance also covers early childbirth and care of the new-born baby. However, your pregnancy must not be diagnosed as risky.

Will I get insured if I am undergoing a long-term treatment?

Yes, you will, the insurance is also available to the chronically ill. However, the condition is that your health status has been stabilised for 6 months before the planned departure, i.e. there have been no medical complications, or changes in medication or treatment regimen during that time.

What does "deductible" mean?

Deductible is a specific amount or percentage you contribute to each claim settled. For example, if your deductible is 20%, on a claim amounting to CZK 10,000, we will pay you CZK 8,000.

Do I have to pay anything if I see a doctor?

If you need medical attention, first contact our Assistance, which will recommend a suitable healthcare establishment. In our network of partner clinics, as a rule, you will not have to pay anything; we will take care of your bill right away. In other establishments, you will mostly have to pay the bill yourself. Contacting the Assistance in a timely manner therefore saves you money, time and trouble.

When can I use "Doctor on the phone" service?

The service can be used for consultation of simple health problems (such as colds, fevers, allergies/rash, earaches, muscle strains) directly from your holiday location. We will also be able to issue e-prescriptions to a number of countries.

Will you also reimburse me for medical air transfer to a hospital?

Yes, in an emergency situation, your air transfer will be reimbursed from your insurance. As the air transfer is provided by our assistance services, you must contact them as soon as possible after the situation occurs.

Does my insurance cover an intervention of the mountain rescue service or rescuers?

Yes, an intervention by the mountain rescue service or rescuers is covered in emergency situations. This does not apply to extraordinary search operations in remote places or in extreme conditions (e.g. in rebel areas, on the open sea, etc.).

Is my luggage insured?

Yes. We will cover damage to your personal effects (luggage) if it occurs as a result of a natural event, a theft provided that the perpetrator had to overcome an obstacle, a robbery, a traffic accident or during air carriage. Individual items will be compensated at a value of up to 50% of the insurance coverage limit.

What sports does my insurance cover?

Your travel insurance always covers regular leisure and beach sports and your stay or movement at an altitude of up to 3,500 m above sea level. For a list of specific sports see the end of these insurance terms and conditions.

Does my insurance also cover skiing?

None of the basic insurance variants cover winter sports. However, all variants can be extended to include skiing and many other winter sports on marked trails and designated places up to 3,500 m above sea level.

Am I covered if I hit somebody on a ski slope?

Yes, as long as you have taken out winter sports extension. Liability insurance covers damage you inadvertently cause to another person. Always remember to contact our Assistance service.

What is the purpose of trip cancellation insurance?

Trip cancellation insurance provides coverage in case you need to suddenly cancel a reserved flight ticket, accommodation or a tour. The reasons may include, for example, your serious acute illness or injury that requires hospitalisation, death of your closest relative or extensive damage to your residence. The amount of your deductible on each settled claim is stated in the table of insurance limits as well as in the insurance conditions wording.

Until when can I buy or increase my cancellation insurance

You can take out or increase the insurance within up to 3 working days after you have booked the first travel service related to your trip or paid for the trip. If you book a travel service or pay for a trip less than 15 days before the departure date, you are required to take out cancellation insurance on the day of booking/payment.

How long am I covered by cancellation insurance?

Cancellation insurance lasts until you start to use your travel service(s) or cross the Czech border. This means, for example, when you check in at an airport or cross a border into a foreign country in your own vehicle.

Does my insurance cover business trips?

Yes, we will take care of you regardless of whether you are travelling abroad for business or entertainment.

Does my insurance apply in dangerous areas?

Go to our website or use our mobile app to make sure the countries you are going to do not currently figure in a list of risk or war zones. Your insurance coverage either does not apply to such trips at all (war zones), or we can deny claim settlement (risk zones).

What terms we use

We tried to be as accurate as possible while writing the text of the insurance terms and conditions. Yet, it may not always reflect every possible scenario. In order to make the text easy to follow, we prepared a glossary of basic terms defining the expressions used.

Accident denotes a traffic accident or incident in which damage to the vehicle occurs as a result of vandalism, terrorism or other third party violent crimes, attempted theft of a vehicle or natural disaster.

Closest relatives are your parents and children, i.e. your dependants up to the age of 26. A husband and wife, registered partners and partners who share a common household are also regarded as the closest relatives.

Collective claim is a claim resulting from one event that involves more than 3 of your employees.

Compensation table is a list of physical harm scenarios caused by an injury, on the basis of which we determine the amount of permanent disablement benefits. The table is available at our website.

Continued treatment denotes health care that is provided to you following the treatment of an acute illness or injury. Whether we regard the treatment as continued treatment will be decided by the physician of our Assistance after consulting your attending physician.

Deductible denotes an amount you contribute to each claim settled.

Employee refers to a person under a labour-law or similar relationship with an employer, or an entrepreneurial natural person.

Employer refers to a legal entity or entrepreneurial natural person whose employees are covered by the insurance.

Europe means all European countries, the Mediterranean countries (Egypt, Morocco, Tunisia, Turkey, etc.), the Azores, the Canary Islands and Madeira.

Europe for car travels denotes all countries situated in the geographical territory of Europe, with the exception of the Czech Republic, Russia, Belarus, the Autonomous Republic of Crimea, Turkey and areas in a state of war.

Expedition denotes a pre-organised trip, the purpose of which is to achieve a special sporting or scientific result.

Failure denotes a vehicle failure that prevents you from going on with your journey under standard conditions of safety (mechanical, electrical or electronic faults, vehicle hard to manoeuvre, wiper fault during rain, red warning light on the instrument panel going on, car battery discharged (this does not apply to electric vehicles)).

Fellow traveller refers to a person travelling with you, who is named in the same policy, or tour contract.

Fixed-sum insurance denotes insurance under which a predetermined amount is paid to you in the event of a claim. The actual damage worth is irrelevant.

Gross negligence is your top-intensity negligence, which is characterised by a particularly serious dereliction of duty, carelessness and recklessness. This includes not respecting operating rules or instructions (e.g. in water parks, on ski slopes) or not using protective equipment (e.g. pads, helmets, gloves).

Home country refers to the territory of the Czech Republic.

Hunting activity is any activity related to the hunting of game or other wildlife, both in the wild and in closed hunting grounds, except fishing. It includes, in particular, hunting with firearms, bows, crossbows, traps or other authorised methods, as well as tracking, chasing, trapping, falconry and all preparatory and accompanying activities, such as staying on the hunting ground, handling weapons and hunting equipment, transporting hunted game, participating in hunting events or organised pest hunting, training activities and shooting preparation.

Chronic illness denotes an illness that existed at the time of the conclusion of the insurance contract or 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.

Individual item also denotes a set of your things of a similar or identical nature or use (e.g. a camera with accessories), even though they may not have been bought at the same time.

Injury is a health issue you have suffered due to the sudden action of an external factor or your own physical strength regardless of your will. More serious injuries may be lethal or result in permanent consequences.

Insurance risk denotes a specific situation, during which a claim may occur.

Insurance coverage denotes an amount of money we will pay you on your claim.

Insured event (claim) denotes an accidental event as described in the insurance terms and conditions, which occurred during the insurance term and which establishes our obligation to provide you with insurance coverage.

Insured person denotes the person stated in the insurance contract as the beneficiary of the insurance coverage.

Loss event denotes an event that leads to damage on your part. It may result in the insurance claim settlement.

Loss insurance denotes an insurance, under which we will cover the actual amount of your loss subject to the negotiated limits.

Manual labour denotes any compensated work other than administrative or managerial work.

Natural disaster denotes the devastating action of natural forces. This mainly involves fires, explosions, direct strikes of lightning, storms, floods or area flooding, hail storms, landslides, rocks or earth collapsing, avalanche falls and falls of trees or posts, earthquake, volcanic activity, etc.

Outpatient treatment denotes a treatment provided by a physician, which does not require your hospitalisation.

Personal effects denote luggage and personal items customary to the given purpose of the trip. You may either own these items and take them on your journey or acquire them while travelling. If you have taken out insurance for items belonging to your employer (e.g., a mobile phone, notebook), they are also treated as your personal effects.

Policy is a confirmation of the insurance you have taken out.

Policy holder denotes a person who has entered into an insurance contract with us.

Robbery denotes the appropriation of an insured item with the use of violence or a threat of imminent violence.

Table of insurance coverage limits (table) means an overview of the highest possible amounts that may be paid to you on claims that occur during a single trip abroad in the course of the insurance term. The table also shows specific insurance coverage limits and your deductible on each claim settled.

Technical Assistance refers to the emergency assistance services we will provide in the event of a loss falling under the Vehicle section. The provider is Eurocross Assistance Czech Republic, s.r.o. with its registered office at Lazarská 13/8, 120 00 Prague 2 – Nové Město, registered in the Commercial Register maintained by the Municipal Court in Prague, Section C, Insert 86367, Identification Number: 255 98 180.

Terrorism denotes the purposeful use of violence or a threat of violence. It is usually directed against unsuspecting persons and its aim is to incite fear with a view to achieving a political, religious or ideological goal.

Tour denotes a combination of travel services fixed in advance, which the travel agent sells you for an overall price.

Travel service is a particular tourism service (air ticket, ticket, accommodation, car rental, etc.).

Valuables refer to antiquities, jewellery, furs, precious stones and items containing precious metals.

Vehicle denotes an insured motor vehicle with a total weight of up to 3.5 tonnes, which is registered in the home country, eligible to be driven on the road by its owner, operator or authorised user, and is insured. Insured vehicle denotes a motorcycle, quad bike or articulated vehicle with a total weight of up to 5 tonnes.

Vehicle immobility is a state that prevents you from going on with your journey. Vehicle immobility may have been caused by an accident, failure, vehicle theft, puncture, power shortage or fuel shortage or fuel mix-up. A vehicle is also deemed immobile if, following an accident, the vehicle may pose a risk to its surroundings, e.g., due to any sharp edges on its body. A vehicle is also immobile if its registration plate is lost or stolen outside the home country. A vehicle is also immobile if the only driver of the vehicle is injured or suddenly incapacitated and, as a result, unable to drive, or if the only driver dies.

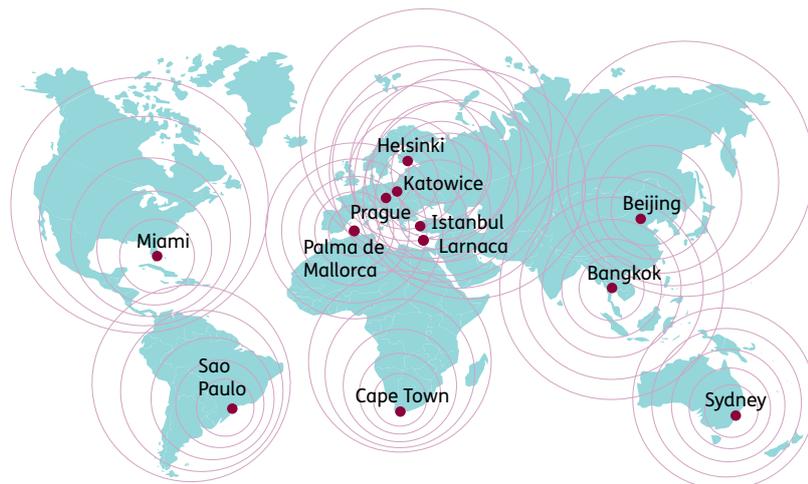
We are ERGO Cestovní Pojišťovna, a. s., with our registered office at Křižíkova 237/36a, 186 00 Praha 8, Czech Republic. Our ID number is 492 40 196 and we are registered in the Commercial Register kept by the Municipal Court in Prague, Section B, File 1969.

You refer to the person entering into an insurance contract with us, or the person referred to in the contract as the insured person.



24/7 assistance service
+420 221 860 606
sos@euro-center.com

EURO-CENTER
 Local Assistance - Worldwide

What the insurance does not cover

(general exclusions)

To clarify what your insurance does cover, let us list the instances where it will not provide any coverage. This will typically involve situations where the loss occurs as a result of:

1. Your deliberate action or the deliberate action of other persons prompted by you.
2. Your gross negligence, which, however, does not apply to liability or legal protection insurance.
3. Isolated or repeated instances of abuse of alcohol, narcotic or psychotropic substances.
4. Mental disorder or mental illness including depression.
5. Contracting AIDS.
6. Inadvertent events that cannot be prevented regardless of all efforts (e.g. pandemics, epidemics, strikes and other types of suspension of work).
7. Nuclear leaks or leaks of radiation from radioactive fuel or waste, the effects of nuclear, chemical or biological weapons.
8. War, civil unrest, declared, or non-declared military action, civil war, invasion, rebellion, revolution, uprising, military coup, or violent usurpation of power.
9. Trips to areas we have designated as war zones, or in respect of which the Ministry of Foreign Affairs issued a warning prompting citizens to reconsider travelling to that area.
10. Transport of war related material to areas we have designated as war zones, or in respect of which the Ministry of Foreign Affairs issued a warning prompting citizens to reconsider travelling to that area.
11. Terrorism and any other violent acts you participate in.
12. Your participation in excursions to places with extreme climatic or natural conditions and in expeditions (e.g. polar expeditions, desert trips, cave exploration, etc.).
13. Organisation of any extraordinary events to save your life or to ensure your rescue in remote areas or in extreme conditions (e.g., in rebel areas, mountains, deep forests, in the open sea, in sparsely populated areas).
14. Your participation in motor racing events or, engaging in motor racing practice.
15. Flying on board of an air plane or a helicopter, except for flights on board of registered personal aircraft or helicopters as a traveller.
16. Hunting activity.
17. Sports activities other than those expressly covered by your insurance.
18. Professional sports activities or participation in competitions of any kind whatsoever (including training or events organised by a school, sports club or leisure organisation), unless insurance has been arranged within the respective category of sports (see summary "What sports we insure").

We are not obliged to provide any insurance claim settlement when:

19. Loss occurs as a result of the original loss.
20. Accommodation and return travel costs have not been approved by our Assistance in advance.
21. The damage was caused by the actions of you or your fellow traveller (e.g. insufficient time reserve, commencement of a sentence, non-approval of leave). This does not apply to liability or legal expenses insurance.
22. There is an entity with which you are under a contractual relationship (e.g. a carrier, travel agency, employer), or whose regulations you are required to respect (e.g. the state or a public administration authority), and this entity is primarily obliged to pay compensation for the damage incurred.
23. 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.
24. There was widespread intervention by a state power or public administration.
25. The blanket quarantine have been imposed in your district, city, street etc.
26. You stay for more than 14 days in an area that we marked as a war zone during your stay or the Ministry of Foreign Affairs of the Czech Republic did not recommend travelling to it. We will not terminate the insurance if you cannot leave the area for objective reasons.

Other possible coverage limitations under your insurance are specified with regard to specific types of insurance.

What specific types of insurance cover

(special terms and conditions)

This section describes in detail the types of problems that may be covered by the insurance. The specific scope of your coverage can be found in the table of insurance coverage limits in the introduction to these insurance terms and conditions.

A. Medical expenses

You will find this insurance helpful if you fall ill or are injured while abroad.

If you need medical attention, first contact our Assistance, which will recommend a suitable healthcare establishment. In our network of partner clinics, as a rule, you will not have to pay anything; we will take care of your bill right away. In other establishments, you will mostly have to pay the bill yourself. Contacting the Assistance in a timely manner therefore saves you money, time and trouble.

In the event of hospitalisation, inform our assistance services as soon as possible. Without their consent, do not pay anything to the hospital even if you are prompted to. Otherwise, we may deny or curtail your insurance claim settlement.

If you receive any bills at your address, do not pay them and direct them to us without undue delay. Otherwise we may deny your insurance claim settlement.

A.1 Medical expenses (loss)

1. The insurance only applies to health care provided by authorised medical personnel, which stabilises your health condition to such an extent that you may continue on your trip or return to your home country.
2. If you suddenly fall ill or suffer an accident, we will pay to you or for you the usual, adequate and reasonable expenses for
 - 2.1 medical examination, treatment or surgery,
 - 2.2 plastic surgery should it be necessary within 24 hours of sustaining the injury,
 - 2.3 your stay at a hospital or a clinic, including meals, in a multiple-bed room,
 - 2.4 extension of your stay at the hotel, if approved by us, including meals, until such time as your health condition permits your return to the home country,
 - 2.5 treatment or operation relating to your pregnancy or childbirth up to 2 months before the anticipated delivery date,
 - 2.6 treatment of or operation on a prematurely born baby up to 2 months before the anticipated delivery date.

A.2 Emergency dental treatment (loss)

1. If you suffer from acute dental problems, then as part of your treatment expenses, we will cover, or pay for you, the costs of an outpatient pain-relief dental treatment.

A.3 Physiotherapy (loss)

1. As part of the medical expenses, we will also cover, or pay for you, the costs of a physiotherapy or chiropractic procedure prescribed by your attending physician and approved by our assistance physician.

A.4 Hospitalisation benefits (fixed-sum)

1. If you are hospitalised for more than 24 hours during your trip, you will receive compensation for each day (overnight stay) spent at the hospital.

A.5 Psychological assistance (loss)

1. We will also reimburse the usual, appropriate and reasonable costs of psychologist or psychiatrist consultation. This treatment must be recommended by an attending physician and approved by our assistance physician.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 further treatment if you refuse a relocation determined by our assistance services' physician,
 - 1.2 treatment that, in the opinion of our assistance services' physician, can be postponed until after you return to the home country,
 - 1.3 preventive or control examinations and medical certificates issued,
 - 1.4 treatment that constitutes the purpose of your trip,
 - 1.5 cost of treatment provided outside the network of our partner hospitals, which is markedly more expensive than is usual in the given area,
 - 1.6 if the necessity of the treatment could be foreseen at the time of negotiating the insurance,
 - 1.7 treatment or operation of an injury or a disease that occurred before your departure from the home country,
 - 1.8 treatment or operation of a chronic illness,
 - 1.9 continued treatment of an existing illness or injury.
2. The insurance does not cover your treatment after you return to the home country.
3. In addition, we are not obliged to provide coverage in the case of
 - 3.1 artificially induced termination of pregnancy,
 - 3.2 manufacture and repair of prostheses, orthoses or hearing aids, including the expenses of placing or replacing the same,
 - 3.3 stay at a convalescence home or rehabilitation facility.
4. The authorised medical personnel in charge of your treatment must not be you, a member of your family or a close person.

B. Assistance services

Assistance services guarantee that you will receive emergency assistance while travelling.

In the event of any loss, first contact our Euro-Center Prague Assistance Services, which must agree on the next steps. Otherwise, your claim to insurance coverage may be denied.

If you suffer an injury or become sick, it may be necessary to transport or transfer you to a more appropriate place for a medical treatment. We will select this in order to protect your life and health in cooperation with our assistance service physician. If you do not accept our choice of another place of treatment, we are not obliged to pay for any further treatment that would be inappropriate or purposeless with respect to your condition and would be outside the scope of normal, adequate and reasonable treatment costs.

You will be compensated in full for the expenses for transportation, relocation and repatriation, repatriation of remains and for funeral expenses, subject to the limits indicated in the table of insurance coverage limits. However, in combination with the costs of the treatment expenses, they must not exceed the limit for treatment expenses.

B.1 Active assistance (loss)

1. Active assistance includes advice, provision of information and assistance during your trip. In particular, it will
 - 1.1 provide you with advice as to how to proceed with a claim,
 - 1.2 ensure you are taken care of by highly qualified specialists, wherever you are in the world,
 - 1.3 allow you to avoid having to make direct payments in the event of hospitalisation or a complex outpatient treatment by providing a payment guarantee,
 - 1.4 ensure your health status is monitored by a Czech assistance physician,
 - 1.5 arranges phone consultation of non-serious health issues with a Czech physician,
 - 1.6 ensure one of your relatives is summoned from your home country in the event of your longer hospitalisation,
 - 1.7 organise transport back home or repatriation of remains,
 - 1.8 establish contact with your family back home,
 - 1.9 confirm the payment of damages to a third party,
 - 1.10 help find a legal counsel in the event of damage caused,
2. If we provide assistance to you in a matter that is not covered by your insurance, we may claim compensation for the expenses incurred.

B.2 Transportation, relocation and repatriation (loss)

1. If you become ill or suffer an injury during your trip, we will arrange and pay for reasonable expenses of
 - 1.1 ambulance transport in an emergency situation,
 - 1.2 transport to the nearest appropriate health care establishment according to directions of the attending physician,
 - 1.3 transfer to another suitable health care establishment approved by the attending physician,
 - 1.4 relocation to a hospital in the home country approved by the attending physician,
 - 1.5 authorised medical escort, accommodation of the escorting personnel and their meals, transportation and fees, if you are relocated,
 - 1.6 transportation that will allow you to resume your trip after the treatment is completed,
 - 1.7 repatriation to the home country, following the termination of the treatment, if you cannot resume your trip,
 - 1.8 if approved by us, extension of your stay at the hotel, including meals, until such time as your return to the home country is arranged.
2. Any salvage costs you will effectively expend
 - 2.1 to avert an imminent claim or to mitigate its effects, will be reimbursed to you at an amount of up to CZK 1,000,
 - 2.2 to save the lives or health of other persons, will be reimbursed to you at an amount of up to 30% of the transportation, relocation and repatriation limit.

B.3 Repatriation of remains (loss)

1. If you become ill or suffer an injury during your trip, resulting in your death, we will arrange and pay for the repatriation of your remains in accordance with the applicable legal regulations.

B.4 Funeral expenses (loss)

1. If you become ill or suffer an injury during your trip, resulting in your death, we will arrange and pay for the cremation or burial of your remains in a grave abroad.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 transportation, relocation or repatriation by an air ambulance, except for in an emergency situation,
 - 1.2 relocation induced by your fear of poor-quality care or infection,
 - 1.3 repatriation to a country other than the Czech Republic.

C. Escort

In some cases, you may need the assistance of a fellow traveller or close person, i. e. an escort, on your trip.

C.1 Accompanying, summoned escort (loss)

1. If you are bedridden, or hospitalised at your physician's decision during your trip, we will cover reasonable extra expenses for transportation, accommodation, meals and travel insurance, for
 - 1.1 a person of your choice who will stay with you during your treatment as an accompanying escort,
 - 1.2 children under the age of 18, who travel with you and who have also been insured by us,
 - 1.3 a person who, in the event of your death, will stay with your remains and accompany them to the home country.
2. If the attending physician confirms that your hospitalisation will last for at least 5 days, and you are not being accompanied by an escort, we will cover reasonable expenses for transportation, accommodation, meals and travel insurance of
 - 2.1 a person of your choice who will come to you from the home country, stay with you during your treatment and accompany you during your repatriation as a summoned escort,
 - 2.2 a person who will come from the home country in the event of your death and escort your remains to the home country.
3. We will cover the escort's lodging and boarding expenses to the tune of up to half the insurance coverage limit.
4. Only one person pre-approved by the Assistance may be summoned as an escort at all times. If parents take the same trip with their underage children, the insurance coverage limit will apply to all those persons subject to prior approval by the assistance service.
5. The escort may not take any action and make any decisions relating to the hospitalisation, transport, repatriation of the insured person, etc., without prior approval by the assistance services. Otherwise, we may deny reimbursement of the expenses thus incurred, or claim reimbursement of the costs from the escort.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 the return journey of the accompanying escort if they commence the journey more than 2 days after the end of their escort assignment,
 - 1.2 lodging and boarding of the accompanying escort once they are replaced by a summoned escort.

D. Injury

This insurance covers situations where, during your trip, you suffer an injury with permanent or fatal consequences.

In case of an injury seek immediate medical attention, remain in the care of the physician, follow their instructions and inform our assistance services without undue delay.

D.1 Permanent disablement (fixed-sum)

1. We will provide insurance coverage if you suffer an injury during your trip that will result in at least 5% permanent disablement in accordance with the compensation table.
2. The final consequences of your injury must be determined by a physician at the latest within 3 years of the injury.
3. Depending on the type and extent of the permanent disablement, we will pay to you a percentage of the insurance coverage limit in accordance with the compensation table.
4. For any parts of the body that have suffered harm in the past, we will deduct from the insurance claim settlement an amount corresponding to the harm.

D.2 Accidental death (fixed-sum)

1. If you die as a result of the direct consequences of an injury you have suffered during your trip within one year, the insurance claim settlement will be provided to the beneficiaries in accordance with the law.
2. If we have already settled your permanent disablement claim with regard to the same injury, we will reduce the claim settlement by the amount paid.

What the insurance does not cover

1. We are not obliged to pay for
 - 1.1 permanent disablement not listed in the compensation table,
 - 1.2 permanent disablement or accidental death which constitutes a direct consequence of any illness,
 - 1.3 permanent disablement or accidental death which constitutes a direct consequence of an injury suffered as a result of an illness,
 - 1.4 permanent disablement or accidental death as a result of a hijack of a plane or abduction of people,
 - 1.5 death by drowning.

E. Personal effects

This insurance applies to situations where your personal effects are stolen or functionally damaged during your trip.

Report stolen luggage to the local police immediately. Then contact our assistance services so that we can help you. Request a police report containing, among other things, a list of the stolen items and indicating the time and place of the theft.

If the damage or theft has occurred in an accommodation facility, request a written confirmation from its operator. In addition, submit a request for damages to them and have them confirm the receipt of your request.

If your car has been broken into, have the police confirm the way in which the car was secured and what parts of the car were damaged during the forceful break-in. Also, get a document attesting to a repair of the part of your vehicle that has been damaged.

If your luggage has been damaged during transport, request a PIR report (air transport) or other credible confirmation from the carrier.

Provide photos documenting the circumstances surrounding the event leading to the damage.

If your travel documents are lost or stolen, inform our assistance services without undue delay. When reporting a claim to us, submit a police report and accommodation bills or bills for the means of transport used.

When reporting a claim, always attach the originals of the receipts relating to the items you require compensation for. When reporting a claim online, keep the original documents for verification.

E.1 Personal effects damage (loss)

1. We will cover damage to your personal effects caused by
 - 1.1 a natural event,
 - 1.2 a theft where the perpetrator demonstrably had to overcome obstacles protecting the personal effects from being stolen from an accommodation facility,
 - 1.3 a traffic accident,
 - 1.4 robbery,
 - 1.5 after you have transmitted your personal effects to the carrier against a confirmation,
 - 1.6 after you have placed your personal effects in custody against a confirmation.
2. Individual items will be compensated to the tune of up to 50 % of the insurance coverage limit
3. If your personal effects are stolen from a vehicle, we will compensate you to the tune of up to a half of the insurance coverage limit. The above applies provided that the personal effects were hidden from plain sight from outside and the vehicle was locked.
4. Audio and video recordings, manuscripts, etc. will be compensated to the tune of up to the price of the medium.
5. In the case of damage to your personal effects, we will cover reasonable expenses for the repair, up to the value of the personal effects right before the claim.
6. In the event your personal effects are stolen or destroyed, we will compensate you with an amount corresponding to the value of the personal effects right before the claim.
7. We determine the value of personal effects right before the claim as the usual current value. If the value cannot be determined in this way, we will use an estimate.
8. With the payment of the insurance coverage claim, the title to the damaged, destroyed or found item passes to us.
9. If you have also received claim settlement under luggage delay insurance, we will reduce the insurance coverage limit for personal effects by the settlement amount.

E.2 Travel documents (loss)

1. If your travel document is damaged, we will cover your reasonable extra expenses for
 - 1.1 transport to a place where you may get a replacement travel document,
 - 1.2 necessary accommodation on your journey to a place where you may get a replacement travel document,
 - 1.3 fees connected with the issue of a replacement travel document.
2. We will cover your expenses for getting your ticket re-issued and your payment cards blocked and a fee for an emergency dispatch of replacement traveller's checks and payment cards.

E.3 Business effects (loss)

1. This category includes work equipment that your employer has entrusted to you for personal use, such as a service mobile phone or a laptop.
2. For information as to whether your insurance also applies to business effects see the table of insurance coverage limits.

What the insurance does not cover

1. We are not obliged to cover
 - 1.1 cash and valuables,
 - 1.2 sport equipment used for sports not covered by your insurance,
 - 1.3 payment cards, traveller's checks, stamps, securities or loss caused by the misuse thereof,
 - 1.4 any aesthetic damage to your personal effects (scratching, piercing, tearing, soiling),
 - 1.5 commercial merchandise, samples or collections,
 - 1.6 vehicles, crafts and other motor vehicles and their accessories,
 - 1.7 losses caused by strikes or seizures or forfeiture of your personal effects by customs or other authorities,
 - 1.8 losses caused by your detention or imprisonment,
 - 1.9 compensation of the value of items of sentimental value.

2. In addition, we are not obliged to cover
 - 2.1 personal effects stolen from a lockbox,
 - 2.2 personal effects stolen from a tent, caravan or roof-mounted cargo carrier having one of its walls made of a non-rigid material, and from those not fitted with a security lock,
 - 2.3 electronic and optical instruments, dioptric glasses and sunglasses stored in the luggage compartment,
 - 2.4 cost of issuing replacement travel documents, tickets, checks or payment cards during the time they were not properly secured.

F. Luggage delay

You will appreciate this insurance if your luggage does not arrive on time during your trip abroad.

When reporting a claim, submit your air ticket or other travel document, a written document from the airline indicating the reason and length of the luggage delay, and receipts attesting to the essential expenses you have incurred.

F.1 Essential expenses (loss)

1. The claim to insurance settlement starts to apply after your checked luggage is more than 12 hours late on arrival in a foreign country. In other words, you are not entitled to any insurance claim settlement during the first 12 hours of the delay.
2. For every commenced 12 hours of delay after that, we will cover your extra essential expenses you will provide evidence for, as long as the expenses correspond to the purpose of the trip, especially basic hygiene and clothing.

G. Personal liability

This insurance applies if, during your trip, you cause damage to the health or property of another person.

Once you have caused the damage, contact our assistance services immediately. Otherwise, your insurance settlement claim may be denied.

Give an account of the circumstances of the case, state the names and addresses of the injured persons and any witnesses and submit their written testimonies. Provide photos documenting the circumstances surrounding the event leading to the damage.

Refrain from acknowledging any personal liability without our consent, and do not pay - even only a part - any damages to the injured person. Do not under any circumstances sign any document unless you understand its content.

Inform the injured party of your insurance and transmit our contact details to them.

Where the court or other competent body awards damages, we will only provide the insurance claim settlement after the decision has come into force.

Consult us regarding the use of any legal services and follow our instructions. We have the right to appoint or approve your legal counsel.

We will deduct the costs of legal representation from the relevant personal liability insurance limit.

G.1 Bodily injury (loss)

1. We will provide compensation for any bodily injury you cause to another person during your trip, for which you are responsible under the laws of the country concerned.

G.2 Property damage (loss)

1. We will provide compensation for any property damage you cause to another person during your trip and are responsible for under the laws of the country concerned.

G.3 Legal expenses (loss)

1. We will cover your legal expenses, as previously approved by us, incurred during negotiations on the compensation of the damage you have caused to another person during your trip.

What the insurance does not cover

1. We are not obliged to cover damage caused
 - 1.1 while engaging in any work-related or other professional activity,
 - 1.2 to items loaned or rented to you, or placed in your custody,
 - 1.3 to items transmitted to you for use, possession, transport or processing,
 - 1.4 by the use of vehicles, craft or aircraft,
 - 1.5 by information or advice,
 - 1.6 by your own animal or an animal entrusted to you,
 - 1.7 by hunting,
 - 1.8 by transmission of a disease to another person (infection, etc.).
2. In addition, we are not obliged to cover any damage
 - 2.1 acknowledged beyond the framework established by the relevant legal regulations,
 - 2.2 that do not concern harm to health or damage to property (e.g., financial loss),
 - 2.3 for which you are liable to your fellow traveller or one of your closest relatives.
3. The insurance also does not apply to
 - 3.1 mental suffering,
 - 3.2 personal misfortune,
 - 3.3 the price of items of special sentimental value to you,
 - 3.4 unpaid work.

H. Departure

You will appreciate this insurance if you miss your departure or your flight or if your transport vehicle is delayed.

If you miss your departure, please submit to us a confirmation of your missed departure from your airline, or a police report on your traffic accident or a confirmation from the carrier showing the reason and duration of the delay, cancellation or curtailment of public transportation lines. In addition, attach your unused tickets, accommodation bills and receipts relating to your alternative means of transport.

In the case of delayed departure, provide a confirmation from the carrier showing the reason and length of the delay.

H.1 Missed (loss)

1. If you miss the departure of a transport vehicle you were supposed to travel with, we will cover your extra expenses connected with your transport to a place where you will be able to resume your trip according to the initial plan.
2. Departure only denotes the commencement of your trip from the home country abroad or from abroad back to the home country.
3. The missed departure must be caused by
 - 3.1 traffic accident of the vehicle or train you took to get to the place of departure,
 - 3.2 railway emergency,
 - 3.3 cancellation or curtailment of public transportation lines due to a natural event.

H.2 Delayed (fixed-sum)

1. Your claim to insurance settlement starts to apply if the aircraft or other public transportation vehicle you were supposed to take is more than 6 hours late. In other words, you are not entitled to any insurance claim settlement during the first 6 hours of the delay.
2. We will provide compensation for every further 6 hours of the delay.
3. For air traffic, we will also take into account any transfers and the actual landing time.

What the insurance does not cover

1. We are not obliged to cover delays of charter flights.
2. Also, we are not obliged to provide coverage for missed or delayed departures caused by
 - 2.1 yourself or your fellow traveller,
 - 2.2 strikes or other action taken by the carrier or the travel agent.

I. Trip cancellation

Unexpected events may occur between the arrangement of your trip and the actual departure. Some of

them may force you to cancel your trip. That is why you may appreciate this specific insurance.

If a situation occurs forcing you to cancel your trip, promptly inform us thereof so that we can advise you on how to proceed in this case. Otherwise, your claim to insurance coverage may be curtailed reasonably.

Cancel your trip as soon as it becomes clear that you will not be able to travel.

When reporting the claim to us, submit documents attesting to the reasons for cancelling your trip, such as a cancellation invoice, tour contract, flight ticket, medical report issued before the trip cancellation containing the date of onset of your condition or accident and the diagnosis, certificate of death, confirmation of ordered preventive quarantine or non-admission to the means of transport or country. At the same time, be able to provide any other documents we may request from you.

The insurance claim settlement paid to you, member/s of your family or any other insured persons for any claim reported during a single year will not exceed the insurance coverage limit specified in the table. This also applies in the case of conclusion of multiple individual insurance contracts.

I.1 Cancellation fees (loss)

1. If you cannot undertake the trip, we will cover the cancellation fees you will be liable in relation to the provider of any travel services you have paid for or booked.
2. The following are reasons that we recognise for cancellation of your or your co-traveller's trip:
 - 2.1 hospitalisation or confinement to bed following a decision of the attending physician, which has occurred to you or a fellow traveller,
 - 2.2 hospitalisation or bed confinement following a decision of the attending physician, which occurs to your closest relative who should not have been on the same trip, if you must be demonstrably caring for him/her on the days of the planned trip; applies to one carer only,
 - 2.3 the death of You, a fellow traveller, your closest relative, siblings or grandparents or the closest relative of a member of Your family who was due to take part in the same journey,
 - 2.4 the death of your closest relative, who should not have been on the same trip, less than 30 days before departure,
 - 2.5 hospitalisation because of your pregnancy or the onset of a high-risk pregnancy for you or your closest relative within two months before the expected date of delivery,
 - 2.6 rape of You or Your closest relative.
 - 2.7 the loss of employment through no fault of your own due to organisational changes or the closure of your employer, which occurs after the conclu-

sion of the insurance contract and occurs to you or your travel companion,

- 2.8 divorce proceedings which are initiated after the conclusion of the insurance contract and to which you and your fellow traveller are parties,
- 2.9 the taking of a repeated exam where the failure to pass the exam occurred after the conclusion of the insurance contract and the date of the repeated exam is fixed,
- 2.10 extensive damage to your home less than 30 days before departure when your presence is demonstrably necessary on the days of the planned trip.
- 2.11 other serious verifiable reasons of you, your fellow traveller or persons who were not supposed to travel with you.
3. The serious verifiable reasons must arise without fault of the persons concerned less than 30 days before departure.
4. We will also pay the cancellation fees for the above reasons for co-travelling grandparents so that they do not have to travel without you, provided they have concluded Storno Plus cancellation insurance for the same trip.
5. Your deductible for each settled claim is as follows:
 - 5.1 20% for other serious verifiable reasons and for accompanying grandparents,
 - 5.2 10% in the case of confinement to bed,
 - 5.3 0% for all other reasons listed.
6. We will pay the cancellation fees of a co-traveller who is not a closest relative only if that traveller would have to travel alone.
7. You can arrange or increase this insurance no later than three working days after ordering the first service related to your trip or the payment of the tour.
8. If you order a service related to your trip or pay your trip less than 15 days before the departure, you have to negotiate or increase the trip cancellation insurance on the day of ordering/payment.
9. If you cancel your trip to an area we regard as a risk zone, or where political, sanitary, or other conditions can cause travel concerns, we can reduce the insurance claim settlement by half. We will only do so if there is a clear causal link between the emergency situation at a particular destination and the increased number of cancellations to that destination. We base this mainly on statements by government officials, opinions from health institutions or central administrative authorities, information in the media as well as our own internal data. We can only reduce the insurance coverage if the trip is cancelled for medical reasons, specifically for not very serious diagnoses that do not require hospitalisation.

What the insurance does not cover

1. We are not obliged to pay if
 - 1.1 you or your travel agent change your travel itinerary or your plans, which includes changes in the tour reservation,
 - 1.2 the travel agent cancels your trip,
 - 1.3 you cancel the trip before the travel agent does if it is clear the travel agent would cancel the tour anyway,
 - 1.4 you are not granted a visa or leave of absence,
 - 1.5 you are excluded from transport, you are not cleared, etc. (with the exception of point 2.10 of this section),
 - 1.6 an important but substitutable person (driver, boat captain, guide, etc.) cannot participate in your trip,
 - 1.7 a co-traveller, who is not a member of your family, cannot participate in your trip,
 - 1.8 you do not want to travel to a destination that is not directly threatened by extraordinary circumstances or where these circumstances do not have a significant impact on the provision of travel services,
 - 1.9 there are adverse weather conditions in the destination.
 - 1.10 you fail to meet the deadlines for taking out insurance.
2. Other factors we do not consider as eligible reasons for cancelling a trip include
 - 2.1 illness or injury which, at the time of the arrangement of the insurance, was being treated or for which examinations required to establish a diagnosis or the treatment method were being conducted,
 - 2.2 your chronic illness,
 - 2.3 mental disorders or mental illnesses including depression, except for their first manifestation or occurrence,
 - 2.4 injury you have suffered while consciously violating the law and recommendations,
 - 2.5 planned surgeries and examinations,
 - 2.6 blanket quarantine (in your region, city, street, etc.).
3. The cancellation fees do not include costs that will only be incurred by the service provider as a result of your departure, e.g. insurance, optional excursions, airport taxes.
4. The attending physician must not be you, a member of your family or a close person.

J. Travel disruption

You may have to curtail, interrupt or prolong your trip due to serious reasons. That is when you will appreciate this insurance.

If a situation occurs forcing you to curtail, interrupt or prolong your trip, promptly inform us thereof so that we can advise you on how to proceed in this case. Otherwise, your insurance settlement claim may be denied.

When reporting the claim, submit documents that certify the reasons for curtailing, interrupting or prolonging your trip, such as your tour contract, airline ticket, accommodation bill, police report, medical report, death certificate or confirmation of your quarantine. At the same time, provide any other documents we may request from you.

J.1 Curtailment (loss)

1. In the case of a serious acute illness, injury or death of any person insured under the same insurance and undertaking the same trip, we will cover your return to the home country.

J.2 Interruption (loss)

1. We will cover your transportation from abroad to the home country, or back, where required, if you are forced to interrupt the trip due to
 - 1.1 hospitalisation of one of your closest relatives or closest colleague,
 - 1.2 death of one of your closest relatives, sibling or grandparent, your closest colleague or one of the closest relatives of your spouse,
 - 1.3 rape of one of your closest relatives,
 - 1.4 substantial damage to your property, which occurs after your departure provided your immediate presence at the site is demonstrably necessary,
 - 1.5 substantial circumstances, which occur in your office/business in the home country after your departure provided your immediate presence at the site is demonstrably necessary.
2. We will cover your transport back to the home country if you commence the return journey at least 5 days before the end of the scheduled period of the trip.

J.3 Unused holiday (fixed-sum)

1. In the event of travel curtailment or interruption approved by our assistance services, we will provide compensation for each unused day of the trip.
2. The trip must be curtailed or interrupted more than 24 hours before your scheduled return.
3. Your claim to compensation starts to apply on the day following the travel curtailment or travel interruption.

What the insurance does not cover

1. We are not obliged to provide coverage for travel curtailment, interruption or prolongation
 - 1.1 up to 24 hours before your scheduled return,
 - 1.2 which was not approved by our assistance services in advance,
 - 1.3 caused by changes to your travel itineraries or plans,
 - 1.4 if you are not granted visa, etc.,
 - 1.5 if you could have anticipated such travel irregularity prior to your departure.

K. Vehicle

Whether you use your own car or a car rented abroad on your journey from the Czech Republic, there may be situations where you will appreciate this insurance.

We will make sure Technical Assistance provides you with the necessary information related to your car journey, e.g., traffic information and relevant contact details (garages, petrol stations, charging stations, police stations, etc.). We can also provide interpreting or technical assistance services over the phone. Technical assistance can only be provided within the coverage area of Europe for car travels.

In the event of a loss involving your vehicle, report it to us immediately so that we can advise the best course of action for you, decide on how technical assistance will be provided or send you an emergency vehicle as soon as possible. Otherwise, your claim to insurance coverage may be curtailed proportionately.

If your vehicle is stolen or lost or if the registration plate is stolen, immediately contact the local police and our Assistance.

When reporting a claim, submit a tow service invoice, police report, accommodation bill, rental agreement with the foreign vehicle rental service, certificate of insurance for the rented car, proof of payment of the deductible, etc. Also, submit any other documents we may request from you.

Aside from the deductibles that apply to rented vehicles, the insurance covers the vehicle you own or lawfully use.

We will reimburse you for the costs of substitute transport or accommodation up to the amount indicated in the table of insurance coverage limits.

At least one person in the crew of each insured vehicle must be insured under the same policy as the vehicle.

The limits in the table apply to each insured vehicle, regardless of how many persons insured under the travel policy for the same journey travel in it.

K.1 Repair, towing and replacement vehicle (loss)

1. If your vehicle becomes immobile,
 - 1.1 we will arrange intervention by a mechanic at the scene of the event or
 - 1.2 if the vehicle cannot be repaired at the scene of the event within 1 hour of the mechanic's arrival,

we will organise and pay for the vehicle to be towed away by a partner towing service.

- 1.3 We will bear the cost of the vehicle repair at the scene of the event or in the garages of a partner towing service within the constraints of the mechanic concerned, but in any event within 4 hours.
- 1.4 You will bear the cost of any spare parts and fluids.
- 1.5 In the event of an irreparable tyre puncture, we will reimburse you up to CZK 4,000 for the cost of a new tyre or a used tyre that allows you to reach your destination.
2. If your vehicle cannot be repaired at the scene of the event or at a partner towing service's site.
 - 2.1 We will organise and pay for the vehicle to be towed to the nearest service garage, but not more than 100 km from the scene of the event.
 - 2.2 Within 14 days of the event being reported at the latest, we will organise and pay for the long-distance towing of the vehicle to a service garage near your place of residence, provided your vehicle cannot be remobilised within 24 hours of the event being reported and the residual value of the vehicle exceeds the cost of the long-distance towing.
 - 2.3 If your vehicle cannot be repaired, we will organise and bear the costs of its storage for a maximum of 14 days.
3. If your vehicle cannot be remobilised within 24 hours of the event being reported, we will organise and pay for the rental of a replacement vehicle for the duration of the repair, but in any event for a maximum of 5 days or until the end of the insurance period.
 - 3.1 We will bear the costs of delivery, rental and also the parking of the replacement vehicle in the home coun-

try or state where the replacement vehicle was provided. You will bear the cost of fuel and vehicle cleaning and any damage to the replacement vehicle as well as the additional charges for any extras (such as GPS, etc.). If possible, the replacement vehicle to be rented will be of the same category as your vehicle.

- 3.2 You do not become entitled to the rental of a replacement vehicle if you have taken advantage of substitute transport to your place of residence.

K.2 Substitute transport and accommodation (loss)

1. Unless your vehicle can be repaired within 4 hours of the event being reported
 - 1.1 we will arrange and pay for a maximum of 3 nights at an accommodation facility, provided the price per night does not exceed CZK 2,000 per person, or
 - 1.2 we will organise and pay for the trip to your home country from the scene of the event or to the place of the scheduled stay abroad by train, bus or replacement vehicle.
2. If you had to leave the repaired or found vehicle abroad on account of returning to your place of residence, we will organise and bear the costs of a train or bus journey of a single person to pick up the repaired vehicle.
3. You will not become entitled to substitute transport if you have taken advantage of the replacement vehicle rental option.

K.3 Rent-A-Car accident deductible (loss)

1. If you cause a traffic accident while driving a rented car abroad, we will cover the deductible you will contribute on the damage incurred.



What the insurance does not cover

1. You do not become entitled to use the assistance services if
 - 1.1 the vehicle has been damaged as a result of your wilful conduct,
 - 1.2 the vehicle was not roadworthy at the start of your journey,
 - 1.3 the vehicle has been used in races or competitions of any kind, including preparation for such competitions or a races.
2. A vehicle is not deemed immobile if
 - 2.1 a yellow/orange control light on the instrument panel is on,
 - 2.2 regular replacement of parts, materials and accessories is required,
 - 2.3 periodic or other maintenance or inspection needs to be conducted,
 - 2.4 any part of the mandatory equipment and accessories is missing,
 - 2.5 you cannot dispose of your mobile vehicle, except where the vehicle has been stolen by a third party.
3. We are not obliged to provide coverage for the substitute transport and accommodation to persons from the insured vehicle that do not have arranged the travel insurance for the same journey with us.

L. Winter sports

The number of lovers of winter sports is constantly increasing. If you are one of them, you certainly travel abroad to enjoy these sports. That is when you will appreciate this extended insurance.

The winter sports covered by this insurance are listed in a reader-friendly overview at the end of these insurance conditions.

When reporting a claim, submit documents evidencing the loss incurred, e.g. a travel contract, accommodation bills, police report, medical report, receipts relating to the rental of replacement equipment or an avalanche report. At the same time, you should provide any other documents we may request from you.

L.1 Extension for winter sports (loss)

1. The scope of insurance under these insurance terms and conditions is extended to include winter sports.

L.2 Damage on winter equipment (loss)

1. We will compensate you for any damage to your sport equipment that has occurred under the conditions listed in Section E "Personal effects".

L.3 Substitute equipment rental (loss)

1. In the event of damage to, or delayed arrival of your sport equipment, we will cover the costs of renting substitute equipment.

2. This insurance is subject to the conditions specified under Section E "Personal effects" and F "Luggage delay".

L.4 Extended stay - avalanche (fixed-sum)

1. We will provide financial compensation for each day by which you will have to extend your stay due to an avalanche blocking the access roads.

L.5 Unused winter holiday (fixed-sum)

1. In the event you are bedridden due to an acute illness or injury, you will receive compensation for each day of unused holiday.
2. You will become entitled to the compensation on the day following the treatment; the compensation does not apply to hospitalisation.

What the insurance does not cover

1. We are not obliged to pay if the damage occurs while moving outside the designated routes and places dedicated for winter sports.

M. Hazardous sports

Some sports, such as diving, involve a higher degree of risk although you may find them entirely risk-free. With this extended insurance, you may engage in them worry-free.

The hazardous sports covered by this insurance are listed in a reader-friendly overview at the end of these insurance terms and conditions.

M.1 Extension for hazardous sports (loss)

1. The scope of insurance under these insurance terms and conditions is extended to include hazardous sports.
2. If the coverage is extended for hazardous sports, you are automatically covered for winter sports.

M.2 Damage on sport equipment (loss)

1. We will provide compensation for any damage to your sport equipment that has occurred under the conditions listed in Section E "Personal effects"

P. Substitute employee

During your business trip, you may find yourself incapacitated to perform the work activity that was the purpose of the trip, including attending a congress, trade fair, seminar, or training.

When reporting damage, provide us with medical documentation, travel documents for the means of transport used and accommodation bills.

P.1 Substitute employee (loss)

1. The reason may be your serious illness, injury, hospitalisation, or death.
2. We will pay reasonable expenses for transportation, accommodation, and travel insurance of the substi-

tute employee when, according to your attending physician,

- 2.1 your inability to work exceeds 3 consecutive working days,
- 2.2 your inability to participate in a convention, fair, seminar, or training exceeds half of the total duration of the event.

What the insurance does not cover

1. We are not obliged to pay when
 - 1.1 your illness, injury or death occurs under circumstances which are not covered by your insurance,
 - 1.2 if you do not submit a report from an attending physician who makes the diagnosis and confirms that you are not fit to work.

R. Pets

This insurance is useful in situations where you are travelling with your pet. These include dogs, cats, and ferrets, i.e. animals that have a pet passport.

You must be the owner of the animal or live with the owner in a common household.

We insure animals over three months of age that are identified by a microchip or tattoo and vaccinated against rabies. The animal must also meet the additional requirements and restrictions for entry into the territory of the state(s), through which and to which you are travelling.

If you are travelling with multiple animals, arrange insurance for each of them.

In the event of any loss, first contact our Assistance. Otherwise, your claim to insurance coverage may be denied.

If your animal causes damage to someone else, inform us of the circumstances of the case, provide the names and addresses of the injured party and potential witnesses, and submit their written statements and a police report.

Refrain from acknowledging any personal liability without our consent, and do not pay - even only a part - any damages to the injured person. Do not under any circumstances sign any document unless you understand its content.

When reporting a claim, please submit the bill for veterinary care, the veterinarian's report, and any other documents we ask you to provide.

R.1 Veterinary expenses (loss)

1. The insurance only applies to the necessary veterinary care, provided by authorised medical personnel, to stabilise your pet's condition to such an extent that you can continue your trip or return to your home country.
2. If during the trip your pet suddenly falls ill or suffers an injury, we will pay to you the usual, adequate, and reasonable expenses for

- 2.1 veterinary examination, treatment, or surgery,
- 2.2 fees for a visit to a veterinarian,
- 2.3 prescribed medicines and other veterinary products,
- 2.4 bandage materials,
- 2.5 the use of veterinary equipment,
- 2.6 euthanising the pet or expenses associated with its death.

R.2 Pet owner liability (loss)

1. We will provide compensation for any damage your animal may cause to another person during your trip and for which you are responsible under the laws of the country concerned.

What the insurance does not cover

1. We are not obliged to pay for
 - 1.1 treatment of the animal after return to the home country,
 - 1.2 treatment that, in the opinion of the veterinarian, can be postponed until after you return to the home country,
 - 1.3 preventive or control examinations including vaccination, except for mandatory protective vaccination,
 - 1.4 treatment that constitutes the purpose of your trip,
 - 1.5 treatment or surgical intervention related to a disease or injury that occurred before your departure from the home country,
 - 1.6 treatment or surgical intervention associated with chronic disease or congenital disorder,
 - 1.7 continued treatment of an existing illness or injury,
 - 1.8 veterinary expenses due to pregnancy.
2. The authorised medical personnel in charge of the treatment of your animal must not be you, a member of your family or a close person.
3. We are not obliged to pay for damages caused by an animal left free to run without your supervision.

S. Emergency situations

You will use this insurance in situations related to COVID-19. If such a situation occurs, report it to us immediately so that we can advise you on the best course of action. Otherwise, your claim to insurance coverage may be proportionately curtailed.

This insurance applies to situations where, for serious reasons related to COVID-19, you will have to extend your trip.

When reporting a claim, please provide documents certifying the reasons for the necessary prolongation of your trip, such as a medical report, confirmation of denial to board a vehicle, non-admission to a country or confirmation of your quarantine. Also, please provide any other documents we have requested from you.

The deductible is 20% for each settled claim.

S.3. Accommodation - Emergency situation (loss)

1. If you have to extend your stay abroad due to being ordered, through no fault of your own, a personal preventive quarantine related to COVID-19, we will reimburse you for any extraordinary certified costs of substitute accommodation, up to the amount of the insurance coverage limit.
2. In respect of substitute accommodation, the insurance benefit is restricted to the same class of accommodation facility where you stayed in the first place.

S.4. Substitute return transport (loss)

1. If you have to extend your stay abroad due to being ordered, through no fault of your own, a personal preventive quarantine related to COVID-19, we will reimburse you for any extraordinary certified costs of your return trip, up to the amount of the insurance coverage limit.
2. The insurance benefit for transport will be limited to the price of the flight or other travel ticket in economy class or the price of the carriage at a corresponding standard.

What the insurance does not cover

1. We are not obliged to make any payments under the insurance if
 - 1.1 the accommodation and return travel costs have not been approved in advance by the Assistance,
 - 1.2 the damage has been caused as a result of your own actions or the actions of your fellow traveller,
 - 1.3 there is an entity who has the primary duty to compensate the damage incurred,
 - 1.4 you fail to meet the conditions for entry into/exit from the destination, or the conditions of the place where you change for your connecting transport,

1.5 state authorities or public administration bodies have imposed widespread measures,

1.6 blanket quarantine has been imposed (in your region, city, street, etc.).

U. Flights

Unexpected problems may occur even if you travel by plane. The airline may go bankrupt, your flight may be delayed or cancelled altogether, your luggage may not arrive on time. That is why you may appreciate this specific insurance.

U.2. Compensation by the airline (loss)

1. We will assist you in recovering compensation from the airline if any of the following problems occur with your flight:
 - 1.1 flight delay,
 - 1.2 flight re-routing,
 - 1.3 missed connecting flight,
 - 1.4 flight cancelled,
 - 1.5 boarding denied.
2. This service will be provided to you by Click2Claim, with its registered office at Jičínská 1748/5, 130 00 Prague 3, Identification Number 287 91 215, in accordance with their terms and conditions.
3. If any of the above problems occur, please contact Click2Claim via Claims on-line on ERVpojistovna.cz website.

U.3. Luggage delay - Essential expenses (loss)

1. The terms set out in Part F "Luggage delay" apply to this insurance.

What general rules of insurance apply?

(general insurance terms and conditions)

This section lays down further general rules governing our policies.

1. What is travel insurance

- 1.1 Travel insurance provides insurance coverage on individual trips abroad. It covers accidental events related to travel (but never to travel concerns), which occur during the insurance period, both before embarking on the trip and in its course.
- 1.2 The annual MultiTrip travel insurance is designed for repeated trips from the Czech Republic abroad during a period of one year. There is no limit on the number of trips you make, and a single trip must not last more than 60 days. It is not suited for long-term stays abroad, including intermittent trips.
- 1.3 MultiTrip does not replace public health insurance.
- 1.4 Trip cancellation insurance provides you with insurance coverage when you have to cancel your trip or travel-related service for serious reasons.

2. How is an insurance contract formed

- 2.1 The insurance is regulated under Act No. 89/2012 Coll., Civil Code (hereinafter referred to as the "Act"), and other generally binding legal regulations of the Czech Republic. It is also governed by the present insurance terms and conditions and other provisions of the insurance contract. The latter is governed by Czech law and any disputes are resolved by Czech courts.
- 2.2 An insurance contract will be deemed established between us once you pay the premium.
- 2.3 We will issue a policy for you, stating your name, the names of the other insured persons, the insurance contract number, the insurance coverage and the duration thereof, the amount of the premium and the date of establishment of the contract.
- 2.4 The insurance contract and any legal acts related to the insurance must be provided in writing. This requirement is fulfilled when we communicate electronically or by phone as long as we are able to verify your identity in such communication.
- 2.5 You are required to inform us of any changes to your personal data, including your contact address.

3. How do we determine the premium

- 3.1 We determine the premium according to the geographical area, purpose of your trip, and the insurance coverage you choose.
- 3.2 We set the insurance premium for the entire duration of the insurance (one-off premium), and the amount and due date thereof are stipulated in the insurance contract.

- 3.3 One-off premium always belongs to the insurer in full regardless the reason or manner of its termination.

4. Where does the insurance apply

- 4.1 Your insurance covers claims that occur within the geographical area agreed with regard to the insurance.
- 4.2 Medical expenses and assistance services insurance does not apply in the territory of the country where you are or should be registered in the health care system in accordance with the local legal regulations.
- 4.3 An alternative territorial definition of Europe applies for car travel. It can also be found in the interpretation of terms.
- 4.4 Validity of your insurance may be limited based on our opinion or recommendations of the MFA (or other state administration bodies) related to situation abroad and possible travel restrictions.

5. Who can be insured

- 5.1 The insurance contracts states the names of the persons insured. We insure citizens of the Czech Republic as well as foreign nationals.
- 5.2 Persons up to the age of 69 years and 364 days will be insured under the standard insurance terms and conditions. We have prepared a modified option for seniors above the age of 70, or they may take advantage of a personalised offer. Your age on the day of start of your insurance is the decisive criterion.

6. When does the insurance commence

- 6.1 Your insurance must be arranged before the commencement of the trip it covers. If the insurance contract is concluded on the day of the commencement of the trip, the hour of its conclusion is indicated in the contract.
- 6.2 Travel insurance begins and ends the moment you cross the border of the Czech Republic. However, the start may occur at the earliest on the day or hour specified in the insurance contract.
- 6.3 The insurance contract indicates the start and the end of the duration of the contract. The contract between us is concluded for one year.
- 6.4 We will automatically extend the term of your insurance for another year unless you communicate to us within 6 weeks before the end of the current insurance term that you are not interested in its renewal for another term. We have the same right.

- 6.5 If the contract is extended automatically, make sure to pay the set premium at the latest within one week of the final date of the insurance. Otherwise, your insurance will cease to exist with the lapse of the insurance term.
- 6.6 Trip cancellation insurance is established once the premium is paid and ends in the moment you start using the travel service or cross the border of the Czech Republic.
- 6.7 The insurance coverage may be limited based on our latest statement or recommendations of the MFA (or other state administration bodies) related to the situation abroad and possible travel restrictions.
- 6.8 We will extend your insurance term by up to 3 months, free of charge, if the attending physician postpones your return to the home country due to an illness or injury.

7. How does the insurance expire

- 7.1 With the lapse of the agreed insurance term.
- 7.2 By mutual consent between you and us.
- 7.3 By withdrawal from the contract, if either you or we submit false information.
- 7.4 By withdrawal from the contract within 14 days of arranging the insurance using means of remote communication, as long as the term of your insurance exceeds one month.
- 7.5 By a notice of termination sent within 2 weeks of the arrangement date, in which case we will terminate the insurance within 8 days of receiving the notice.
- 7.6 By a notice of termination sent within 3 weeks of reporting a claim, in which case we will terminate the insurance within 30 days of receiving the notice.
- 7.7 By a notice of termination you will serve within 2 months of establishing that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.

If a notice of termination is served, we will keep the premium paid and you are entitled to settlement on claims that occurred before the termination.

8. How can the insurance be extended

- 8.1 Our travel insurance includes, as a minimum, insurance of medical expenses, incl. COVID-19, assistance services, accident insurance, personal effects insurance, liability insurance, legal protection insurance and travel cancellation insurance, incl. COVID-19 related reasons.
- 8.2 The basic insurance may be extended at any time to include other types of insurance suited to the purpose of your trip.

- 8.3 The basic insurance coverage and the extended coverage (e.g. Winter sports) can be found in the table of insurance coverage limits.
- 8.4 Any extension becomes an integral part of the basic insurance contract concerned and is subject to the same rules.
- 8.5 We are entitled to full premium for the extension, even if you arrange it during the term of the basic insurance.
- 8.6 If you purchase insurance extensions (winter or extreme sports) for a shorter term (14 days), you can choose multiple 14-day policies that overlap, or select a 14-day period in the middle of a planned longer trip. The insurance extensions must be purchased before crossing the Czech border.
- 8.7 The 14-day insurance extensions for winter and extreme sports also applies to shorter trips or multiple trips taken within the selected 14-day period.

9. What about sports

- 9.1 Basic insurance applies to regular leisure and beach sports as usually engaged in by an average person during their holiday abroad.
- 9.2 For winter or hazardous sports you always have to take out additional insurance.
- 9.3 Sports that are covered by the insurance can be found in the reader friendly list at the end of the insurance policy.
- 9.4 If you are going to do sports listed in individual categories at a competitive level (including training or events organised by a school, sports club or other leisure organisation), it is necessary to always take out additional hazardous sports insurance or ask for an individual insurance.
- 9.5 It is up to us to assess the degree of risk with regard to specific sports for the purposes of your insurance.
- 9.6 When doing sports, you must adhere to appropriate safety precautions, use functional protective equipment, and possess any authorisations required.

10. What are the factors affecting claim settlements

- 10.1 We will settle your insurance claims as defined under the insurance contract.
- 10.2 If we enter into multiple insurance contracts covering the same insurance risks, we will only settle your claim once.
- 10.3 Your claim settlement will be paid to you within 15 days of the completion of our investigation into your claim.

- 10.4 The settlement amount will be paid to you in the local currency, at the exchange rate of the foreign currency market promulgated by the Czech National Bank on the day of the claim.
- 10.5 If you violate any of the obligations laid down in the insurance terms and conditions or any legal regulations, we may reasonably reduce your settlement amount.
- 10.6 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.
- 10.7 Always provide complete, true and undistorted data when reporting a claim. Otherwise, your insurance settlement claim may be denied in its entirety.
- 10.8 If, during the insurance term, you experience consequences of an event that occurred before its commencement, your settlement claim may be denied.
- 10.9 In terms of transportation, your insurance claim settlement is limited to an economy ticket or equivalent transportation class. Our assistance services may approve other type of transport for medical reasons.
- 10.10. As part of the car travel insurance, we provide you with technical assistance, the extent and method of which is decided by us.
- 10.11. We can only provide you with insurance protection and insurance claim settlement if they do not contravene any laws, sanctions, embargoes, prohibitions or restrictions of the Czech Republic, the European Union or the United Nations. The same applies to restrictions imposed by the United States of America, provided that such restrictions do not contravene the regulations of the Czech Republic or the European Union.

11. How are the rights under insurance claim settlements passed on

- 11.1 Your rights vis-a-vis your health insurance company resulting from a claim will pass to us.
- 11.2 If anybody causes you any damage that you may recover, then the right passes to us, up to the amount of the insurance claim settlement we have paid to you.

12. What do you have to do in the event of a claim

- 12.1 Do your best to avert or mitigate the extent of imminent damage.
- 12.2 Let us know as soon as possible that you have incurred damage and provide complete, true and undistorted data on the damage.

- 12.3 Carefully fill in all columns of the online claim report, attach the scanned originals of any documents and provide the most detailed possible description of the circumstances in which the damage occurred.
- 12.4 Provide evidence that the damage occurred during the insurance term.
- 12.5 If you have arranged any similar insurance, tell us the name of the other insurance company.
- 12.6 Make sure that we can apply our claim to damages with a third party.
- 12.7 In the event of harm to your health, grant your consent to us reviewing your medical records, or submit to a medical examination conducted by our physician.
- 12.8 If a police report is necessary to prove the damage, immediately report the damage to the local police.

13. How long do we investigate a claim

- 13.1 We will start investigating a claim immediately after you report it. We are obliged to close the investigation within 3 months. The time limit may be extended by mutual consent.
- 13.2 The time limit for the investigation will be suspended during the time we cannot go on with the investigation due to reasons attributable to you.
- 13.3 If we cannot close the investigation in good time, we will let you know why. If you provide sufficient evidence for your claim, we will provide an advance on your claim settlement amount.

14. Where and how can you file complaints

- 14.1 Please submit your complaint using the channel that best fits your needs:
- By e-mail at klient@ergo-cestovni.cz.
 - Via www.ergo-cestovni.cz.
 - By a letter sent to ERGO Cestovní Pojišťovna, a. s., Křížíkova 237/36a, 186 00 Praha 8, Czech Republic.
 - By phone on +420 221 860 860.
- 14.2 You can also complain to the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, Czech Republic, phone: +420 224 411 111.
- 14.3 For out-of-court settlement of consumer disputes, you can contact:
- Office of the Ombudsman of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, phone: +420 602 273 096, www.ombudsmancap.cz,
 - Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, Czech Republic, www.coi.cz, phone: +420 296 366 360.

15. What is marketing consent?

- 15.1 By entering into an insurance contract, you agree that all the personal data you provided to us will be used for the purpose of sending our commercial communications and offers.
- 15.2 If you do not agree to receive such information, please send us an email or a letter to that effect.

16. How do we modify the insurance terms and conditions

- 16.1 We may unilaterally amend the insurance terms and conditions that apply to already concluded insurance contracts in a way that benefits you.
- 16.2 In order for any amendment to apply, we must communicate it to you and give you an opportunity to comment on it within 30 days.
- 16.3 If you do not comment within the time limit above, you will be deemed to approve of the amendment.
- 16.4 If you express your disapproval by email or letter, you also have the option to terminate the insurance contract. Your contract will then expire on the day the notice of termination is delivered to us.
- 16.5 Unless you approve an amendment, we may terminate your insurance contract after 30 days from the effective date of the amendment.



What sports we insure

The insurance always covers the below listed common sports. For winter or hazardous sports you have to arrange an extended insurance.

It is up to us to assess the degree of risk inherent in specific sports for the purposes of your insurance. Therefore, if you are not sure how to classify your sport according to the list below, you can consult a more detailed list on our website or you can contact us. We will be happy to help you.

What sports we consider to be common

Following leisure and beach sports and your stay or movement at an altitude of up to 3,500 m above the sea level

- aerobics, aqua aerobics,
- running (road, cross-country),
- cycling, cyclocross and MTB (non-downhill),
- quad biking in the field - trip organized by the hotel or travel agency - recreational,
- golf, mini golf,
- in-line skating,
- yachting within 3 km from the mainland,
- horse, elephant or camel riding - recreationally with an escort,
- summer bobsleigh ride,
- kayak, canoe of difficulty levels WW1 and WW2,
- ballooning - as part of an organised trip,
- ball games (badminton, basketball, floorball, football, netball, squash, table tennis, tennis, volleyball),
- swimming, including windsurfing - up to the distance of the buoys,
- rafting of difficulty levels WW1 and WW2,
- fishing (even from a boat) up to 3 km from the land,
- snorkelling,
- hiking or trekking up to UIAA1 without climbing equipment,
- via ferrata grades A and B,
- water sports (water skiing, jet skiing, banana boat riding, parasailing) - recreational activities within the resort,
- windsurfing, surfing,
- zipline and other sports of comparable risk.

If you are going to do common sports at a competitive level (including training or events organised by a school, sports club or other leisure organisation), it is necessary to take out additional hazardous sports insurance.

What sports we include among winter sports

Following sports practiced on designated routes and at dedicated places at the altitude of up to 3,500 m above the sea level

- cross-country skiing,
- freestyle, i.e. skiing or snowboarding in a snowpark,
- skiing, monoskiing, snowboarding,
- tobogganing, skibobs, bobsledding,
- snowbungeekayaking,
- snowtrampoline,
- snowtubing and other sports of comparable risk.

If you are going to do winter sports at a competitive level (including training or events organised by a school, sports club or other leisure organisation), it is necessary to take out additional winter and hazardous sports insurance.

What sports we regard as hazardous

Following hazardous sports and your stay or movement at an altitude up to 5,000 m above the sea level

- acrobatic dancing
- ballooning - individual
- bungee jumping
- canyoning
- diving with self-contained breathing apparatus down to a depth of 40 m
- downhill biking in difficult terrain
- equestrian sports - except for vaulting
- hiking or trekking (mountain climbing) up to the UIAA3 level of difficulty with the use of appropriate climbing gear
- ice chute bob-sleighting and sleighing
- ice hockey
- kayaking, canoeing at the WW3 level of difficulty
- motor sports on snow, ice or water - as a leisure activity
- paragliding
- kiting (snowkiting, powerkiting, etc.)
- rafting, WW3 level of difficulty
- skialpinism (on skis and splitboards)
- off-piste skiing and snowboarding
- tandem parachute jump
- via ferrata, C level of difficulty
- yachting within 3 to 30 km from the mainland
- and other sports involving a comparable degree of risk

If you are going to do hazardous sports at a competitive level (including training or events organised by a school, sports club or other leisure organisation), it is necessary to take out individual insurance, which we will be happy to prepare for you.

What sports we insure only on an individual basis

Following extreme sports not mentioned above and your stay or movement at an altitude above 5,000 m above the sea level

- aviation sports (hang gliding, sailing, acrobatics)
- car racing or preparing for such races
- freediving
- heliskiing
- kayaking, canoeing above the W3 level of difficulty
- martial arts and sports
- rafting above the WW3 level of difficulty
- via ferrata, D and E levels of difficulty.
- etc.

Use functional protective equipment, observe safety precautions and obtain the permits required for certain activities. Otherwise, we may reduce your insurance claim accordingly.

This overview forms an integral part of the insurance terms and conditions.

Compensation table

The Compensation Table lists permanent consequences of bodily injuries that are covered by our insurance. The table is used by the insurer's reviewing physician to determine the extent of the permanent consequences on the basis of medical reports. The percentages shown in the table represent the share in the insurance benefit limit.

I. Body			
A. Hand, arm, shoulder		Total ulnar nerve paralysis	30%
1) Fingers		Total medial nerve paralysis, both sensory and motor injuries	35%
Loss of all fingers on one hand	50%	Only in case of sensory injuries	10%
Loss of a thumb and metacarpal bones	30%	B. Foot, leg, hip, paralysis	
Loss of aw thumb	25%	1) Foot	
Loss of half of the thumb tip	8%	Loss of a foot with a good function of the prosthesis	30%
Thumb with a stiff phalanx	5%	Loss of a foot with a poor function of the prosthesis	35%
Loss of one finger	10%	Ankle amputation, the stump capable of supporting the body	15%
Loss of any additional finger	15%	Loss of all toes	10%
Loss of the distal phalanx	5%	Loss of a big toe	5%
Finger with a stiff phalanx	5%	Immobile ankle joint at the right angle or slight deviation (club foot)	15%
2) Hand, wrist		Ankle joint - stopped mobility in rotation	5%
Loss of one hand	55%	2) Leg	
Inflexibility in a good working position	10%	Loss of one leg	65%
Inflexibility in a poor working position	15%	Above-the-knee or thigh amputation with a good function of the prosthesis	50%
Fracture of the radius, healed with dislocation and mild dysfunction	5%	Above-the-knee or thigh amputation with a poor function of the prosthesis	55%
Radius fracture affecting all fingers from the index finger to the little one, lowering from the hand palm by up to 2 cm	18%	Loss of a tibia (shin) with prosthesis	30%
3) Arm		Contracture in the leg by 3 cm or more	10%
Loss of an arm	70%	Immobile knee	25%
Upper arm amputation	65%	A knee of which flexure capacity is reduced to 90° or less	10%
Forearm amputation	60%	A knee with disturbing laxity	10%
Unhealed biceps rupture	5%	Recurrent dislocation of the kneecap	5%
Blood clotting in axillary blood vessels	5%	Loss of the kneecap	7%
4) Elbow		Well-functioning total artificial kneecap	15%
Inflexibility in the extended position	25%	3) Hip	
Forearm rotation function stopped ("upright position")	20%	Immobile hip in a favourable position	30%
Insufficient extension (40° to 90°)	5%	A hip with a strong functional insufficiency	50%
5) Shoulder		Well-functioning total hip replacement	10%
All mobility counts with the shoulder blade out of place Inflexibility of the shoulder (the arm hanging down along the body)	35%	4) Paralysis	
Lifting up to 90°	15%	Total calf nerve paralysis	10%
Friction and some reduction of mobility	5%	Total femoral nerve paralysis	20%
Recurrent dislocation	10%	Partial loss of the sciatic nerve movement with good mobility	10%
Acromioclavicular (AC) joint dislocation	5%	Partial loss of the sciatic nerve movement with poor mobility	30%
6) Paralysis			
Total paralysis of the brachial nerve bundle	70%		
Total radial nerve paralysis in the upper arm	25%		

II. Head**A. Face, brain, eyesight, hearing****1) Face**

Loss of teeth (at least 3)	5%
Scalping	5%
Unilateral facial nerve paralysis	10%
Bilateral facial nerve paralysis	15%
Loss of sense of smell	10%
Vocal cord paralysis with difficulty speaking	10%
Paralysis of the trigeminal nerve in the facial area	5%
Permanent scarring - scars with the length of up to 4 cm	5%
Permanent scarring - scars with the length of 4 - 10 cm	7%
Permanent scarring - scars longer than 10 cm	9%

2) Brain

Mild dementia	15%
Moderate dementia	25%
Severe dementia	50%
Post-concussive syndrome	8%

3) Eyesight

Loss of one eye	40%
Loss of both eyes	100%
Loss of vision in one eye	25%
Loss of vision in both eyes	100%
Loss of binocular vision	15%
Vision field loss (hemianopsia)	40%
Loss of vision in one eye with the possibility of improvement after surgery	18%
Double vision	10%

4) Hearing

Hearing loss in one ear	10%
Hearing loss in both ears	75%
Loss of the outer ear	10%

III. Spine, neck and spinal cord**1) Spine**

Limitation in spinal mobility, mild degree	8%
Limitation in spinal mobility, moderate degree	16%
Limitation in spinal mobility, severe degree	25%
Post-traumatic spinal or spinal cord or spinal root injury of mild degree	25%
Post-traumatic spinal or spinal cord or spinal root injury of moderate degree	40%
Post-traumatic spinal or spinal cord or spinal root injury of severe degree	80%
Mobility limitation - a corset required	8%
Consequences of a prolapsed disc	12%

2) Neck, cervical spine

Loss of voice	20%
Condition after tracheal injury with permanently inserted cannula	35%
Condition after tacheotomy with permanently inserted cannula	50%
Mobility limitation - a reinforcing collar required	12%
Shooting pain - root irritation	12%

3) Spinal cord injury

Mild permanent consequences without bladder changes (likely bedwetting) - objectively determinable neurological symptoms on a mild scale	20%
Mild permanent consequences with bladder changes (likely bedwetting) - objectively determinable neurological symptoms on a mild scale	25%
Other permanent consequences without urinary bladder symptoms	30%
Other permanent consequences with urinary bladder symptoms	35%

IV. Heart and lungs

Cardiopulmonary involvement is assessed taking into account the limitation of functional capacity caused by the disease. For this purpose, the following grouping is used:

1. No limitation in physical activity	3%
2. Mild limitation in physical activity, the symptoms appear only during strenuous activity	20%
3. Substantial limitation in physical activity, the symptoms appear during little strenuous activity	45%
4. Any form of physical activity causes the onset of symptoms, which can occur even at rest time	70%
FEV between 1.5 and 2 litres corresponds to functional group 2	
FEV of approximately 1 litre corresponds to functional group 3	
FEV 0.5 litre corresponds to functional group 4	

V. Abdominal cavity and pelvis

Loss of spleen	5%
Loss of one kidney	10%
A well-functioning transplanted kidney	25%
Artificially created bowel outlet, on the outside	10%
Mild incontinence, e.g. urgent urination or bowel movement	10%
Expulsive incontinence	25%
Abdominal hernia, inoperable	20%
Loss of both testicles	10%
Loss of both ovaries before menopause	10%
Urethral stricture in case a dilator needs to be used	15%

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 ERGO Cestovní Pojišťovna, a. s., a joint-stock company with its registered office at Křížkova 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@ergo-cestovni.cz,
- by visiting our website ergo-cestovni.cz,
- by sending a letter to our address at Křížkova 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@ergo-cestovni.cz,
- via the on-line form at the website ergo-cestovni.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, phone: +420 234 665 111, e-mail: posta@uouu.cz, www.uouu.cz.

What types of personal data 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.ergo-cestovni.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 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 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 predefined 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.ergo-cestovni.cz/en/information-about-the-website>





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.



ERGO Cestovní Pojišťovna, a.s.

Křížkova 237/36a, 186 00 Praha 8

ergo-cestovni.cz

+ 420 221 860 860

klient@ergo-cestovni.cz

