

# Travel Insurance

## Insurance product information document

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

**Product:** SingleTrip travel insurance

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

### What is this type of insurance for?

SingleTrip travel insurance protects you when travelling from the Czech Republic abroad.



#### What is insured?

- ✓ in **Economy** variant
  - ✓ medical expenses including COVID-19,
  - ✓ assistance services,
  - ✓ personal effects,
  - ✓ personal liability for damages to health or property
- ✓ in **Standard** variant all above stated plus
  - ✓ escort,
  - ✓ injury (permanent disablement, accidental death)
- ✓ in **Comfort** variant all above stated plus
  - ✓ luggage delay,
  - ✓ substitute employee,
- ✓ in **Premium** variant all above stated plus
  - ✓ missed/delayed departure,
  - ✓ travel disruption.
- ✓ **Extension** options
  - ✓ trip cancellation including due to COVID-19,
  - ✓ vehicle,
  - ✓ winter sports,
  - ✓ hazardous sports,
  - ✓ pets,
  - ✓ emergency situations (return obstacles),
  - ✓ flights.



#### What is not insured?

- ✗ deliberate action,
- ✗ chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ travels to areas not recommended by MFA or war zones,
- ✗ force majeure and other inadvertent events,
- ✗ preventive quarantine,
- ✗ widespread intervention by a state power or public administration.



#### Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! deadlines for arrangement of cancellation,
- ! validity of the travel insurance only outside the Czech Republic (except for the trip cancellation insurance),
- ! maximum duration of a single trip being 360 days,
- ! validity of COVID-19 coverage only for events that happen to travelling persons,
- ! possibility to reduce claim settlement by half in case of travels to countries listed among areas with a higher security risk, or in case of travels to countries where political, health and other situation may give rise to travel concerns,
- ! termination of insurance with change of security situation in a destination,
- ! definition of closest relatives,
- ! definition of Europe for car travels (Vehicle),
- ! delayed departure does not apply to charter flights.



#### Where am I covered?

- Within the geographical area stated in the insurance policy (Europe or World).



#### What are my obligations?

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



#### When and how do I pay?

- Pay the (one-off) premium before your departure. Only after that the insurance policy is established.
- One-off premium always belongs to us in full regardless the reason or manner of the insurance termination.



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

- 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.
- The insurance usually ends by the expiration of the agreed insurance period.



#### How do I cancel the contract?

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