



## The **better** SingleTrip insurance for your carefree travels

You can arrange **SingleTrip** in **4 variants** with different levels of the insurance coverage. As a minimum, each variant includes insurance of medical expenses, assistance services, personal effects and liability insurance. Thanks to **7 extension options**, you can customise it to meet your needs.

### Advantages of SingleTrip travel insurance

- Significant **increase in the most important limits**, e.g. medical expenses up to CZK 100 million
- **More variants** with a wider price range
- Possibility of **individual customisation**
- You can cancel for **almost any reason** (StornoPlus)
- Each trip may take **up to 360 days**
- **MediCall** - a doctor on the phone 24/7



# SingleTrip travel insurance - limits and prices

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

  

How much it costs (prices in CZK)	Variant	Economy		Standard		Comfort		Premium	
	Destination	Europe	World	Europe	World	Europe	World	Europe	World
Number of days (max. 360)	1-5	190	380	290	580	390	780	490	980
	6-10	290	580	440	880	560	1 120	740	1 480
	11-17	420	840	640	1 280	820	1 640	1 090	2 180
	18-24	570	1 140	860	1 720	1 090	2 180	1 490	2 980
	25-31	690	1 380	1 060	2 120	1 340	2 680	1 790	3 580
	32-45	940	1 880	1 440	2 880	1 840	3 680	2 490	4 980
	46-60	1 240	2 480	1 860	3 720	2 340	4 680	3 090	6 180
	61-90	1 790	3 580	2 690	5 380	3 440	6 880	4 490	8 980
	each next 30 days	690	1 380	1 060	2 120	1 340	2 680	1 790	3 580

**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

The price are valid for adult persons aged 18-69. Children 0-17 profit from 50% discount, adults 70+ pay double price due to a higher risk of health problems.

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

## Extensions to suit your needs - limits and prices



### Vehicle

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



### Winter sports

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



### Hazardous sports

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



### Pets

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



### Emergency situations

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



### Flights

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

What we will pay (limits and in CZK)		limit	price
Vehicle	Repair, towing and substitute vehicle	50 000	(< 5 days) CZK 290
	Subst. transport and accommodation	20 000	(< 30 days) CZK 490
	Rent-A-Car accident deductible	5 000	
Winter sports	Extension for winter sports	✓	+ 25%
	Damage on winter equipment	10 000	
	Substitute equipment rental	25 % z limitu osob. věcí <sup>5)</sup>	
	Prolonged stay - avalanche	10 000 <sup>1)</sup>	
	Unused winter holiday	10 000 <sup>1)</sup>	
Hazardous sports	Extension for hazardous sports	✓	+ 100%
	Damage on sport equipment	30 000	
Pets	Veterinary expenses	20 000	(< 30 days) CZK 90
	Pet owner liability	40 000	
Emergency situations	Accommodation - emerg. situation	15 000 <sup>6)</sup>	(< 30 days) CZK 140
	Substitute return transport	15 000 <sup>6)</sup>	
Flights	Compensation by the airline (C2C)	✓	CZK 160
	Luggage delay - essential expenses	10 000 <sup>3)</sup>	

**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

## Trip cancellation extension

Comes in handy when you have to cancel your trip.

- You can choose from two interesting variants.
- You can cancel for almost any reason (Storno Plus).
- We will refund up to 100% of the amount you paid.

You can take out the trip cancellation extension **within 3 working days** after you have booked the first travel service. When booking less than 15 days before the departure date, you are required to take out cancellation insurance on the day of booking/payment.

Variant	Storno		Storno Plus	
	insured	deductible	insured	deductible
The maximum price of services we insure	CZK 500 000		CZK 500 000	
<b>What health problems of yours and your cotravellers are covered?</b>				
Hospitalisation of traveller	✓	20%	✓	0%
Death of traveller	✓	20%	✓	0%
Traveller is bedridden (medical certificate)	✓	20%	✓	20%
Traveller is COVID-19 positive	✓	20%	✓	20%
<b>What about other verifiable reasons?</b>				
Personal preventive quarantine of traveller	-	-	✓	20%
Other reasons of traveller including failure to meet health conditions to travel	-	-	✓	20%
Health problems of persons not supposed to travel	-	-	✓	20%
Other problems of persons not supposed to travel	-	-	✓	20%
<b>How much it costs</b>	<b>% of the total cost of services</b> (tour, flight ticket, accommodation, car rental, etc.)			
Standard price (premium)	4%		7%	
<b>Discounted price of cancellation combined with our travel insurance</b>	<b>3%</b>		<b>5%</b>	

# Have your policy at your fingertips!

## 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 our 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**.

## Mobil app ERV travel & care



The QR code for the app download. Use your policy no. as the registration code.



Android



iOS

**ERV travel & care** mobile app will provide you mainly with information on the **security situation and the health system** in any country in the world. Moreover, it will send you an **instant alert** if something important happens in the area you are travelling to. It will show you the way to proven **hospitals or pharmacies** and provide important **phone numbers**.



### Awards

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



### Own specialized assistance service

Limit is important, price is important, but neither will save your life. We have a unique global network of assistance centres that gives us detailed knowledge of the situation in the areas you travel to. That is why we are ready to arrange care at vetted medical facility for you at any times.



### We are an insurance company, but just for travellers.

We do things differently, since travelling has been our life for more than 110 years. Each year, we personally verify the standard of medical care abroad. We have built our own network of assistance centres on every continent. Claims are settled fairly and within 7 working days. Over million clients a year make us No. 1 on the Czech market. You travel. We care.