Travel Insurance

Insurance product information document

Product Travel Insurance

Company UNIQA pojišťovna, a. s., Czech Republic

The information in this document is intended to help you understand the basic features and terms of the insurance. Full pre-contractual and contractual product information is provided in other documents. These are mainly the insurance contract and the General Insurance Conditions for Travel Insurance (hereinafter referred to as "GIC").

What kind of insurance is it?

This is travel insurance, including assistance services. The product serves to protect the client on their travels. Insurance according to the framework insurance contract (FIC) concluded between the policyholder and the insurer UNIQA Insurance Company, a.s." (insurer). The insured does not become the policyholder and party to the FIC.

What is covered?

The following risks can be selected in travel insurance:

✓ **Medical expenses insurance**
The subject matter of the insurance is the necessary and provable costs incurred by the insured in the course of necessary medical treatment as a result of an accident or sudden illness of the insured.

✓ **Assistance services insurance**
The following risks are optionally insured:
✓ The cost of repatriation of the insured's remains
✓ Repatriation costs of the insured
✓ Cost of sending a guardian
✓ Cost of sending a replacement worker
✓ Cost of early return of the insured from the insured trip
✓ Cost of legal aid abroad
✓ Costs arising from the loss of travel documents
✓ Rescue costs
✓ Compensation in the event of hijacking of an airplane or bus
✓ Arranging financial assistance
✓ Costs incurred due to flight delays
✓ Cost of telephone calls

✓ **Accident insurance**
The subject of insurance is optionally the death of the insured as a result of an accident, permanent consequences of the insured's accident, hospitalization of the insured due to an accident, and a reasonable period of injury treatment.

✓ **Liability insurance**
The subject of the insurance shall be damages or harm to health and also damages resulting from death that occurred during the insured trip and for which the insured is liable under the civil law regulations of the country where these damages occurred.

✓ **Travel luggage insurance**
The subject of insurance are personal belongings that are demonstrably owned by the insured, usual for the purpose, nature and duration of the trip, which the insured has taken with them on the trip or acquired during the trip.

✓ **Cancellation fee insurance**
The subject of the insurance is the irrecoverable costs incurred by the insured in the Czech Republic by paying the billed cancellation fees for a tour or services not performed at a travel agency, travel agency, transport company or accommodation facility. Optional cancellation fee insurance due to a terrorist attack can also be selected.

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What is not covered?

× Damages that occurred before the beginning or after the end of the insurance period.
× Damages which the insured knew would occur at the time of taking out the insurance
× Damages caused intentionally
× Damages for which above-standard medical care was provided.
× Damages that are not explicitly included in the chosen scope of insurance
× Damages incurred while engaging in winter/dangerous sports when they are not covered.
× Damages that occurred due to the violation of legal regulations valid in the territory of the respective state.
× In areas designated by the central government authority as a war zone or a no-travel zone
× Cancellation fee insurance in the event that this insurance is taken out later than the day after the payment of the tour/service

Further exclusions can be found in the policy conditions and

Are there any limitations in the insurance coverage?

! If the policyholder/insured provides false or grossly misrepresented information, the insurer may reduce the insurance benefit or not pay it at all

! If the policyholder or insured breaches their duties, the insurance company may reduce the insurance benefits by a reasonable amount.

! For illnesses and accidents that occur after alcohol or substance abuse, the insurer may reduce the insurance benefit by a reasonable amount

! In the case of pregnancy, any complications arising after the 26th week of pregnancy are not covered

! The insurance company always pays within the scope of the selected insurance and up to the maximum amount of the selected insurance limits

Additional limitations in insurance coverage can be found in the insurance terms and conditions and in the insurance policy.

Where does the insurance coverage apply to me?

✓ The insurance covers the zone of the client's choice.

What are my duties?

- In the event of an insured claim for medical expenses, contact the assistance service immediately
- Report the claim to the insurer as soon as possible
- Take such measures as will mitigate the damage in the event of an insured event or at least not further increase the damage
- Truthfully describe the causes of the damage and provide evidence of the extent of the damage
- Allow the insurance company to investigate and document the claim
- If criminal proceedings have been, or are likely to be, initiated in connection with the insured event, the insured shall notify the insurer of this fact
- In the event of a claim, provide the insurer with information about other travel insurance policies, if the insured has any
- In the event of an insured event, to complete and send to the insurer without undue delay a completed notification of the insured event and the required documents, or, if requested by the insurer, to supplement the information about the insured event and submit other necessary documents

When and how to make payments?

The premium for insuring the insured is paid to the insurer by the policyholder.

The insurer is entitled to negotiate a fee with the insured within the scope of the price list of products and services; in such case, the method of payment of the insurance fee and its frequency shall be specified within the contractual documentation relating to the service provided by the insurer to the insured

When does the insurance cover start and end?

Insurance coverage begins at 0:00 hours on the day agreed upon as the start of the insurance, but at the earliest from the date and time of insurance agreement stated in the insurance policy. It ends at 24:00 hours on the day agreed upon as the end of the insurance in the insurance policy.

At the same time, the insurance protection ends no later than 60 days after the start of one trip, unless otherwise agreed in the contract

How can I terminate the contract?

Since it is a framework contract, negotiated between the insurer and the policyholder, the framework insurance contract can be terminated only by one of these parties.

The client may request termination of the insurance according to the terms and conditions specified in the master insurance contract