

Travel insurance



Information document about insurance product

Company: INTER PARTNER ASSISTANCE, S .A., acting through INTER PARTNER ASSISTANCE, organisational unit

Product: Travel insurance "Travel a la carte"

The information contained in this document shall help you understand the basic features and conditions of the insurance. For complete information see the following documents: Confirmation about Conclusion of Travel Insurance, insurance policy and the General Insurance Terms and Conditions for Travel Insurance of 1 January 2019 (hereinafter referred to as "T&C").

What kind of insurance is it?

It is a one-off non-life insurance policy for selected risks in the form of the insurance packages listed in the section "What is the subject of insurance?" intended for insured Persons travelling abroad. This one-off travel insurance policy is arranged for a limited period of time and automatically ends with the expiry of the period stated on the Confirmation about Conclusion of Travel Insurance. The premium is a one-time payment.

The Policyholder, which concluded an Insurance Agreement with the insurance company, is the company: Travel a la carte a.s., Company Identification Number ('IČO'): 055 60 772, with registered office at Rybalkova 1433/14, Vinohrady, 120 00 Praha 2.

The Policyholder notices the Insured (a person interested in the Insurance) of the consequences related to the fact that the Insured does not become a policyholder: the rights and duties ascribed by the Civil Code exclusively to the Policyholder as a result of the Insurance Agreement concluded, shall not apply to the Insured, unless it is set out explicitly in the Civil Code that the said rights and duties may also be exercised by the Insured.

Information about insurance linked to the purchase of goods or services: The insurance can be concluded together with the purchase of goods or services provided by the policyholder, goods or services can be purchased separately, i .e. without insurance. The description of insurance and insurance cover, if the insurance is negotiated together with the purchase of goods or services, are given in this document.



What is the subject of the insurance?

The travel insurance package includes the following insurances:

- ✓ **Medical expenses insurance:** the reimbursement of the unavoidable and reasonable expenses incurred in relation to healing and treatment, including the diagnostic procedures directly related thereto, as prescribed by a physician and intended to stabilise the condition of the Insured Person to the extent that he/she is able to continue his/her journey or is able to be repatriated.
- ✓ **Personal Accident insurance:** the amount of the payout for the permanent consequences of a personal accident or injury is determined by the Insurer according to the T&C rules and according to the Valuation Table.
- ✓ **Liability insurance:** the insurance covers the liability of the Insured Person for the health or life of the injured party, including compensation for injuries and pain, and compensation for death or harm resulting from damage, destruction or loss of a certain object.
- ✓ **Baggage insurance:** applies to passenger baggage and personal belongings usually carried on the given type of trip, owned by the insured person and carried on the trip in, or items which the insured person has demonstrably acquired during the trip, except for the items defined in the exceptions to the T&C.
- ✓ **Assistance services insurance:** includes telephone assistance provided to the insured person in events related to his/her travel or stay abroad.
- ✓ **Delayed Baggage insurance:** includes reimbursement of costs incurred as a result of delays in the delivery of the baggage of the Insured Person by 6+ hours from the moment of landing at the destination point.
- ✓ **Departure and cancellation insurance:** includes reimbursement of costs incurred as a result of cancellations if no alternative transportation has been provided within 6 hours.
- ✓ **Missed departure insurance:** includes situations where the Insured Person has missed the departure as a

result of his/her late arrival at the point of departure.

- ✓ **Insurance of cancelling travel:** includes reimbursement of the costs incurred by the insured person on the grounds that he/she was unable to travel for serious reasons (e.g. because of an acute illness or injury)

Notice: A complete list of payouts is given in T&C.



What is not covered by the insurance?

- ✗ Acute sicknesses where treatment began before the commencement of the insurance or where symptoms of the health disorder occurred prior to the commencement of the insurance, even if they were not medically examined or treated.

Notice: For a complete list of restrictions and exclusions, see T&C.



Are there any restrictions on the insurance coverage?

The insurance does not cover - inter alia - the following cases:

- ! **For medical expenses insurance:** if the medical care is related to treatment of an illness which existed for the 12 previous months before the start of the insurance and/or which occurred on the territory of the Czech Republic before departure abroad, or is related to the complications or treatment of an illness which are not covered by this insurance (see their list in T&C).
- ! **For personal accident insurance:** if the consequences of an accident get worse as a result of the deliberate or intentional failure of the insured person to seek medical help and treatment or as a result of his/her deliberate disregard of a physician's advice and recommendations.
- ! **For liability insurance:** damage caused by a deliberate and wilful act of the insured person.
- ! **For baggage insurance:** if the insured item was stolen, damaged or destroyed at the time the baggage was in the possession of the carrier.
- ! **For insurance of cancelling travel:** if the illness or injury occurred prior to the commencement of the insurance.

Notice: For a complete list of restrictions and exclusions, see T&C.



Where does insurance coverage apply to me?

Travel insurance covers claims arising on the territory of all countries of the world with the exception of the home country of the insured person.

Notice: For complete information, see T&C.



What are my obligations?

The Insured Person is primarily obliged:

- to act in such a way as to avoid the occurrence of insurance events (claims); the insured person shall in particular avoid violating obligations aimed at the prevention or mitigation of risks imposed by the applicable legal regulations;
- if a loss event occurs, to contact the Assistance Service with a request for the provision of services corresponding to the insurance coverage, and truly and duly inform the Assistance Service of the loss event, in particular the date and place of the loss event and the insured person's address; for this purpose, the insured person shall ask the Assistance Service to provide instructions and follow such instructions;
- if a loss event occurs, to follow the instructions of the Insurer and/or Assistance Service and to cooperate with them effectively and to fulfil other obligations imposed by the Insurer and/or Assistance Service after the occurrence of the loss event.

Notice: For a full list of obligations, see T&C.



When and how are payments to be made?

The amount and due date of the premium are specified in the insurance policy.

The insurance premium is stipulated according to the scope of the insurance, risk assessment, limit of the Insurance Benefit, and/or other facts decisive for the determination of the amount thereof.

Payment is made upon the purchase of the main service from the Policyholder by wire transfer to the Policyholder's

bank account or at the branch office.



When does the insurance coverage start and end?

The insurance of cancelling travel commences at one minute past midnight on the day indicated on the Confirmation about Conclusion of Travel Insurance as the insurance arrangement date. It terminates at the moment the insured person actually starts his/her journey, however, not later than at 12 midnight on the day indicated in the Confirmation as the commencement of the travel insurance, whichever occurs earlier.

Missed departure insurance commences upon the actual start of the journey, however, not earlier than 24 hours before the date indicated on the travel insurance certificate as the date of the commencement of the insurance. It terminates at the moment of departure of the first flight indicated on the airline ticket that was purchased.

Other types of travel insurance commence at the moment the insured person crosses the state border of his/her home country as he/she travels abroad, however, not earlier than at one minute past midnight on the day indicated on the travel insurance certificate as the date of the commencement of the insurance. It terminates at the moment the insured person crosses the border of/his home country as he/she returns home, however, not later than at 12 midnight on the day indicated on the travel insurance certificate as the date of the termination of the insurance.

Notice: For complete information, see T&C.



How can I terminate the insurance?

The insurance shall be terminated by a written agreement between the Insurer and the Policyholder, upon notice submitted by the Insurer or the Policyholder, or in other manners specified in the Civil Code.