

Travel Insurance

Insurance Product Information Document

Insurer: Kooperativa pojištovna, a.s.,

Vienna Insurance Group

ID: 47116617

CZECH REPUBLIC



Product: Premier Travel Insurance

This document provides only basic information about the insurance product. You can find full pre-contractual and contractual information about your specific insurance in the insurance policy and other documents mentioned in it. Please read them carefully.

What kind of insurance is this?

This travel insurance covers travel or stays abroad all **over the world** started after insurance inception. The insurance lasts for the duration of your Premier Account with the Erste Premier/Erste Private Banking service. The insurance covers an **unlimited number of trips abroad** made during the insurance period. For each insurance trip, it covers a maximum of 120 days of continuous residence abroad.



What is insured?

Basic risks

- ✓ Medical expenses abroad
 - assistance Services
 - dental treatment
 - repatriation
 - repatriation of body remains
 - legal protection
 - accompanying person - transport
 - accompanying person - accommodation
 - travel expenses and accommodation costs for the substitute employee to represent the insured
 - new document and shipping costs in case of loss or destruction of travel documents
- ✓ Accident insurance
 - death due to injury
 - permanent disability
- ✓ luggage insurance
- ✓ luggage delay insurance
- ✓ flight delay insurance
- ✓ liability insurance
- ✓ STORNO cancellation insurance
- ✓ TRAVEL ASSISTANT assistance

You can find the exact scope of your insurance in the insurance policy.



What is not covered by the Insurance?

- ✗ medical expenses **for accidents and illnesses that occurred before leaving abroad**
- ✗ medical expenses, accidents and liability for harm **caused by alcohol, narcotic or psychotropic substances**
- ✗ damage **caused by war events**
- ✗ incidental events **resulting from nuclear power**
- ✗ damage **caused by intentional action**
- ✗ costs related to a mental disorder or behavioural disorder
- ✗ cancellation of a travel service for illness or injury that you already knew at the time of purchase
- ✗ cancellation of travel service due to change of travel plan or for inability to use travel service for business reasons

Please read the exact wording of the exclusions carefully in the applicable insurance policy.



Are there any risks in the insurance coverage?

Insurance does not apply to

- ! damage events occurring in the **Czech Republic**
- ! injuries caused by running **risky sports activities** (e.g. skiing off marked trails, motor sports, climbing, parachuting)
- ! spouse; a registered partner; partner if they **do not live with the Premier Account Holder at the time of the insured event in a shared household**
- ! grandchildren traveling alone (without Premier Account Holder)

Please read carefully the exact limits and restrictions in the applicable insurance policy.



What is the territorial validity of the cover?

The insurance is concluded with the territorial validity of the **whole world**, i.e. all countries of the world, except the territory of the **Czech Republic**.



What are my obligations?

- To answer truthfully and completely our questions about insurance.
- Make every effort that can reasonably be required to avoid an insured event.
- In the event of a loss event, take all necessary measures to ensure that the consequences of the incident do not increase.
- In the event of a loss event caused by an acute illness or accident, immediately seek medical treatment and be treated as directed by your doctor.
- To fulfill other obligations arising from the insurance contract or insurance terms and conditions.



When and how to make payments?

Premium is a regular premium. The insurance period is a calendar month. The premium is paid by Česká spořitelna, a.s.



When does insurance cover begin and end?

The Insurance incepts on the day the Erste Premier/Erste Private Banking service is provided to your Premier Account. The insurance expires, except for the reasons stated in the law, also on the day of termination of the Erste Premier/Erste Private Banking service or in cases of proven fraudulent behaviour by the Premier Account Holder.



How can I terminate the contract?

The insurer or the policyholder may terminate the insurance by:

- one month's notice within three months of the date of notification of the insured event,
- at the end of the insurance period, no later than six weeks before the date on which the insurance period expires.