

# Individual travel insurance

## Insurance product information document



Company: Union poisťovňa, a. s., Slovak Republic, Company ID NO. (IČO) 31 322 051 Product: Individual travel insurance

This information document is intended to provide you with a basic overview of the scope and terms of the insurance. **For full information on the scope of rights and obligations arising to you from the insurance, please read the text of the insurance policy, the currently valid version of the General Insurance Conditions for Individual Travel Insurance, the currently valid text of Special Arrangements for Motor Vehicle Assistance Services Insurance and the currently valid text of Special Arrangements for storno EXTRA insurance.**

### What insurance is this?

Individual comprehensive travel insurance is designed to protect you against unexpected events that may occur during your travel and stay outside your (permanent or temporary) residence.



### What is covered by the insurance?

In the case of journeys **outside the territory of the Slovak Republic (to abroad) the following is insured:**

- ✓ acute illness, accident or death (insurance of medical expenses abroad)
- ✓ telephone assistance, if you find yourself in a difficult situation due to an accident, acute illness (assistance services abroad)

The following may also be selectively insured:

- **luggage** (personal belongings that you carry with you for your journey and stay) for the case of its damage or destruction in consequence of a natural disaster, water from water piping, loss or theft during transport, in consequence of theft with overcoming an obstacle (**luggage insurance and electronics insurance**)
- **travel document** (serving for proving identity) for the case of its loss or theft (**luggage insurance and documents loss insurance**)
- **delayed delivery of your luggage** by an airline later than 24 hours after arrival at the destination (**luggage insurance**)
- **unintentional damage** to health and/or life, to things or consequential damage, including lost profit, which you caused through your actions to a third party (the aggrieved party) (**general damage liability insurance**)
- **accident** that caused you permanent damage to health, permanent physical damage or death (**accident insurance**)
- **intervention (rescue activity)** due to distress or **death (insurance of expenses for technical assistance in rescue action)**
- **illness, accident, hospitalization, death**, if these were the reason for cancelling a travel ticket, trip, accommodation (ordered service), if these occurred at a time between the day following the conclusion of the insurance policy and the date of beginning to use the ordered service (**cancellation insurance for an ordered service and storno EXTRA insurance**)
- acute illness or accident of a pet and damage caused by a pet to health or life, to property or other property damage caused to a third party (the aggrieved party) (**pet insurance**)
- **movable property** owned by members of your household for the case of its damage (**holiday household insurance**)
- accident or breakdown of the motor vehicle by which you are travelling to abroad (**motor vehicle assistance services insurance**)
- **hospitalization** of the insured person abroad, if lasting at least 3 days (**unexpected hospital stay insurance**)
- accident, breakdown, or theft of bicycle (**immovable bicycle assistance services insurance**)

if this occurred during the insured period abroad.

Insurance indemnity is provided in the scope and in accordance with applicable policy conditions and the insurance policy, up to the amount of the insured sum stated in the insurance policy.

The insurance arrangements are specified in the insurance policy



### What is not covered by the insurance?

- ✗ planned, preventive, above-standard healthcare and supplementary health care (rehabilitation, physiotherapy, spa treatment) in the case of insurance of medical expenses abroad
- ✗ professional technical equipment, objects of artistic value, money, payment cards, keys, watches, products of precious metals and stones, business samples, motor vehicles including their accessories, food, tobacco products, alcohol in the case of luggage insurance
- ✗ damage arisen through a breach of legal obligation in the case of general damage liability insurance
- ✗ infectious diseases, occupational diseases, heart attack, stroke, cancer in the case of accident insurance
- ✗ motor vehicles and other means of transport, animals, plants, things serving for performing work, audio, visual, data records, in the case of holiday household insurance
- ✗ driving a motor vehicle by a person without a driver's license, use of a vehicle in a motor competition or a race, or in an unroadworthy state in the case of motor vehicle assistance services insurance
- ✗ neglect of regular maintenance of the bicycle, use of a bicycle in organized competitions or races or in running a business in the case of immovable bicycle assistance services insurance



### Are there any restrictions coverage?

- ! The insurance does not apply, in particular, to:
  - ! illnesses and accidents existing at the time of concluding the insurance, and mental illnesses and diseases
  - ! deliberate damage to your health, your property and also intentional damage to the health and property of other persons
  - ! events that occurred when you were under the influence of alcohol, drugs or other narcotics
  - ! failure to comply with measures and instructions of local authorities, police officers and military units aimed at maintaining safety of persons
  - ! knowing participation in any war, civil unrest, terrorist act, strike
  - ! cancellation of the ordered service, if the insurance was concluded later than 2 working days after the day of the binding booking of the ordered service in case of **cancellation insurance for an ordered service**
  - ! transport of a pet to the home country
- ! The insurance does not apply to events that occurred in the territory of the Slovak Republic, in the territory of a country where you reside, or in the territory of a country where you are a participant of public health insurance.

**You will find a full list of exclusions from the insurance in the policy conditions.**



### Where does the coverage apply to me?

- ✓ The insurance applies to events anywhere in the world in accordance with the territorial validity arranged in the insurance policy, i.e. the territory of the Czech Republic, or the territory of Europe, including other states outside the geographical definition of Europe, namely those specified in the insurance conditions, or the territory of the whole world.



### What are my obligations?

- when concluding the insurance, state all information necessary for correctly determining the territorial validity of the insurance and for correctly determining the risk group
- take care as far as possible to ensure that the insured event does not occur and to not unnecessarily increase the risk of the insured event occurring
- in the case of an insured event comply with the instructions of the insurance company or its partner (assistance company)
- give consent to an attending physician to provide the insurance company or its partner (assistance company) with information about your health status
- report a damage event to the insurance company or its partners promptly after it has occurred, and submit any necessary documents (as listed on the form for Damage Event Report and in the policy conditions)
- where this concerns a criminal offence, report the event to police authorities without delay
- where this concerns an event that occurred in an accommodation facility, report the event to the facility's owner
- where this concerns an event that occurred during transport, report the event to the carrier and request a document from the carrier on the occurrence and extent of the damage
- cancel the ordered service within 2 days from when there occurred the reason for which you cannot use it, and request a confirmation on this from the service provider
- comply with the regulated measures and instructions of local authorities, police officers and military units aimed at maintaining the safety of persons
- comply with the laws of the country, the territory you are in
- in the case of a motor vehicle accident or breakdown, always contact the insurance company's contractual partner for providing assistance services



### When and how do I make the payment?

You pay the insurance premium in a single amount for the entire term of the insurance on the day of concluding the insurance policy, either in cash or by payment card via a payment terminal, if your insurance was arranged at a point of contact of the insurance company or at one of its brokers. In the case that your insurance was arranged via the insurance company's website, or the website of one of its partners, you pay the insurance via the payment instrument available on the website or by bank transfer at your bank.



### When does the coverage begin and end?

The insurance is concluded for a specific period delimited by the dates from – to (fixed term), with the insurance beginning at the zero hour of Central European Time of the day indicated in the insurance policy as the insurance valid-from date. If you conclude the insurance on the day of departing abroad, the insurance begins on the hour stated in the insurance policy. The insurance ends on the 24th hour of Central European Time of the day indicated in the insurance policy as the insurance valid-to date.

Cancellation insurance for an ordered service and storno EXTRA insurance, if arranged in the insurance policy, begins on the day following the day when you concluded the insurance, and ends on the day when you should have begun to use the ordered service.



### How can I terminate my insurance policy?

You can terminate your insurance policy in writing within 2 months after concluding it, with an 8-day notice period. If you concluded your insurance policy via the form on the insurance company's website, or its partner's website, via a mobile application, by telephone or via SMS, and for a period longer than 30 days, you can withdraw from the insurance policy within 14 calendar days from the day of concluding the insurance policy. The insurance policy may lapse also due to non-payment of the premium.