

Poisťovňa

ATTACHMENT OF THE INSURANCE POLICY TYPE 701/702 SCOPE OF INSURANCE AND INSURANCE SUM

for individual travel insurance – Erasmus+ valid from 15.06.2023

	insurance	scope of insurance	Insurance sum
1.	insurance of medical costs	a) outpatient treatment including prescribed drugs and	up to the amount really incurred costs
	abroad	medical aids and material intended to be used to fix any	
	, D \ /DD OD / OO 4 O †	parts of the body or to support walking, hospitalization and	
	part B VPPICP/0619*	medical treatment received during the hospitalization,	
		including prescribed drugs and medical aids and material	
		intended to be used to fix any parts of the body or to	
		support walking, the transport of the Insured to the nearest health care facility or from the health care facility	
		back to the accommodation facility	
		b) cost of accommodation in the health care facility for one	35 € / 1 night, max. 350 €
		close relative travel companion if a child aged up to 18 years is hospitalized	3
		c) the cost of accommodation, meals and refreshment for	50 € / 1 night, max. 500 €
		the insured abroad in the case, that his/her hospitalization	
		is no more necessary, but at the same time his/her	
		transport to the home country is not possible	
		d) transport of the remains of the Insured to the place of his/her burial in the homeland	10.000€
		e) inevitable costs related to the purchase or repair of	100 €
		dioptric spectacles and other orthopaedic and prosthetic aids	
		f) cost of outpatient dental treatment but only to the extent	100 € / 1 tooth, max. 300 €
		of inevitable and/or urgent treatment required to relieve the pain	
		g) transport cost for a close person of the insured to clinics	500
		and back from clinics/hospitals home if hospitalization of	
		the insured lasts longer than 5 days without interruption	

	<u> </u>	agests for the accommodation of the close parson of the	50 € / 1 night, max 500 €
		costs for the accommodation of the close person of the insured at the place of hospitalization of the insured if the	50 € / Triigrit, max 500 €
		hospitalization of the insured lasts longer than 10 days	
		without interruption	
		· ·	250 €
		h) transport cost for a close person of the insured child up	250 €
		to 18 years to clinics	500 €
		transport cost from abroad to country for close person of	500 €
		the insured child up to 18 years costs for the accommodation of the close person of the	50 6 / 1 night may 500 6
			50 € / 1 night, max 500 €
		insured child up to 18 years at the place of hospitalization	
	assistance services abroad part A, VPPICP/0619*	24 hours a day service for claim abroad	without limit
2.	luggage insurance	damage, destruction, theft or loss of luggage hereof	1. 000 €
			350 € / 1 thing
	part C VPPICP/0619*		excess charge of 15 €
		a) damage, destruction, theft or loss of the items the Insured	50% from insured sum
		purchased during the trip or holiday	max. 175 € / 1 thing
			excess charge of 15 €
		b) damage depty sties that are less of the electronic devices	50% from insured sum
		b) damage, destruction, theft or loss of the electronic devices	max. 175 € / 1 thing
			excess charge of 15 €
			excess charge of 15 €
		delayed delivery of luggage by an air carrier - the insurer	min. 24 hours max. 48 hours – 100 €
		will pay the cost for the purchase of the replacement clothes	over 48 hours – 300 €
		and toiletries abroad	
		damage, destruction, theft, loss of travel documents - the	500€
		insurer will pay the cost of procurement of the replacement	
		travel document abroad	
3.	general liability insurance	a) damage of the health	300.000€
		b) damage of the property	150. 000 €
	part D VPPICP/0619*	c) attorney's fees of the insured	
		d) bail costs	
		e) fees linked with actions of the insured related of the	
		compensation of the damage	total max. 25. 000 €
		f) attorney fees of the injured party, if the insured is obliged	
		to pay based on the court decision	
		out-of-court settlement fees	
		g) out-of-court settlement fees	
		h) damage of the health, damage of the property during the	10.000€
		program Erasmus +	10.000 €
		program Eldomas i	

4.	accident insurance part E VPPICP/0619*	a) permanent consequences of an accident b) accidental death	25.000 € 15.000 €
5.	storno EXTRA insurance ODPSE/0623**	c) illness, accident, hospitalisation, quarantine due to suspicion of infection with a pandemic or epidemic disease, filing for divorce of the spouses, cancellation of a planned wedding of fiancés, natural disaster, crime, involuntary loss of employment, refusal of a visa application	the insurance sum is agreed in the insurance contract min. however 500 € and max. 10.000 € type of insurance Storno 80 excess charge 20 % type of insurance Storno 100 without excess charge
		a) death of the insured person or a close person	the insurance sum is agreed in the insurance contract min. however 500 € and max. 10.000 € type of insurance Storno 80 without excess charge type of insurance Storno 100 without excess charge
6.	insurance of costs for technical help during rescue action in mountains part G VPPICP/0619*	 a) searching of a person b) rescue of a person c) land transport or air transport d) transport (removal) of the body's remains of the Insured 	50.000€
7.	extraordinary situation insurance part B VPPICP/0619*	medical cost insurance abroad medical expenses incurred as a result of infection with an epidemic or pandemic disease in the following scope:	
		(a) outpatient treatment, medicines, medical aids and materials, hospitalisation, and medical treatment during hospitalisation, including medicines, medical aids and materials, transport to and from a medical facility, transport to the home country	100 000 €
		(b) accommodation of an accompanying person at the place of hospitalisation, if the hospitalised child is younger than 18 years of age	50 €/night, max. 500 € 10 000 €
		(c) transportation of remains assistance services abroad	no limit
		service available 24-hour daily in the event of an insured event abroad	TIO IIITIIC

part B ODPMS/0623***	additional travel expense	
	 accommodation costs of the insured abroad in 	
	the event that	100 € / 1 noc
	- the insured was ordered to quarantine due to a	max. 1.000 €
	suspicion of infection or due to confirmed infection	
	with a pandemic or epidemic disease in case of the	
	insured person, and the insured person is	
	accommodated during such quarantine in an	
	accommodation facility other than originally	
	envisaged and/or if the insured was charged	
	additional costs for such stay	
	 due to an incident, the insured cannot return to the 	100 € / 1 noc
	home country from abroad within the originally	max. 1.000 €
	envisaged period (insurance valid to).	
	The insurer reserves the right to decide on an appropriate	
	accommodation facility in advance.	
	 travel expenses for the transport of the insured to the 	1.000 € / osoba
	home country after the end of the originally	
	envisaged period of the insured's stay abroad	
	(insurance valid to) due to an incident abroad,	
	provided that the insured is unable to use the	
	originally envisaged means of transport, and no later	
	than 14 days after the expiry of the insurance validity.	
	The insurer reserves the right to decide on the method	
	of transport and the means of transport used in advance.	

Part C ODPMS/0623***	extraordinary expenses daily indemnity for	50 €/day, max. 10 days
	- days of the ordered quarantine	
	 days by which the insured's stay abroad was extended due to an incident 	
	missing the departure of the means of mass	500 €/person
	transport	
	where the insured, due to an incident, misses the departure of a means of mass transport purchased by	
	the insured prior to the departure for the journey and	
	stay abroad, the insured is entitled to reimbursement of	
	travel expenses for replacement transportation to the	
	place of stay abroad or for return to the insured's home country	
	early return and unused services	
	- travel expenses	500 €/person
	- unused services upon early return from abroad	1 000 €/person
	 insurance extension in the event that the insured is unable due to an incident to return to the home country 	max. 10 days
	within the insurance validity.	

VPPICP/0619= General Terms and Conditions of Individual complex travel insurance VPPICP/0619
 ODPSE/0623 = Special arrangements for storno EXTRA insurance ODPSE/0623
 ODPMS/0623 = Special arrangements for extraordinary situation insurance ODPMS/0623