



Poistovňa

**SPECIAL ARRANGEMENTS
FOR STORNO EXTRA INSURANCE ODPSE/0623
to the General Insurance Conditions of Individual Travel Insurance
VPPICP/0619**

valid from 15 June 2023

Introductory provisions

Storno EXTRA insurance arranged by Union poisťovňa, a.s., corporate ID 31 322 051, is subject to the relevant provisions of the Civil Code (Act No. 40/1964 Coll. as amended), to the General Insurance Conditions of Individual Travel Insurance VPPICP/0619, to these Special Arrangements for Storno EXTRA insurance ODPSE/0622, and to the insurance policy.

Article 1

Interpretation of terms

For the purposes of insurance under these Special Arrangements, in addition to the interpretation of terms set out in Part A, Article 1 of the Insurance Conditions, the interpretation of terms set out below shall apply. If any term is defined in both the Insurance Conditions and these Special Arrangements, the interpretation used in these Special Arrangements shall prevail.

Acute disease a disease that arose suddenly during the insurance period, and which by its nature directly threatens the life or health of the insured person independently of his/her will, and which requires essential and/or urgent medical treatment.

The following are not considered acute disease:

- a disease the treatment of which had begun as at a date preceding the conclusion of the insurance
- a disease that was manifested at a date preceding the conclusion of the insurance, even if not medically examined or treated

Close person

a relative in the direct line, sibling, spouse, partner (provided he/she is proven to be living in the same household as the insured person), parents, in-laws and siblings of spouse, child's spouse, grandparents, grandchild

Travel document

a public document used by a citizen to prove his/her identity, nationality and other facts stated in the travel document when travelling abroad. A national identity card is a travel document if recognised as such by the country concerned under an international treaty. A travel document is not considered to be a ticket or a transport valuable voucher

Epidemic

an unusually high incidence of the same infectious disease (infection) of persons in a delimited area during a defined period of time.

**Means of mass
Transportation**

The following are considered to be means of mass transport:

- a) aircraft, if it serves for mass transportation of passengers as part of air transport;
- b) bus, if it serves for mass transportation of passengers as part of shuttle bus transport;
- c) train, if it serves for the mass transport of passengers as part of train transport;
- d) ship or ferry, if it serves for mass transportation of passengers as part of water transport

Individual transport

transport by personal motor vehicle, motor home, or motorcycle used by the insured person to move to and from the journey and stay

Quarantine

mandatory isolation of people in an accommodation facility other than originally envisaged for observation purposes as to whether a person shows symptoms of infection and/or if additional costs were billed to the insured person for such stay

Infection

an infectious disease which

- has been classified by the World Health Organization as an epidemic/pandemic or even a suspicion of such disease, including in countries designated as risky by the Ministry of Foreign and European Affairs of the Slovak Republic or by another competent body of a state authority;
- arose suddenly over the course of the duration of the insurance;
- by its nature directly jeopardises the life or health of the insured independently of his/her will, and which requires essential and/or urgent medical treatment.

The following shall not be considered an infection:

- a disease the treatment of which had begun before the start of the insurance;
- a disease that was manifested before the start of the insurance, even if not medically examined or treated.

Ordered service

the following shall be deemed to be an ordered service:

- a) a pre-ordered stay including accommodation in one accommodation facility of any category and class, including tent, caravan, and private accommodation;
- b) pre-booked transport by a means of mass transportation;
- c) rental of passenger motor vehicles or rental of two-wheeled motor vehicles, the driving of which requires a driving licence of group A;
- d) a pre-ordered tour;
- e) a pre-ordered ticket for a cultural event (theatre, film or other audiovisual performance, concert, music and dance production, exhibition, festival and show in culture and art), sporting event (match, competition, tournament) or other event, performance and production of the same nature, character or focus, including ski passes, if issued in the name of the insured person or if such a ticket is part of a pre-ordered combination of services with one provider referred to in points (a) and (d).

if there is written proof of its ordering from the service provider and the agreed price, or part thereof, has been paid to the service provider no later than at the date of its cancellation.

Insurance shall not be considered an ordered service.

Special Arrangements Pandemic

Special Arrangements for storno EXTRA Insurance ODPSE/0623

a large-scale epidemic with an indefinite time limit and practically no spatial limit, with a large number of people being affected across a large area (continents). The World Health Organization declares a pandemic (e.g. COVID-19).

Insurance

Insurance Conditions

storno EXTRA insurance

General Insurance Conditions of individual travel insurance VPPICP/0619

Service provider

a legal or natural person who sells the ordered service to the insured person who is subject to the insurance under these Special Arrangements

Cancellation fee (cancellation penalty)

a contractual penalty charged by the service provider to the insured person on the basis of the cancellation conditions applicable to the ordered service in the event that the insured person is unable to use the pre-ordered service for the reasons set out in Article 5 of these Special Arrangements. The cancellation fee shall also be deemed to mean a contractual penalty that the service provider charges to the insured person for:

- a change of the date on which the pre-ordered service was to have been provided and which is stated on a document confirming its ordering; or
- a change of the person to whom the pre-ordered service was to have been provided and who it stated on a document confirming the ordering of the service.

In case of unused tickets, the cancellation fee shall be considered to be the price of the pre-ordered ticket set by the service provider.

Service cancellation	a written notification by the insured person on the non-use of the ordered service by the insured person for reasons listed in Article 5 of these Special Arrangements, delivered to the service provider, in consequence of which the insured person incurs the obligation to pay the service provider a cancellation fee (cancellation penalty)
Home country	the Slovak Republic, if the insured person has permanent residence in the territory of the Slovak Republic or participates in public health insurance in the territory of the Slovak Republic or in a Member State of the European Union (hereinafter referred to as the "EU") where the insured person has permanent residence or where the insured person participates in public health insurance
Tour	for the purposes of these Special Arrangements, the definition of a tour set out in Act No 170/2018 Coll. on tours, related tourism services, certain conditions of business in tourism and on the amendment of certain acts, as amended, applies, even if the tour is provided by a travel agency or travel agency based abroad.
Binding service booking	for the day of the binding booking of a service shall be considered to be: <ul style="list-style-type: none"> - the day stated on the document confirming the ordering of the service from its provider as the date of ordering the service; - the day when the price, or part thereof, for the ordered service was paid. In the case that these dates are different, the date of ordering the service shall be that which occurred earlier.

Article 2

Subject and scope of insurance

1. The subject matter of insurance is the ordered service if this service has been ordered in a binding manner by the insured person at the latest on the date of conclusion of the insurance policy.
2. If the insured person orders multiple services in connection with the planned journey and stay, the insurance covers all the ordered services related to the insured person's journey and stay, which the insured person plans to use during the insurance period for which the insurance policy is concluded, if the date of binding ordering of all services is no later than the date of concluding the insurance policy.
3. Based on the insurance, the insured person is entitled to payment of the cancellation fee, or part thereof, under the terms and to the extent specified in these Special Arrangements.
4. Based on the insurance, the insured person is also entitled to payment of fees for a change of date at which the pre-ordered service was to have been provided and which is stated on a document confirming its ordering, under the conditions and in the extent referred to in these Special Arrangements.
5. Based on the insurance, the insured person is also entitled to payment of fees for a change of person to whom the pre-ordered service was to have been provided and who is stated on a document confirming the ordering of the service, under the conditions and in the extent specified in these Special Arrangement.

Article 3

Insurance period

1. The insurance begins on the day following the day of concluding the insurance policy and ends on the day of commencing the journey leading to using the ordered service (the day specified in the insurance policy as insurance valid from).
2. The insurance policy may also be concluded after the date of the binding ordering of the service, wherein
 - a) where the insurance policy was concluded later than 2 business days after the date of the binding ordering of the service, the insurance covers only those insured events whose cause happened at the earliest 15 days after the date of concluding the insurance policy with the exception of the reasons referred to in Article 5(2)(b), (e), (j) and (n) of these Special Arrangements, and concurrently

- b) the insurance covers only those insured events whose cause happened after the date of the binding ordering of the service and also after the date of concluding the insurance policy, but at the latest on the day of cancellation of the ordered service from the service provider or on the day of non-use of the tickets, where such day must be before the expected date of commencing the journey leading to using the ordered service (point 1 of this Article).

Article 4

Territorial validity of the insurance

1. The insurance covers events that happen anywhere in the world.

Article 5

Insured event

1. The insured event is
 - a) cancellation of an ordered service by the insured person; or
 - b) a notification of a change of date at which the pre-ordered service was to have been provided; or
 - c) a notification of a change of person to whom the pre-booked service was to have been provided for reasons referred to in point 2 of this article, which happened during the insurance period, i.e. at a time between the day following that the day of concluding the insurance policy and the day of commencing the journey leading to using the ordered service, though not later than the day of cancellation of the ordered service by the insured person at the provider of the ordered service.
2. A reason for an insured event under point 1 of this article is:
 - a) acute illness of the insured person, if there is a medically based assumption that treatment of this illness will not be completed by the day when the insured person is to commence the journey leading to using the ordered service;
 - b) an accident of the insured person, if there is a medically based assumption that the treatment of this illness will not be completed by the day when the insured person is to commence the journey leading to using the ordered service;
 - c) hospitalisation of the insured person in consequence of an acute illness or accident, where this represents an imminent threat to the insured person's life and there is a medically based assumption that this hospitalisation will continue also on the day when the insured person is to commence the journey leading to using the ordered service, or in the case that the insured person's hospitalisation was completed prior to commencing the journey leading to using the ordered service, but there is a medically based assumption that the insured person's state of health after completing hospitalisation does not allow the insured person to commence the journey leading to using the ordered service;
 - d) the acute illness of a close person, on the condition that the illness causes him/her to be bedridden and requires care by the insured person, if there is the medically based assumption that the treatment of this illness will not be completed by the day when the insured person was to have commenced the journey leading to using the ordered service;
 - e) an accident of a close person, on the condition that this accident causes him/her to be bedridden and requires care by the insured person, if there is the medically based assumption that the treatment of this illness will not be completed by the day when the insured person was to have commenced the journey leading to using the ordered service;
 - f) hospitalisation due to acute illness or injury to a close person, if it is imminent threat to his/her life, and if there is a medically based presumption that such hospitalisation will also last on the day when the insured was to have commenced the journey leading to using the ordered service or if there is a medically based presumption that the close person's health condition after the completed hospitalisation will not allow the insured person to commence the journey leading to using the ordered service;
 - g) acute illness, accident or hospitalisation of a minor child (Section 8 of the Civil Code – Act no. 40/1964 Coll. as amended), requiring the care of the child by the insured person, if there is the medically based assumption that the treatment of this illness, accident or this hospitalisation will not be completed by the day when the insured person was to have commenced the journey leading to using the ordered service;

- h) ordered quarantine of the insured person in the home country of the insured person due to suspicion of an infection with a pandemic or epidemic disease in case of the insured person, lasting at the time of commencing the journey leading to using the booked service;
- i) failure to comply with the conditions for travelling as specified by the carrier or the provider of the ordered service due to a suspicion of infection with a pandemic or epidemic disease in case of the insured person at the time of the insured person commencing the journey leading to using the ordered service (e.g. check-in before boarding a means of mass transport), where the suspicion must be proven by a control test in case of the insured person, carried out by the carrier prior to boarding the means of mass transport.
- j) death of the insured person or a close person. In the case of the insured person's death, the ordered service is cancelled by a close person or eligible heir. In the case of the death of a close person who was not to have used the ordered service together with the insured person, or who is not stated on the insurance policy with the insured person, the insured event is the event that happened in a period shorter than 30 days prior to commencing the journey leading to using the ordered service;
- k) filing for divorce of the spouses if they ordered the service with a view of travelling for the journey and stay together, are listed together on one insurance policy, and provided the filing for divorce with the competent court happened less than 10 days before the commencement of the journey and stay;
- l) cancellation of a planned wedding of fiancés who are jointly listed on the marriage application form, if they have ordered the service with a view of travelling for the journey and stay together, are listed together on the same insurance policy, and provided the cancellation of the marriage at the relevant registry office happened after the date of concluding the insurance;
- m) notice of the placement of a minor child in the pre-adoptive care of the insured person, if the notice was delivered to the insured person after concluding the insurance policy and the date of placement is between the day following the date of concluding the insurance policy and the date indicated in the insurance policy as insurance valid until (end of the insurance).
- n) a natural disaster that caused damage to the insured person's property or health, under the condition that this event happened at earliest 5 days prior to commencing the journey leading to using the ordered service and that this event prevented the insured person from using the ordered service;
- o) occurrence of damage due to water from water piping, under the condition that this event happened at earliest 3 days prior to commencing the journey leading to using the ordered service and this event prevented the insured person from using the ordered service;
- p) damage caused to the insured person by a criminal act by a third party, provided such event has prevented the insured person from using the ordered service and if a criminal complaint has been filed in this respect; rape of the insured person shall also be considered a criminal act;
- q) the insured person's involuntary loss of employment due to notice of termination from the side of his/her employer and his/her subsequent unemployment, though only under the conditions the insured person received the notice of termination after concluding the insurance policy and also that the insured person is registered at the locally competent Office of Labour, Social Affairs & Family as a jobseeker;
- r) loss or theft of the insured person's travel documents or destruction of the insured person's travel documents as a result of a natural disaster, if these documents are necessary for travelling abroad, if the event happened less than 2 business days before commencing the journey leading to using the ordered service and if it is not possible to use another travel document of the insured person for travelling abroad;
- s) in the case of individual transport, the theft or accident of a personal motor vehicle owned or held by the insured person, if such accident resulted in the inoperability of the vehicle by which the insured person was planning to travel on the journey and during the stay and if such an event happened less than 5 days before commencing the journey leading to using the ordered service;
- t) in the case of individual transport during the journey, a serious traffic accident, natural disaster, strike, criminal act by a third party, if this prevents the insured person from continuing in the journey toward using the ordered service, under the condition that upon commencing the journey leading to using the ordered service, the insured person could not have anticipated this event;

- u) an official statement by the Ministry of Foreign and European Affairs of the Slovak Republic that in the destination of the insured person's journey or in a transit country (if no substitute safe route could be used) there is an increased risk of staying due to a natural disaster, war events of any type or civil war, war-like situations, civic unrest, terrorism, and for the reasons mentioned above, it is not recommended to travel to a particular place of stay if it is assumed that the increased risk of staying will also last on the day when the insured person was to have commenced his/her journey leading to using the ordered service;
 - v) refusal of a visa application by the competent embassy of the country to which the insured person wishes to travel. The following shall not be deemed to constitute a refusal of the visa application:
 - the inoperability or closure of the competent embassy of the country to which the insured person wishes to travel and which is authorised to issue the visa to the insured person;
 - suspension or cancellation of issuance of visas by an authorised government authority of the country to which the insured person wishes to travel;
 - failure of the insured person to meet the conditions for the issue of a visa;
 - w) failure to pass the final examination (matriculation examination or similar final examination or final state or bachelor's examination) by the insured person at a time after concluding the insurance policy, if the re-sit date has been set at the time of the planned period of journey and stay (the insurance period specified in the insurance policy);
 - x) an unforeseen change in the original examination date due to school's operational reasons or an unforeseen change in the original examination date by the examiner who was to conduct the examination, provided the insured person is enrolled as a full-time student at a university/higher-education school;
3. An insured event is also the cancellation of an ordered service by the insured person, notification of a change of date or notification of a change of person, if either of these reasons stated in point 2 of this article happened in the case of one co-traveller who is not a close person of the insured person, who purchased the ordered service with a view of travelling together with the insured person, and who is listed together with the insured person on one insurance policy. The insurer shall, in such case, pay the insurance indemnity at maximum to one other co-travelling person stated together with the insured person on the one insurance policy.
 4. An insured event is also the cancellation of an ordered service by the insured person, notification of a change of date or notification of a change of person, if either of the reasons stated in point 2 of this article happened in the case of any of the co-travellers of the insured persons who are family members of the insured person, if these persons purchased the ordered service with a view of travelling together with the insured person, and who is listed together with the insured person on one insurance policy. The insured person's family members are deemed to include: spouse or common-law partner (a person with whom the insured person lives in the same household) and their children up to 26 years of age, regardless of their number.
 5. All insurance indemnity claims arising from one cause (or from several causes that are directly related) are considered to be a single insured event.

Article 6

Exclusions from insurance

In addition to the exclusions from insurance listed in Part A, Article 12 of the Insurance Conditions:

1. the insurer shall not provide indemnity if the reason for the insured event in accordance with Article 5 of these Special Arrangements could have been foreseen, expected, or was already known at the time of concluding the insurance policy.
2. the insurance coverage excludes the cancellation of the ordered service, notification of a change of date or notification of a change of person if the reason for the cancellation, change of date or change of person in case of the insured person or his/her close person would arise in connection with the following:
 - a) illnesses already identified and existing at the time of ordering the service, chronic and/or recurring, if this is not an acute condition. In the case of an acute deterioration, chronic and/or recurring illness, the insurance indemnity is provided under the condition that the ordering of the service was demonstrably consulted and approved by an attending physician. This provision shall not apply in the case where this concerns an insured event under Article 5(2)(c) or (f) of these Special Arrangements. At the same time, in the case of a mental disorder or mental illness, the insurance

indemnity is provided on condition that it has not been causally related to alcohol, drugs, narcotic or psychotropic substances or medicines not issued to the insured person or a close person thereof on prescription;

- b) withdrawal effects in the case of addiction to alcohol, drugs or other narcotic or psychotropic substances, medicines not issued to the insured person or a close person thereof on prescription;
 - c) abortion, with the exception of medically indicated abortion:
 - for medical reasons, until the end of the 12th week of pregnancy;
 - for genetic reasons, until the end of the 24th week of pregnancy;
 - for reason of risk to the mother's life, regardless of the duration of the pregnancy;
 - d) consequences of not undergoing compulsory vaccination;
 - e) sexually transmitted diseases;
 - f) self-harm, suicide attempt and suicide;
 - g) an event that was caused by the insured person or by a close person intentionally, by wilful negligence or in connection with a misdemeanour or criminal activity;
 - h) driving a motor vehicle without a driving license;
 - i) handling of a firearm or explosive by the insured person or his/her close person.
3. the insurance coverage excludes the cancellation of the ordered service, notification of a change of date or notification of a change of person, if the reason for cancellation, change of date or change of person in the case of the insured person or his/her close person happened at a time when the insured person or close person in the case of whom any of the facts referred to in Article 5(2)(a) to (h) and (j) of these Special Arrangements happened when under the influence of alcohol, drugs, narcotic or psychotropic substances or medicines not issued to the insured person or close person thereof on prescription.
 4. the insurance coverage excludes the cancellation of the ordered service, notification of a change of date or notification of a change of person if the reason for cancellation, change of date or change of person were to arise in connection with the following:
 - a) the action of nuclear energy or the influence of radioactive material;
 - b) war events of any type or civil war, war-like situations, civic unrest, terrorism, unless it concerns a case under the provisions of Article 5 (2)(v) of these Special Arrangements.
 5. no claim for insurance indemnity from insurance arises in the case where the insured person cancels the ordered service and where the ordered service is used by a different person (replacement) under the same conditions and at the same date.

Article 7 Insured sum

1. The insured sum is the upper limit of the insurance indemnity for one insured event is specified in the insurance policy.

Article 8 Excess charge

1. In the insurance policy it is possible to agree a sum by which the insured person shall participate in the insurance indemnity in each insured event (excess charge).
2. If an excess charge has been agreed by and between the parties, in each insured event the insurer shall deduct this sum from the amount of the insurance indemnity that the insurer is required to pay out to the insured person.

Article 9 Indemnity

1. The eligible person for the provision of insurance indemnity is the insured person. In the event that an insured event happens due to the insured person's death, the eligible heir shall acquire the right to the insurance indemnity.
2. Insurance indemnity shall be paid out by the insurer to the eligible person on the basis of submitted documents referred to in article 10(1.3) of these Special Arrangements.
3. The insurer shall pay the insurance indemnity to the eligible beneficiary up to the maximum amount of the insured sum specified in the insurance policy and at the same time up to the maximum amount of

the cancellation fee claims against the insured person by the service provider in accordance with the cancellation conditions (Article 2(3) of these Special Arrangements) or the business terms and conditions (Article 2(4) and (5) of these Special Arrangements) applicable to the ordered service.

4. Calculation of the insurance indemnity shall be based on the following:
 - a) in the case of an insured event under Article 5(1)(a) of these Special Arrangements, the amount of the cancellation fee applicable to one person, determined from the price of the ordered service for this person and which the service provider claims against the insured person in accordance with the cancellation conditions applicable for the ordered service, wherein the insurance indemnity may not exceed the amount of the cancellation fee claimed against the insured person by the service provider in accordance with the cancellation conditions (point 3 of this article), and at the same time it may not exceed the amount of the insured sum specified in the insurance policy.
 - b) in the case of an insured event under Article 5(1)(b) and (c) of these Special Arrangements, the amount of the fee applicable to one person, determined by the service provider in accordance with the applicable business conditions valid for the pre-ordered service, wherein the insurance indemnity may not exceed the amount of the cancellation fee claimed against the insured person by the service provider in accordance with the cancellation conditions (point 3 of this article), and at the same time may not exceed the amount of the insured sum specified in the insurance policy.
5. The insurer shall pay out to the insurance indemnity in the currency in which it was claimed by the service provider. If a cancellation fee or fee for a change of date or for a change of person is paid to the service provider by the insured person, the insurer shall pay the insured person the insurance indemnity in the currency valid in the territory of the Slovak Republic. The conversion of a different currency to a currency applicable in the territory of the Slovak Republic shall be made according to the European Central Bank exchange rate sheet valid on the day the insured event happened.

Article 10

Obligations of the insured person

1. In addition to the obligations listed in Part A, Article 10 of the Insurance Conditions, the insured person shall be obliged to:
 - 1.1. cancel the ordered service, including providing information as to whether the ordered service will be used by another person (replacement), notify in writing the service provider of the cancellation of the ordered service, not later than 2 days from the occurrence of the event that prevented the insured person from using the ordered service;
 - 1.2. cancel the ordered service, including providing information as to whether the ordered service will be used by another person (replacement), promptly notify the insurer, but no later than within 5 days of the occurrence of the event that prevented the insured person from using the ordered service;
 - 1.3. prove the occurrence of the insured event and, depending on the reason for the insured event, submit the following documents to the insurer in accordance with Article 5(2) of these Special Arrangements:
 - a) the completed form "Loss Event Notification";
 - b) a document on payment of the premium, indicating the date of payment;
 - c) a document on payment of the price for the ordered service;
 - d) a document on ordering of the service at the service provider from the date of ordering the service;
 - e) a confirmation and documents of the service provider on the cancellation of the ordered service, indicating the date of cancellation and indicating the amount of the cancellation fee;
 - f) a document proving the billing of the fee for a change of date on which the ordered service was to have been provided, stating the amount of this fee;
 - g) a document proving the billing of the fee for a change of person to whom the ordered service was to have been provided, stating the amount of this fee;
 - h) applicable cancellation terms and conditions for the ordered service;
 - i) a report confirmed by an attending physician from the day of the occurrence of the illness or injury, or from the day of the change in the state of health, giving the diagnosis and indicating the expected date of completing treatment; in the case of acute illness of a close person or injury of a close person, the physician's confirmation on the fact that the close person's state of health requires care by the insured person and treatment will not be completed by the day

- of the insured person commencing the journey leading to using the ordered service (Article 5(2)(d) and (e) of these Special Arrangements); in the case of acute illness, injury, hospitalisation of a minor, requiring care by the insured close person (Article 5(2)(g) of these Special Arrangements), a confirmation by the physician on the fact that treatment of the illness, accident or hospitalisation will not be completed by the day when the insured person was to commence the journey leading to using the ordered service;
- j) a report confirmed by an attending physician stating that prior to ordering the service the physician had not precluded the possibility for the insured person to travel on the date when he/she was to have commenced the journey. The insured person is required to submit this report only in the case that as at the date of ordering the service he/she had not been suffering the illness, or chronic or repeating illness, the acute deterioration of which was the cause of cancelling the ordered service, or the insured person had not been found to be pregnant. The insured person is obliged to submit this report also in the case where health complications in pregnancy are the reason for cancelling the ordered service.
 - k) a physician's confirmation on the fact that hospitalisation of the insured person or his/her close person will not be completed by the day when the insured person was to have commenced the journey leading to using the ordered service (Article 5(2)(c) and (f) of these Special Arrangements);
 - l) a document evidencing the ordering of quarantine of the insured person in the home country due to suspicion of infection with an epidemic or pandemic disease and stating the period of its duration, issued in accordance with the applicable regulation of the competent authority of the state power in the home country of the insured person;
 - m) a document on the result of a test carried out to detect infection with a pandemic or epidemic disease in the insured person, a close person of the insured person, a person who lives with the insured person in the same household or a person with whom the insured person was in contact at the workplace;
 - n) a document proving the failure to comply with the travel conditions determined by the carrier or service provider by the insured person due to the suspicion of infection with an epidemic or pandemic disease in the insured person at the time of the insured person's commencement to use the ordered service;
 - o) a document on death, stating the cause of death (to be submitted by an eligible person) in the case of an event under Article 5(2)(h) of these Special Arrangements;
 - p) the decision on inclusion in the jobseekers register at the locally competent Office of Labour, Social Affairs & Family;
 - q) a petition for divorce confirmed by a competent court;
 - r) a marriage application and a document proving the annulment thereof, confirmed by the competent registry office;
 - s) a proof of the placement of a minor child in the pre-adoptive care of the insured person, certified by a competent court;
 - t) criminal complaint;
 - u) a document proving the refusal of the visa application, certified by the competent embassy of the country which refused the application, stating the reason for the refusal;
 - v) a confirmation from the university/higher-education institution where the insured person is a full-time student of the movement of the original date of the examination for operational reasons of the school or from the side of the examiner who was to conduct the examination.
 - w) a confirmation from the school where the insured person is a student that the failed final examination and a confirmation from the school of the date of the re-sit final examination.
 - x) a document on the occurrence of the event under Article 5(2)(r) of these Special Arrangements clearly proving the reason for the notice of termination, and the date when the notice of termination was delivered to the insured person;
 - y) a police report;
 - z) a document on the inoperability of the personal motor vehicle owned or held by the insured person, issued by a garage;
 - aa) a document proving the occurrence of a natural disaster that caused damage to the insured person's property or health, including the destruction of travel documents;
 - bb) a document proving the occurrence of damage caused by water from water piping.

Submission of these documents is a precondition for payment of the insurance indemnity.

The insurer is entitled to request the submission of the originals of these documents.

1.4. at the insurer's request, the following documents are to be submitted:

- a) itinerary (logbook, travel guide, travel plan, route description) from the service provider;
- b) excerpt from the insured person's health insurance card;
- c) other documents clearly proving the occurrence of the insured event, or other documents necessary for processing the insured event;
- d) insurance policy.

Submission of these documents is a precondition for payment of the insurance indemnity.

The insurer is entitled to request the submission of the originals of these documents.

1.5. to ensure that the attending physician can inform the insurer about the insured person's state of health.

2. If the insured person has breached the obligations referred to in point 1 of this article, in the insurance conditions or in the insurance policy and this breach has significantly affected the occurrence of the insured event or on the amount of the insurance indemnity, or if this breach has made it more difficult to establish the reason for the insurance indemnity, the extent or amount of the damage, or if the compensation for damage could not be provided in time, or if it has contributed to the occurrence of the insured event or to the increase of its consequences, the insurer is entitled to reduce the insurance indemnity proportionally up to 90%, depending on the impact of such breach on the extent of the insurer's obligation to provide indemnity.

Article 11

Final provisions

1. These Special Arrangements come into effect on **15 June 2023**.