

Travel insurance handbook

Life is full of ups and downs.
We're there for both.

Welcome to



UniCredit Bank

DO YOU TRAVEL ABROAD? TO THE SEA OR FOR SKIING? TO EXOTIC COUNTRIES? ALONE OR TOGETHER WITH YOUR FAMILY? OR WITH YOUR FOUR-LEGGED FRIEND? ARE YOU AN ACTIVE SPORTSPERSON?

THE FREE TRAVEL INSURANCE **TRAVEL BASIC** IS INCLUDED AS PART OF SELECTED EMBOSSED DEBIT PAYMENT CARDS ISSUED BY UNICREDIT BANK.

EVERY HOLDER OF A DEBIT ELECTRONIC PAYMENT CARD OR EMBOSSED PAYMENT CARD, OR ANY CREDIT CARD HAS THE POSSIBILITY TO ARRANGE YEAR-ROUND TRAVEL INSURANCE **TRAVEL BASIC** UNDER ADVANTAGEOUS CONDITIONS.

ALL HOLDERS OF DEBIT AND CREDIT CARDS HAVE A UNIQUE OPPORTUNITY TO ARRANGE AT ANYTIME THE HIGH-QUALITY EXTENDED TRAVEL INSURANCE **TRAVEL PLUS** FOR THE ENTIRE FAMILY WITH UNLIMITED VALIDITY OR FOR ONE MONTH ONLY.

EIGHT BASIC FACTS ABOUT TRAVEL INSURANCE

- The insurance is valid around the world outside the Czech Republic and the cardholder's country of origin.
- The insurance is valid every first 90 days for every trip abroad.
- TRAVEL Basic insurance covers both private and business trips of the insured person.
- TRAVEL Basic insurance is valid for any cardholder without age limitation.
- TRAVEL Basic insurance applies to the practice of water, winter, and other sports.
- TRAVEL Basic insurance also applies to accompanying pets.
- It is not possible to arrange TRAVEL Plus insurance without arranging TRAVEL Basic insurance.
- TRAVEL Plus supplementary insurance applies also for an accompanying spouse and children under 18.
Taking out the extra TRAVEL Plus insurance is conditional upon having a valid TRAVEL Basic insurance.

Types of cards:

Embossed debit payment card – the card number is embossed

Electronic debit payment card – the card number is not embossed

Credit cards – are issued to a credit account at the bank

HOW ARE YOU INSURED?

The scope of the insurance and amount of insurance benefit limits depend on your type of payment card. Detailed conditions are specified in the overview of insurance with payment cards at the end of this handbook. General and special insurance terms and conditions for travel insurance are available at any UniCredit Bank or UniCredit Bank Expres branch as well as on the bank's website.

Travel insurance provided automatically or optionally to every payment card includes:

- insurance for medical expenses and repatriation, including terrorist attacks
- round-the-clock assistance services
- insurance for a summoned person (guardian)
- insurance against loss, theft and damage to luggage
- insurance against loss, death and theft of a pet
- insurance against delay of luggage
- accident insurance against permanent injury and death
- insurance against liability for damage to health and property
- above-standard assistance and legal services (bail, loan, replacement documents)
- insurance for summer and winter sports (so called Sportsperson's insurance)
- insurance for private and business trips

If you are the holder of a Business, Gold or Platinum premium payment card, your TRAVEL Basic travel insurance automatically includes in addition:

- insurance against trip cancellation
- insurance against trip interruption
- insurance for a notebook computer (hardware only) when choosing the TRAVEL Plus variant

We recommend that you also insure these risks on other payment cards within TRAVEL Plus insurance.

The most prestigious payment card, Visa Platinum, automatically includes TRAVEL Basic and TRAVEL Plus insurance with exclusive amounts of maximum coverage.

BANK'S TIP
INSURE YOUR
NOTEBOOK AND AGAINST
TRIP CANCELLATION
WITH THE PURCHASE OF
TRAVEL PLUS!

FREQUENTLY ASKED QUESTIONS

To whom does the insurance apply?

- The basic travel insurance TRAVEL Basic applies only to the payment card's holder. The extended travel insurance TRAVEL Plus covers family members (husband/wife/registered partner and children) who travel and stay abroad together with the cardholder.

Adults are insured without age limitation.

- The maximum age for children is considered to be just before turning 18 years old. Children are covered regardless of whether they are biologically one's own or adopted. The insurance covers the cardholder's children, even those from previous marriages. A cohabitating boyfriend or girlfriend is not regarded as a family member of the cardholder.



Which insurance should we choose for family travelling?

- If you travel together with your family, then the most suitable insurance for you is the extended family travel insurance TRAVEL Plus. It applies to the cardholder and accompanying family members, i.e. a husband or wife and children under 18 who travel abroad together with the cardholder. Taking out the extra TRAVEL Plus insurance is conditional upon having a valid TRAVEL Basic insurance.
- If you are so busy that your family travels abroad separately, then have a separate card issued for family members with their own travel insurance.

How to protect grown-up children who often travel and also want to use the advantages of travel insurance?

- For your adult children, it definitely pays to arrange travel insurance for their payment cards. Just the TRAVEL Basic variant is sufficient to ensure them unrivalled insurance protection during their travels.
- This insurance covers not only their travels near and far in pursuit of knowledge and adventure but also provides them security even in the case of recreational practice of common summer and winter sports.

What is the difference between recreational, high-risk and professional sport?

- **Travel insurance** in its basic version already **applies to common recreational sports**, such as ball games, tennis, swimming, tourism, cycling, horseback riding, skating, etc. **Moreover, even more dangerous types of water, winter and other sports are insured**, so you can feel free to devote yourself during your vacation to water motor sports, sailing, surfing, rafting, canyoning, snorkelling, recreational diving with an oxygen tank and a guide or instructor while complying with all safety and local regulations for diving, skiing, ski jumping, snowboarding, speed skating, bobsleighing, skibobbing, luge, skeleton, hiking in high mountains up to 5,000 metres above sea level, climbing and mountaineering up to level IV (UIAA scale), speleology, horseback riding, cyclo-cross and other forms of biking on difficult downhill terrain, bungee jumping, martial arts, boxing, wrestling and other similar types of more dangerous sports.
- **High-risk sports** for which there is a high probability that an insured event will occur **are not covered** as part of travel insurance with a payment card. These sports without question include off-trail skiing, heli-skiing, ski-alpinism, scuba diving without an instructor or without an oxygen tank, or climbing at heights exceeding 5,000 metres above sea level.
- Professional sports the practice of which is a source of income for the insured person or in which the insured person participates in international competitions in the given field are excluded from the insurance.

To what events does the insurance not apply?

- Insured events from an illness or accident the causes of which occurred before the commencement of the trip are not covered by the insurance.
- Incidents that occurred while participating in excursions to places with extreme climatic or natural conditions are also excluded. For example, this includes an excursion to a desert without a guide or excursion to other sparsely populated areas. This exclusion also applies for polar expeditions, cave explorations and similar expeditions.
- Travel insurance with a payment card does not apply to the practice of any kind of aviation, including parachute jumps, or the practice of motorsports.

Concurrence with Generali travel insurance?

If you are the holder of multiple payment cards from UniCredit Bank and you are insured more than once, in the case of an insured event you are entitled to obtain coverage only for one card, and that being the highest level of coverage. The particular maximum limit of insurance coverage is constant even in the case of multiple accompanying family members (i.e. this limit does not increase with the number of travel companions; it is not multiplied).

When and where is the insurance valid?

- The basic travel insurance TRAVEL Basic as well as the extended travel insurance TRAVEL Plus purchased additionally are automatically valid throughout the entire validity period of the payment card. **It is not necessary to activate them before your trip.**
- The insurance applies to all your trips abroad as long as the length of stay does not exceed 90 days. In case of an insured event, it is necessary to document the dates of individual travels, e.g. by a stamp in your passport, a flight ticket or other travel ticket.
- Insurance coverage begins immediately upon leaving the territory of the Czech Republic on a trip abroad and ends upon returning to the Czech Republic, though no longer than 90 days from the start of the trip.
- If you hold an embossed debit payment card, your TRAVEL Basic travel insurance automatically begins to apply immediately on the day following acceptance of the payment card. If you arrange additional TRAVEL Basic travel insurance with a Visa Electron or Maestro electronic payment card or if you extend your travel insurance to the family variant TRAVEL Plus, such travel insurance also begins to apply on the day following the additional arrangement.

What should I not forget before the trip?

- Study in detail the insurance conditions that are presented in the general and special insurance terms and conditions for travel insurance. They are available at the bank's branches and on its website. **Kindly familiarise yourself carefully with them before you travel abroad.**
- Before travelling abroad, do not forget to check whether you need a special vaccination, what is the security and political situation in the destination country, and what is the visa policy of the relevant country. For more information, visit the website of the Ministry of Foreign Affairs, www.mzv.cz.

How to contact the Generali Assistance service?

- Part of travel insurance is the free Generali Assistance service. Its operators speak not only Czech but also all major world languages as well as many European languages and are available 24 hours a day. They stand ready to help insured persons who find themselves in unexpected situations in a foreign country.
- Together with your payment card, you have obtained a Generali Assistance Card upon which you will find, among other information, the policy number and contact telephone number of Generali Assistance. **Always keep this card with you during your travels abroad.**

Generali Assistance

Tel.: +420 221 586 666



How can the assistance service help you?

Should you need medical care when abroad or find yourself in some other difficult situation (loss of luggage, traffic accident, assault, etc.), contact the Generali Assistance service, either personally or through a travel companion or attending physician.

Upon contacting the assistance service, always provide the following information (the call is made at the caller's expense):

- you are insured at Generali Pojišťovna a.s.
- name and surname of the person involved in the insured event
- birth number or date of birth
- your insurance policy number – **357 000 0000**
- the reason why you are contacting the assistance service
- a telephone number at which you (or your physician or representative) can be reached

My family and I are leaving tomorrow and I do not have any insurance arranged. What should I do?

You can arrange insurance also by telephone at our **Infoline 800 14 00 14**. The insurance will be valid as from the following day, both for you and your family members. You will be able to print your insurance card easily from the website www.unicreditbank.cz.



WHAT TO DO IN CASE OF AN INSURED EVENT?

Injury or sudden illness

- Seek medical attention without undue delay.
- The assistance service will recommend a physician or arrange medical treatment, provide transfer and acceptance into a high-quality, well-equipped hospital, pay costs for treatment and stay, and, if necessary, provide transfer back to one's home country (repatriation). In case of long-term hospitalisation, Generali Assistance will arrange the visit of the person (guardian) of your choosing to help make such difficult times in a foreign country easier for you.
- For less serious ambulatory care, it is not always necessary to call the assistance service. In such case, it is always preferable to agree on the form of paying the costs of treatment in advance directly with the physician. You will be reimbursed the incurred costs by Generali Pojišťovna after returning home and submitting the relevant documents. Therefore, do not forget to request a medical report from the attending physician and keep it safe along with all bills. In the event of the insured person's death, it is necessary to enclose the certificate of death and a confirmation of the cause of death from the physician.
- In the case of summoning a guardian, retain the documents confirming the expenses you incurred (travel tickets, hotel bill, etc.).
- The insurance benefit is always paid in Czech crowns.

Example of dealing with common illness

If you come down with an illness that does not require treatment and consultation with a specialised physician, we will pay your receipts for common medicaments related to treatment of this illness even without confirmation that these medicaments have been prescribed to you by your general practitioner. For illnesses requiring the attention of a specialised physician, please first contact the assistance service which will advise you on how best to proceed in the given situation (what medications to purchase, which physician to visit, etc.).

Travels with four-legged friends

As part of TRAVEL Basic insurance, any pet that you take on trips is insured as well. A pet is considered to be a small domestic animal or other small pet (e.g. dog, cat, rabbit, ferret, etc.). Death of the pet as a result of natural disaster, theft and loss of the pet, as well as delay of a properly registered pet are insured. The maximum value of the insurance benefit for one animal is CZK 3,000, unless you establish a higher value with written documentation.

Theft, loss, damage or delay of luggage

- If your luggage is stolen in a burglary or armed robbery, inform the police immediately and request that a police report be written up. If your luggage is stolen or damaged during travel, immediately notify the carrier responsible for the luggage during transit about the damage and request a confirmation from the carrier.
- The insurance covers the typical personal belongings that you take with you on your travels or, as the case may be, that you buy during your travels. Payment cards, money, as well as things placed in a hotel safe, for which the hotel is liable, are excluded from the insurance.
- If your properly registered luggage is not delivered to you by the airline company within 6 hours of arrival, request a confirmation of delay from the airline immediately. After you return, the insurance company will reimburse you the documented necessary costs for refreshments, toiletries, clothing, etc.

Damages to the property or health of third parties

Prior to making any payment for damage caused, always contact Generali Assistance. In the event of damaging another person's health or property, send a detailed account of the incident, police report, if one was drawn up, or any other document concerning the event and the names of witnesses of the event.

Traffic accident and bail

Also contact the assistance service if you become involved in a dispute with local authorities, e.g. in a more serious traffic accident. Generali Assistance will give you advice, arrange and cover the costs for emergency legal assistance, and, in case of detention, provide a no-interest loan to pay bail so as to suspend or cancel custody.

Loss or damage of travel documents

Generali Assistance will always help you contact a representative institution or lend funds for procuring replacement documents and necessary personal items.

BANK'S TIP

YOU CAN ARRANGE SAFE INSURANCE AGAINST THE CARD'S MISUSE WITH YOUR PAYMENT CARD. SIMPLY CALL OUR INFOLINE 800 14 00 14 AND WE WILL GLADLY PROVIDE YOU WITH MORE INFORMATION.

IF YOU HAVE THE AUTOMATICALLY VALID INSURANCE TRAVEL BASIC AS PART OF A PRESTIGE PAYMENT CARD, YOUR INSURANCE IS EXTENDED FOR THE FOLLOWING EVENTS:

Trip cancellation

Should you not be able to take your planned trip abroad because of a serious injury or serious illness or, as the case may be, because of the death of a family member, contact the insurance company as soon as possible and it will refund up to 80% of the documented, non-refundable trip expenses that you have paid. A theft or burglary in your place of residence or a natural disaster in the area of your permanent residence may also be a reason for trip cancellation.

Travel interruption

If you are forced by circumstances to prematurely terminate your trip, first consult with Generali Assistance about such situation. Possible reasons may include, for example, serious acute illness of yours or a relative, natural disaster in the location of your residence, etc. It is possible to cover costs from the insurance for alternative transportation back, to compensate for unused hotel accommodation, etc.

Notification of damage

A claim to resolve an insured event must be invoked by filling out the "Insurance Claim Notification" form, which is available on the websites of UniCredit Bank and Generali Pojišťovna or which can be sent to you upon request. The form, together with a copy of a document with your name and signature and originals of the requested documents (please, for the case of loss of documents, make photocopies of all documents), should be sent, preferably by registered mail, to the insurance company's address:

Generali Pojišťovna a.s.

P. O. BOX 151, 657 51 Brno 2

You will find detailed information on the required particulars for filing a claim to the insurance benefit in the insurance terms and conditions (GITC TI 2007/02 and SITC TI 2007/02), which are available at all places of business of UniCredit Bank and at www.unicreditbank.cz.

You can obtain basic information on travel insurance at the places of business of UniCredit Bank or via telephone on the Infoline **800 14 00 14**. For more detailed information, please contact **Generali Pojišťovna a.s.**, specifically its information line **844 188 188**, or visit www.generali.cz.

OVERVIEW OF INSURANCE WITH PAYMENT CARDS

Extent of insurance coverage

Personal cards	Visa Electron, EXPRES Card, Maestro, Visa Basic and Debit MasterCard	
	Visa Classic, MC Standard	
	– Free TRAVEL Basic	
Credit cards (even co-branded cards, depending on their type)	Visa Electron, Visa Classic	
	MC AGIP, MC Miles & More Standard	
	– Free TRAVEL Basic	
Business cards	Visa Professional	
	Visa Advantage, MC Preference	
	– Free TRAVEL Basic	
Insurance type	TRAVEL Basic	TRAVEL Plus
Insured persons	holder	spouse and children under 18
Insurance of medical expenses including assistance and repatriation – emergency dental treatment – terrorist attacks	CZK 1,700,000	CZK 3,000,000
	CZK 10,000	CZK 10,000
	insured	insured
Summoning a guardian – limit for 1 night stay	CZK 50,000 USD 150	CZK 50,000 USD 150
Insurance for personal belongings and luggage – limit per piece of luggage – limit per item – damage, loss, theft of luggage after delivery by the carrier – portable computer (hardware) – death of a pet – natural disaster – theft of a pet – loss of a pet	CZK 30,000	CZK 30,000
	CZK 30,000	CZK 30,000
	CZK 30,000	CZK 30,000
	CZK 5,000	CZK 5,000
	uninsured	CZK 30,000
	CZK 3,000	CZK 3,000
	CZK 3,000	CZK 3,000
	CZK 3,000	CZK 3,000
	CZK 5,000	CZK 5,000
	CZK 5,000	CZK 5,000
Accident insurance – accidental death – permanent injury	CZK 100,000	CZK 250,000
	CZK 250,000	CZK 250,000
Insurance against liability for damage caused – to health – to property – financial compensation for loss of earnings	CZK 1,025,000	CZK 2,025,000
	CZK 500,000	CZK 1,000,000
	CZK 500,000	CZK 1,000,000
	CZK 25,000	CZK 25,000
Above-standard assistance and legal services – insurance for legal assistance and bail – financial loan – replacement of personal documents	uninsured	CZK 150,000
	uninsured	CZK 20,000
	uninsured	CZK 20,000
Insurance against trip cancellation – portion of costs not covered	uninsured	CZK 30,000
	–	20%
Insurance against trip interruption – portion of costs not covered	uninsured	CZK 10,000
	–	20%
Water and winter sports	insured	insured
High-risk sports	uninsured	uninsured
Private/business trips	insured	insured
Maximum length per trip	90 days	
Territorial validity	WORLDWIDE	

All insurance limits apply for a single trip abroad to the cardholder in the case of TRAVEL Basic and to the entire family in the case of TRAVEL Plus. Taking out the extra TRAVEL Plus insurance is conditional upon having a valid TRAVEL Basic insurance.

		Visa Gold a MC Gold – Free TRAVEL Basic Debit MC Gold – Free TRAVEL Basic		Visa Platinum – Free TRAVEL Basic and Plus
Visa Gold				
MC Miles & More Gold – Free TRAVEL Basic				
Visa Business – Free TRAVEL Basic		Visa/MC Gold Business – Free TRAVEL Basic		
MC Business – Free TRAVEL Basic		MC Gold Charge – Free TRAVEL Basic		
TRAVEL Basic	TRAVEL Plus	TRAVEL Basic	TRAVEL Plus	TRAVEL Basic/Plus
holder	spouse and children under 18	holder	spouse and children under 18	holder and spouse and children under 18
CZK 2,000,000	CZK 3,500,000	CZK 2,500,000	CZK 4,000,000	CZK 5,000,000
CZK 10,000 insured	CZK 10,000 insured	CZK 10,000 insured	CZK 10,000 insured	CZK 20,000 insured
CZK 50,000 USD 150	CZK 50,000 USD 150	CZK 50,000 USD 150	CZK 50,000 USD 150	CZK 50,000 USD 150
CZK 30,000	CZK 30,000	CZK 50,000	CZK 50,000	CZK 50,000
CZK 30,000	CZK 30,000	CZK 50,000	CZK 50,000	CZK 50,000
CZK 30,000	CZK 30,000	CZK 50,000	CZK 50,000	CZK 50,000
CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000
uninsured	CZK 30,000	uninsured	CZK 30,000	CZK 30,000
CZK 3,000	CZK 3,000	CZK 3,000	CZK 3,000	CZK 3,000
CZK 3,000	CZK 3,000	CZK 3,000	CZK 3,000	CZK 3,000
CZK 3,000	CZK 3,000	CZK 3,000	CZK 3,000	CZK 3,000
CZK 5,000 6 hours	CZK 5,000 6 hours	CZK 5,000 6 hours	CZK 5,000 6 hours	CZK 5,000 6 hours
CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000
CZK 250,000	CZK 250,000	CZK 250,000	CZK 250,000	CZK 500,000
CZK 250,000	CZK 250,000	CZK 500,000	CZK 500,000	CZK 500,000
CZK 1,025,000	CZK 2,025,000	CZK 3,050,000	CZK 3,050,000	CZK 3,050,000
CZK 500,000	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000	CZK 2,000,000
CZK 500,000	CZK 1,000,000	CZK 1,000,000	CZK 1,000,000	CZK 1,000,000
CZK 25,000	CZK 25,000	CZK 50,000	CZK 50,000	CZK 50,000
uninsured	CZK 150,000	CZK 300,000	CZK 300,000	CZK 300,000
uninsured	CZK 20,000	CZK 20,000	CZK 20,000	CZK 20,000
uninsured	CZK 20,000	CZK 20,000	CZK 20,000	CZK 20,000
CZK 30,000 20%	CZK 30,000 20%	CZK 30,000 20%	CZK 30,000 20%	CZK 30,000 20%
CZK 10,000 20%	CZK 10,000 20%	CZK 10,000 20%	CZK 10,000 20%	CZK 10,000 20%
insured	insured	insured	insured	insured
uninsured	uninsured	uninsured	uninsured	uninsured
insured	insured	insured	insured	insured
90 days				
WORLDWIDE				

Valid from: 1 April 2012

Notes:

Průkaz klienta / Generali Assistance Card

Číslo pojistky / policy number: **3570000000**

Jméno a podpis / name and signature

Operátory asistenční služby můžete kontaktovat 24 hodin denně v případě, že se dostanete do potíží. Asistenční službu volejte vždy, když nemůžete uhradit požadované náklady za ošetření a také pokaždé v případě hospitalizace či nutnosti převozu do České republiky. Při kontaktování této služby uveďte číslo pojistky, Vaše jméno, rodné číslo a kontaktní telefon. **Tato karta je platná pouze po dobu trvání cestovního pojištění!**

You can contact operators of the assistance service in case of troubles 24 hours a day. You always have to contact assistance service whenever you are not able to pay your medical treatment in cash and always in case of hospitalization or repatriation to Czech Republic. When using this service please give your policy number, name, birth number and contact phone number. **This card is valid only for the duration of the travel insurance!**

Generali Assistance telefon / phone **+420 221 586 666**



Průkaz klienta
Generali Assistance Card
 Cestovní pojištění - Travel Insurance



UniCredit Bank Czech Republic and Slovakia, a.s.
 Želetavská 1525/1, 140 92 Praha 4



Infoline
 800 14 00 14



Internet
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Life is full of ups and downs.
 We're there for both.

Welcome to

