

BASIC INFORMATION ABOUT INSURANCE

This document provides basic information about travel insurance for the holders of payment cards issued by UniCredit Bank Czech Republic and Slovakia, a. s., pobočka zahraničnej banky. You will find full information provided before the conclusion of an insurance contract and information relevant for the insurance in the insurance contract, in General Terms and Conditions for Travel Insurance and Assistance Services of 6. 11. 2015 (thereinafter "GTC-T") and in Special Policy Conditions for Travel Insurance for Holders of Payment Cards Issued by UCB of 15. 8. 2018 (thereinafter "SPC").

PAYMENT OF PREMIUMS

The premiums are paid in monthly instalments, stipulated in the insurance contract. An instalment of premiums is considered to be paid upon debiting of the amount from the insured's account by the Bank.

BEGINNING OF INSURANCE

The insurance begins on the day indicated in the insurance contract as inception date. The insurance is concluded for an indefinite period, with unlimited number of insured trips, however, covered by insurance are only the first:

- 45 days of each sojourn abroad, in case of the insurance variant STANDARD,
- 90 days of each sojourn abroad, in case of the insurance variant PREMIUM.

TERRITORIAL COVERAGE

All countries of the world with the exception of the Slovak Republic.

LIMITS OF INDEMNITY

Indemnity paid by the insurer is limited by the sum insured or limit of indemnity for one insured event incurred by the insured.

	OVERVIEW OF COVERAGE	STANDARD	PREMIUM
		Limit of indemnity/ sum insured:	Limit of indemnity/ sum insured:
1.	Insurance of medical expenses incurred abroad Medical expenses due to an act of terrorism	250 000 EUR 100 000 EUR	250 000 EUR 100 000 EUR
a)	emergency dental treatment of this, for one tooth	300 EUR 100 EUR	300 EUR 100 EUR
b)	accommodation and transport of a visitor in case of hospitalisation of the insured	1 000 EUR, of this, for accommodation 50 EUR/ 1 day	1 000 EUR, of this, for accommodation 50 EUR/ 1 day
c)	transport of accompanying persons less than 15 years of age in case of hospitalisation of the insured	500 EUR	500 EUR
d)	dioptric/orthopaedic/prosthetic aids	100 EUR	100 EUR
2.	Accident insurance		
a)	death due to an accident	7 000 EUR	7 000 EUR
b)	permanent disability due to an accident	14 000 EUR	14 000 EUR
3.	Baggage insurance of this, for one item	1 000 EUR, 350 EUR	1 000 EUR, 350 EUR
4.	Third-party liability insurance		
a)	bodily injury	100 000 EUR	100 000 EUR
b)	material damage	35 000 EUR	35 000 EUR
c)	cost of bail	3 000 EUR	3 000 EUR
5.	Insurance of additional assistance services		
a)	legal assistance	2 000 EUR	2 000 EUR
b)	loss of documents	350 EUR	350 EUR
c)	change of journey and assistance in case of premature return	organisation and incurred costs	organisation and incurred costs
d)	transport of a deputy	organisation and incurred costs	organisation and incurred costs
e)	delay of baggage by airline by more than 6 hours but less than 24 hours	200 EUR	200 EUR
f)	delay of baggage by airline by more than 24 hours	350 EUR	350 EUR
6.	Cancellation fees insurance	Not covered	3 600 EUR, of this, for one insured 1 200 EUR
7.	Insurance of delay of flight and delay of other means of transport	Not covered	40 EUR
8.	Insurance of rescue actions costs	20 000 EUR	20 000 EUR
9.	Insurance of damage or destruction of items purchased with the payment card	Not covered	350 EUR

FRANCHISE AND DEDUCTIBLE

The insurer shall not pay any benefits from medical expenses insurance if the amount would be lower or equal to the franchise of EUR 16. If the indemnity is higher than the stipulated franchise, the insurer shall pay the full amount of benefits.

The insured shall participate in claim payment for each insured event:

- a) in case of **liability insurance** with a deductible of 5 %, however a minimum of 50 EUR and maximum of 350 EUR,
- b) in case of **cancellation fees insurance** with a deductible of 20 %, except in case of an event specified in Art.41 par. 1) c) of GTC-T,
- c) in case of **damage or destruction of an item** purchased with the payment card, with a deductible of 10 %, however a minimum of 35 EUR,
- d) in case of **baggage insurance** with a deductible of 15 EUR.

INSURED EVENT HAPPENED - WHAT TO DO?

In case of out-patient treatment:

- Fees for treatment are usually paid to the physician. Please ask for a medical report stating your name, diagnosis, carried out procedures, prescribed medicaments as well as a receipt of payment. Keep also receipts for payment of prescribed medicaments from the pharmacy.
- After you return home, report the insured event and submit requested documents.

In case of hospitalisation, repatriation:

please call Allianz Assistance and follow its instructions.

ALLIANZ ASSISTANCE +421.2.529 33 113

In case of other events (e.g. damage or loss of baggage, damage caused to others etc.) please secure necessary proof of occurrence and extent of the damage (e.g. photos, contact information of witnesses, proof of reporting to the police, receipts etc.) and report the insured event as soon as possible to Allianz - Slovenská poisťovňa and submit required documents.

In case of any problems, you can ask the assistance company for information or advice.

Reporting an insured event



Phone 0800 122 222



At <https://online.allianzsp.sk/hlasenia-poistnych-udalosti/>, where all information regarding other ways of reporting of an insured event is also available



Personally at a branch office of Allianz - Slovenská poisťovňa, or by mail addressed to the insurer