

Special Policy Conditions of Travel Insurance for the Holders of Payment Cards Issued by UCB

Article 1: Introductory Clauses

- 1) Special Policy Conditions of Travel Insurance for the Holders of Payment Cards Issued by UCB (hereinafter „SPC“) are complementary to General Terms and Conditions for Travel Insurance and Assistance Services of 06.11.2015 (hereinafter „GTC-T“) and, together with GTC-T, they form an inseparable part of the insurance contract.
- 2) Provisions of these SPC apply to insurance contracts with tariff of 2UIS, 2UIP, 2URS or 2URP type .
- 3) For the purpose of these SPC, "insurance" shall mean any type of insurance that, according to the SPC, may be included in an insurance contract.
- 4) For the purpose of these SPC, UCB (hereinafter also "the Bank") shall mean UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, with its seat at Šancová 1/A, 813 33 Bratislava, registered at the Company Register of District Court Bratislava I, section: PO, annex No.: 2310/B.

Article 2: Territorial Validity

Insurance agreed in the insurance contract is valid in Zone B, including the territory of all countries of the world, except the Slovak Republic.

Article 3: Scope of Insurance

- 1) The following scope of insurance may be agreed in an insurance contract:
 - a) **in case of the insurance variant STANDARD** obligatory is a fixed insurance package including:
 - medical expenses insurance (art. 2 par. 1) a) of GTC-T),
 - accident insurance (art. 2 par. 1) b) of GTC-T),
 - baggage insurance (art. 2 par. 1) c) of GTC-T),
 - third-party liability insurance (art. 2 par. 1) d) of GTC-T),
 - additional assistance services insurance (art. 2 par. 1) h) of GTC-T),
 - cost of rescue actions insurance (art. 2 par. 1) j) of GTC-T),
 - b) **in case of the insurance variant PREMIUM** obligatory is a fixed insurance package including:
 - medical expenses insurance (art. 2 par. 1) a) of GTC-T),,
 - accident insurance (art. 2 par. 1) b) of GTC-T),
 - baggage insurance (art. 2 par. 1) c) of GTC-T),
 - third-party liability insurance (art. 2 par. 1) d) of GTC-T),
 - additional assistance services insurance (art. 2 par. 1) h) of GTC-T),
 - insurance of delay of flight and delay of other means of transport (art. 2 par. 1) i) of GTC-T),
 - cost of rescue actions insurance (art. 2 par. 1) j) of GTC-T),
 - cancellation fees insurance (art. 2 par. 1) e) of GTC-T),

- insurance of damage or destruction of an item purchased with the payment card (art. 6 of SPC).
- 2) Each insurance variant may be provided as:
 - a) individual insurance, i.e. insured is the holder of the payment card issued by UCB,
 - b) family insurance i.e. together with the card holder, insured are also his/her family members. Family members shall mean the wedded or common-law spouse and children up to 18 years of age of the card holder, the personal data of which have been reported to the Insurer by the Bank. In case a child completes 18 years of age during an insurance period, the child shall be covered by the insurance until the expiry of the respective insurance period..

Article 4: Term of Insurance, Insurance Period, Premium Rate and Payment of Premiums

The insurance contract is concluded for an indefinite period, with unlimited number of insured trips; however, the insurance is valid only the first:

- a) 45 days of each sojourn (trip) started during the term of insurance, however, not longer than until the expiry of the insurance, in case of the variant STANDARD,
 - b) 90 days of each sojourn (trip) started during the term of insurance, however, not longer than until the expiry of the insurance, in case of the variant PREMIUM.
- 2) By way of derogation from art.8 par. 2) of GTC-T, cancellation fees insurance terminates upon the expiry of the insurance contract. An insured event in case of cancellation fees insurance shall be the event defined in art. 41 par. 1) of GTC-T occurring between the day of binding booking of a travel service and day when the insured trip aimed at utilisation of the travel service begins.
 - 3) The insurance period is one year.
 - 4) Premium rate depends on the agreed scope and type of insurance.
 - 5) Premiums shall be paid in monthly instalments stipulated in the insurance contract. The Policyholder is obliged to pay the premium instalments monthly, latest on the day the numerical value of which is equal to the day in insurance inception date
 - 6) An instalment of premiums is considered to be paid upon debiting of the amount from the insured's account by the Bank

Article 5: Indemnity Limit

If the duty to pay indemnity has been established, the Insurer shall pay benefits according GTC-T, SPC and conditions stipulated in the insurance policy. Benefits paid by the Insurer are limited by the sum insured or limit of indemnity for one insured event of the Insured, if thereafter not set out otherwise, as follows::

	Scope of insurance	STANDARD	PREMIUM
1)	Medical expenses insurance (art. 2 par. 1)a) of GTC-T) Medical expenses - limit of indemnity including limits according items a) to d): Medical expenses due to an act of terrorism (art. 19 par. 12) of GTC-T) are covered only during the time specified in art. 8 par. 2 of present SPC - limit of indemnity including limits according items a) to d):	Limit of indemnity: 250 000 EUR 100 000 EUR	Limit of indemnity: 250 000 EUR 100 000 EUR
a)	emergency dental treatment (art. 19 par. 1) e) of GTC-T)	300 EUR of this for one tooth 100 EUR	300 EUR of this for one tooth 100 EUR
b)	accommodation and transport of a visitor in case of hospitalisation of the Insured (art. 19 par. 7) a) and b) of GTC-T)	1 000 EUR, of this accommodation 50 EUR/ day	1 000 EUR, of this accommodation 50 EUR/ 1 day
c)	transport of persons under 15 years of age in case of hospitalisation of the Insured (art. 19 par. 7) c) of GTC-T)	500 EUR	500 EUR
d)	cost of procuring dioptric, orthopaedic or prosthetic aids for the Insured (art. 19 par. 1) f) of GTC-T)	100 EUR	100 EUR
2)	Accident insurance (art. 2 par. 1) b) of GTC-T)	Sum insured:	Sum insured:
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 (art. 2 par. 1) c) of GTC-T)	Limit of indemnity: 1 000 EUR, of this for one item 350 EUR	Limit of indemnity: 1 000 EUR, of this for one item 350 EUR
4)	Third-party liability insurance (art. 2 par. 1) d) of GTC-T)	Limit of indemnity:	Limit of indemnity:
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)	Additional assistance services insurance (art. 2 par. 1) h) of GTC-T)	Limit of indemnity:	Limit of indemnity:
a)	legal assistance (art 56 par. 1) of GTC-T)	2 000 EUR	2 000 EUR
b)	loss of documents (art. 56 par. 2) of GTC-T)	350 EUR	350 EUR
c)	change of trip and assistance at premature return (art. 56 par. 3) and 4) of GTC-T)	organisation and incurred costs	organisation and incurred costs
d)	transport of a deputy (art. 56 par. 6) of GTC-T)	organisation and incurred costs	organisation and incurred costs
e)	delayed delivery of baggage by arline by more than 6 hours, but not more than 24 hours (art. 56 par. 7) of GTC-T)	200 EUR	200 EUR
f)	delayed delivery of baggage by arline by more than 24 hours (art. 56 par. 7) of GTC-T)	350 EUR	350 EUR
6)	Cancellation fees insurance (art. 2 par. 1) e) of GTC-T)	Not covered	Limit of indemnity: 3 600 EUR, of this, for one Insured 1 200 EUR

	Scope of insurance	STANDARD	PREMIUM
7)	Insurance of delay of flight and delay of other means of transport (art. 2 par. 1) i) of GTC-T)		
	delay of means of transport	Not covered	Sum insured: 40 EUR
	delay of flight	Not covered	Limit of indemnity: 40 EUR
8)	Cost of rescue actions insurance (art. 2 par. 1) j) of GTC-T)	Limit of indemnity:	Limit of indemnity:
	záchranná činnosť záchranej služby	20 000 EUR	20 000 EUR
9)	Insurance of damage or destruction of an item purchased with the payment card (art. 6 of SPC)	Not covered	Limit of indemnity: 350 EUR

Article 6: Insurance of Damage or Destruction of an Item Purchased with the Payment Card

- 1) An insured event shall be any accidental, sudden, unintended and unpredicted damage or destruction of an item purchased with the payment card by external forces, having impact on the operational functionality of the item, which occurs within 48 hours from the purchase of the item.
- 2) The insurance does not cover damage:
 - a) due to a defect for which, legally or based on a concluded contract, the seller is liable,
 - b) of which the Policyholder or Insured has been notified at the purchase of the insured item and further damage excluded from seller's warranty,
 - c) caused by incorrect or insufficient maintenance of the insured item and overloading of the insured item,
 - d) caused by use of the insured item at variance with the instructions of the manufacturer,
 - e) caused by normal wear and tear.
- 3) Excluded from insurance is also:
 - a) any aesthetic defect which does not decrease or limit the functionality of the insured item,
 - b) parts of an insured item of consumable character, subject to fast wear and frequent replacement, as well as accessories of an insured item, such as batteries, accumulators, light sources, cartridges, fuses, memory devices, wrapping, touch-pen etc.
 - c) items purchased for re-sale, items used for gainful activities or for the execution of a profession,
 - d) travel tickets, air tickets, securities, tokens of value,
 - e) data carriers (e.g. memory cards, USB sticks, CD etc.) and the stored records,
 - f) plavidlá, motor or non-motor vehicles (including trailers) including their equipment; watercraft,
 - g) mobile phones, tablets, electronic games and accessories including game decks and data carriers,
 - h) arms including accessories and ammunition,
 - i) animals and plants,
 - j) food, tobacco products, alcoholic beverages and other eatables,
 - k) works of art, antiques and collector's items.
- 4) Besides duties set out in art.15 par. 2) of GTC-T, the Insured is obliged:
 - a) poisťovateľovi, to report an insured event to the Insurer without unnecessary delay, however, not later than 2 days after the occurrence,
 - b) together with the insured event report, documents showing the validity of the claim as well as proof of acquisition of the damaged or destroyed items.
- 5) Indemnity shall be paid in the amount of acquisition costs for the damaged or destroyed item.
- 6) Maximim indemnity paid by the Insurer shall be the stipulated limit of indemnity.
- 7) The Insurer shall not reimburse any damage caused by the insured event indirectly (e.g. loss of profit):

Article 7: Franchise and Deductible

- 1) 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..
- 2) The insured shall participate in claim payment for each insured event:
 - c) in case of liability insurance with a deductible of 5 %, however a minimum of 50 EUR and maximum of 350 EUR,
 - d) in case of cancellation fees insurance, with a deductible of 20%, with the exception of an event specified in art. 41 par.1)c) of GTC-T,
 - e) 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.
 - f) in case of baggage insurance, with a deductible of 15 EUR.

Article 8: Damage due to Acts of Terrorism

- 1) By way of derogation from art. 14 par. 1) h) of GTC-T, the Insurer shall, in case of events that occur in Albania, Andorra, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Cyprus, Czech Republic, Montenegro, Denmark

(including Faroe islands), Estonia, Finland (including Aaland islands), France, Gibraltar, Greece, Netherlands, Croatia, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxembourg, Macedonia, Hungary, Malta, Moldavia, Monaco, Germany, Norway (including Svalbard and Jan Mayen islands), Poland, Portugal (including Azores islands and Madeira), Austria, Romania, Russia (European part), San Marino, Slovenia, United Kingdom of Great Britain and Northern Ireland (including Guernsey, Jersey and Man islands), Serbia, Spain (including Balearic and Canary islands), Switzerland, Sweden, Italy, Turkey, Ukraine and Vatican, excluding other associated overseas countries and territories, having special relationships with Denmark, France, Netherlands, Norway and United Kingdom of Great Britain and Northern Ireland, pay indemnity also for damage caused due to an act of terrorism:

- a) from accident insurance,
- b) from baggage insurance,

applying the conditions set out in Art. 5 of present SPC.

If the territory of visited countries have been, prior to the day of commencement of the insured trip, classified officially by state authorities of the SR as countries/ localities where an act of terrorism is expected or to which it is recommended to reconsider travelling (or it is not recommended to travel), or which have been included in the list of high-risk countries published by the Insurer at its points of sale or web site, and the Insured in spite of this visits such country/locality, the Insurer is entitled to refuse to pay indemnity for damage caused by an act of terrorism according par. 1) of this article. The Insurer is entitled to refuse to pay indemnity for damage caused by an act of terrorism also in case the Insured is at the time of such declaration of state authorities or organisations

of the visited country already in the respective country or locality and, despite the declaration, does not leave the country/locality within reasonable time.

- 2) The Insurer shall provide coverage specified in Art. 19 par. 12) of GTC-T and par. 1) of this article of the SPC only during a period of 14 days, starting on the day of occurrence of the act of terrorism which occurs first during the sojourn of the Insured on the territory of the respective country/territory .

Article 9: Termination of Insurance

- 1) The insurance may be terminated pursuant provisions of the Civil Code and GTC-T.
- 2) The insurance may be terminated also by notice of termination submitted by one of the contracting parties within 2 months from the conclusion of the insurance contract; the period of notice is eight days and the insurance expires upon its lapse.
- 3) The insurance shall terminate also upon :
 - a) cancellation of the payment card by UCB?
 - b) blocking of the payment card by UCB
 - c) cancellation of the payment card by the Policyholder; the insurance expires at the moment of termination of validity of the payment card.
- 4) If the insurance terminates before the lapse of the insurance period for which currently paid premiums have been paid, the Insurer shall refund the unearned part of the premiums.

Article 10: Concluding Provisions

Provisions of Art. 2, par. 1)f) and 1)g), Art. 55 par. e) and Art. 23 par. c) of GTC-T shall not be applied to an insurance contract which refers to present SPC.

Endorsed in Bratislava on August 15, 2018.

Note: This English translation of Special Policy Conditions of Travel Insurance for the Holders of Payment Cards Issued by UCB is for information purposes only, legally relevant is the Slovak version.