



Contract Annex No. 1

Insurance terms and conditions Allianz Travel insurance

For information purposes only, legally binding is the Slovak original.



Table of content

1. Pre-contractual information	3
2. Terms and conditions	11
2.1 What can be insured	12
2.2 What are the general insurance exclusions	26
2.3 What are the obligations	27
2.4 I suffered a loss – what shall I do?	30
2.5 Other important information	32
2.6 Terms dictionary	35
Annex No.:	
1. Injuries and bodily harms table	39
2. List of risk manual works	41
3. Sports insurance	42
3. Additional insurance conditions for travel insurance for UCB payment cards	45
Annex No. 1 – Scope of travel insurance coverage	47

1. Pre-contractual information

In this chapter You will find brief information about insurance and basic advice on what to do if You need Our help. The exact scope of insurance can be found in the insurance policy and in chapter 2. INSURANCE TERMS AND CONDITIONS.

We conclude an insurance policy together, to which You are a party. When We use the terms You, with You, to You, etc., We mean You as the policyholder or the insured and, in addition to You, also other participants in the insurance (insured persons, entitled persons) if they are different from You. If We mean only You as the policyholder, We will point this out. The other party to the contract is us, AWP P&C as the insurer. If We use the term insurance company anywhere, it is still Us. In the case of an insured event, We will pay the indemnity to the entitled person. Both citizens of the Slovak Republic and foreign nationals can be insured. A foreign national may be an insured person only if his/her temporary, long-term or permanent residence is in the Slovak Republic unless otherwise specified in the insurance policy.

Who are we?

AWP P&C S. A. With registered seat: 93400 Saint-Ouen, 7, Rue Dora Maar, Republic of France, registration number 519 490 080 O.R. Bobigny, registered at the Commercial Court Bobigny under administrative no. 2016B01853, operating in the Slovak Republic through AWP P&C Česká republika – a branch of a foreign legal entity, with its registered seat Praha 7, Jankovcova 1596/14b, postal code (“PSČ”) 17000, Company identification number (“IČO”): 276 33 900, registered in the Commercial Register kept by the Municipal Court in Prague, Section A, Insert 56112

Electronic contact: help.desk@allianz.com

Telephone: +421 232 101 007

Web: www.allianz-partners.sk

Where can you find information about our financial situation?

The report on solvency and Our financial situation be found on Our website at the following address: https://www.allianz.com/content/dam/onemarketing/azcom/Allianz_com/investor-relations/en/results-reports/sfcr/2023/PC-Allianz-Worldwide-Partners-SFCR-2022.pdf

How about taxes?

The insurance premium, i.e. the amount paid for the insurance, is not subject to value added tax, but is subject to a special tax from the insurance, which is included in the total insurance premium. The insurance benefit paid by us, i.e. compensation for damage, is not subject to income tax, unless it is about payment replacing:

- loss of taxable income,
- damage caused to property that was at the time of the occurrence of damage to the business property of the insured,
- damage caused in connection with business or with another self-employed activity of the insured,
- damage caused to property leased by the insured and used for business or other purposes of self-employment.

Details can be found in Act No. 595/2003 Coll.

About income taxes. However, legal regulations can change in the future and the status will be important for assessment at the time of payment of insurance benefits.

How to proceed if you want to report a claim?

- **Report the event without undue delay and provide true and complete information**
- **We will initiate the investigation without undue delay after notification and will conclude it by communicating the results of the investigation to the person claiming the insurance indemnity from us, which We will pay within 15 days of the conclusion of the investigation.**

If damage occurs to You under any of the insurance policies:

- if You are currently dealing with an event abroad, for immediate assistance call the assistance service, which is available to You 24 hours a day at phone number +421 232 101 007; or per e-mail: MA@allianz-assistance.cz or via chat on www.medickaasistencia.sk,
- unless it is not an emergency, You can report the claim to likvidacia.cestovne@allianz.com,
- if Your luggage is stolen, contact the nearest police station and request a police report,

- In the event of damage caused by You to a third party or, on the contrary, if You are the injured party, follow in particular the instructions of Our assistance service, request a report, if the case is investigated by the police, get witness statements, document the circumstances of the incident (e.g. photo),
- Do not sign anything You don't understand or agree with. If You are forced to sign (e.g. by the police), please add to Your signature the information that You do not understand the text or Your disagreement (at least in Slovak).

Electronic claims reporting is available on the website www.allianz-protection.com.

How to proceed if you are not satisfied with something?

If You have a complaint, You can contact:

- Us in writing at the address: Prague 7, Jankovcova 1596/14b, Postal Code ("PSČ") 17000, or by email at reklamace@allianz.com. A period of 30 days from the date of receipt applies to handle the complaint,
- If you are not satisfied with our final answer, You may contact National Bank of Slovakia, Imricha KArvaša 1, 813 25 Bratislava,
- if You are a consumer, also the following contacts for out-of-court dispute resolution:

What is the insurance governed by?

- The insurance is governed by law of Slovak republic and any disputes arising from it shall be settled by the courts of the Slovak Republic.
- We use Slovak or Czech language for the conclusion of the insurance policy and for all communication. Personal insurance is governed by Civil code (the Act No. 40/1964 Coll.), by the insurance policy and the Insurance terms and conditions, which are part of the insurance policy or group insurance policy.
- Due to the worldwide use of AWP P&C SA Group's sales tools, please note that some terms in the insurance policy may be in Slovak or English.

Insurance contract dispute	can be solved through	according to
Concluded anyhow	subjects of the alternative resolution of disputes mentioned in the list the Ministry of the SR economy (www.mhsr.sk)	Act No. 391/2015 Coll. About alternative resolution of dispute
concluded online	Solution platforms for online disputes: https://ec.europa.eu/consumers/odr/main/?event=main.trader.register&lng=SK	regulation of the European parliament and Council (EU) No. 524/2013, on the resolution of consumer disputes online

Brief overview of insurance

Let us go through the types of insurances briefly, You will find a more detailed description in the chapter 2 Insurance terms and conditions.

Travel insurance

This insurance will help You in an emergency while travelling or staying away from Your place of residence. It covers accidental travel-related situations that happened to You during the insurance period.

What types of insurance can We offer to You?

We offer various types of insurance including some or all of the specific insurances listed below.

What meaning do the specific types of insurance have?

Medical expenses abroad

We will cover the costs of acute medical care abroad, the associated hospitalization or the costs of returning back to the Slovak Republic.

Assistance

Assistance service will organize treatment, guarantee the cost of surgery, hospitalization, organize the return to the Slovak Republic. We will help with lost documents and in other emergency situations.

Liability

We will pay for You any damage You cause as a citizen to another person while travelling and for which You are legally responsible. This could be bodily injury, death or property damage.

Consequences of an accident

We will pay out an insurance indemnity if an accident happens to You during Your travel which has medical consequences. The amount of compensation is calculated according to the injuries themselves and with reference to the injuries and bodily harms table (annex. No. 1) and is based on the number of degrees corresponding to the extent of such consequences for each individual bodily injury according to this table.

Death as a result of an accident

In the event of the insured person's death as a result of an accident during the travel, We will pay the

contractually agreed amount to the entitled persons.

Luggage

We will pay You for any damage to Your personal belongings during the travel, whether caused by theft or damaging the things.

Cancellation fees

We will reimburse the cancellation fees charged to You by the travel service provider (tour, accommodation, airline tickets, etc.) if You cancel the service for serious reasons specified in the Insurance terms and conditions.

Early or delayed return from travel

We will organise and reimburse You for the increased costs of early or delayed return from Your stay abroad if You do not use the originally planned means of transport for the reasons stated in the Insurance terms and conditions.

Home assistance

We will provide You with assistance if during Your trip there is an emergency in Your home, such as an unexpected accident, and You will not have to interrupt Your trip immediately.

How long does the insurance last?

Insurance coverage is negotiated for You for a period of time of the validity of the contract on the payment card to which is the established insurance attached. Duration of continuous stay abroad, during which the insurance protection lasts, is a maximum of 90 days.

What is deferred insurance effectiveness

We must also point out that if You are abroad at the time of arranging the insurance, the insurance covers only events occurring not earlier than on the 3rd day following the date of concluding the insurance.

How can You terminate the insurance?

You can also request the termination of the insurance at any time in writing during the duration of the insurance. Your insurance will expire based on your request at the end of the calendar month in which you applied for termination of insurance.

Does the insurance cover everything?

The insurance provides cover for a wide range of inconveniences, but it doesn't cover everything. First of all, it is important to note that the insurance only applies to accidental events.

From travel insurance, We will not pay, in particular:

- costs incurred in connection with an acute illness or accident and their manifestations that already existed before the journey,
- costs incurred in connection with a chronic disease that was not stabilized 12 months prior to the loss event,
- costs incurred in connection with pregnancy after the 32nd week,
- for damages that You caused intentionally,
- for damages resulting from the consumption of alcohol or narcotic and psychotropic substances,
- for damages arising from non-compliance with binding legislation of the respective country ,
- for damages arising in connection with professional sports or other dangerous activities (pyrotechnic, stunt, rescue, etc.),
- if circumstances of an extreme nature (climatic extremes or social- political conditions – e.g. polar expeditions or journeys to war zones or territories not recommended by public authorities) contributed to the occurrence of the damage, unless otherwise agreed in the insurance contract,
- costs incurred during the insured travel in connection with a visit to the territory of a state/location where, due to an epidemic or pandemic, the public authority did not recommend travel.

We cannot provide You with the payment if You do not provide us with the necessary assistance, in particular if:

- You do not release Your attending physician from confidentiality with us,
- You do not secure and provide us the necessary documents or other supporting documents important for assessing the validity of the claim for insurance indemnity ,
- You refuse to undergo a medical examination required by Us,

Further exclusions are listed in the Travel insurance terms and conditions (What is not insured?).

It is always important to be thoroughly acquainted with which cases are covered or not covered by the insurance, e.g. what We mean by professional or

high-risk sports, high-risk manual work, chronic or acute illness or vehicle breakdown.

How much can You get from Us in case of damage i.e. what is the amount of the insurance indemnity?

The insurance indemnity shall be based on the actual damage. Its amount is limited by the agreed uppermost limit of indemnity, i.e. the sum insured or the insurance indemnity limit specified in the insurance policy or the offer to conclude the insurance policy. If there is an agreed deductible in the policy (i.e. the amount with which You participate in the damage), it is deducted from the final indemnification. In the case of fixed-sum insurance (accident insurance), the amount of compensation is calculated according to the injuries and bodily harms table and is based on the number of degrees corresponding to the extent of consequences for each individual bodily injury according to this table.

When and how do You pay the premium?

The amount of the premium and the method of payment are specified in the insurance policy or the offer to conclude the insurance policy. If You conclude the policy by paying the premium (without Your signature on the policy), it will be concluded as soon as You pay the premium in full and within the deadline specified by Us. If You do not pay the premium in full, the insurance is not in effect and You are not insured. You can pay e.g. by bank transfer or other offered options.

What may be Your additional costs in excess of the premium?

The concluded insurance policy for this insurance does not result in any payments for You in excess of the agreed premium.

What are Your obligations in relation to the insurance?

When arranging the insurance, You must first of all:

- always provide true and complete information,
- pay the agreed premium on time and in full.

During the insurance period, You must in particular:

- ensure that no damage occurs,
- comply with the security measures and laws of the country You are in.

In case of damage, You must first of all:

- notify Us without undue delay of the occurrence of damage and truthfully describe the circumstances of its occurrence and its extent,
- take the necessary steps to avoid increasing the extent of the damage incurred,
- follow Our instructions,
- provide Us with all necessary documents and information related to the occurrence of the damage,
- at Our request, release the doctor from confidentiality about the facts related to Your health condition,
- if necessary, request a statement from the insured person's personal account at the health insurance company and provide it to us,
- undergo a medical examination at Our request.

What are the consequences of non-compliance with the terms of the insurance policy?

In the event that You or any other person entitled to the insurance indemnity breaches their contractual or legal obligations, We may reduce or refuse the insurance indemnity or We may be entitled to a refund of the insurance indemnity already paid.

Information on the processing of personal data when concluding the insurance

AWP P&C, SA, (hereinafter also referred to as „We“, other forms of this personal pronoun or also „AWP“) are the Personal Data Controllers in respect of Your personal data and the data of other insurance participants which We collect about You for the purpose of fulfilling Our rights and obligations under the contract for the agreed products where We act as the insurer. For more detailed information, please refer to the Information Memoranda on Our website www.allianz-assistance.cz in the Legal Conditions section.

The extent of the personal data processed in relation to You always depends on Your position in relation to Us and what is the purpose for which We process Your personal data.

We process all personal data that:

- are specified in the insurance policy (e.g. identification and contact details, date of birth, bank details/credit/debit card)
- We gain from Our mutual communication;
- We find out when providing indemnity and investigating an insured event (e.g. We also process information from police reports, sensitive data such as data on health, including death).

For what purposes and for how long do We retain personal data?

We keep personal data for the period strictly necessary and only for the purposes for which they were collected.

- For example, We keep the personal data that We process for the modelling, draft and conclusion of an insurance policy for a period of 6 months from the creation of the policy draft or the model, or even for a shorter period if You explicitly inform us that You do not want to conclude a contract with us.
- We keep the personal data that We process for the administration and termination of the insurance policy for a period of 15 years after the termination of the policy.
- We keep the personal data that We process for the settlement of an insurance claim for a period of 10 years after the settlement is completed.
- We process the personal data, that We process, to protect Our legal claims for a period of up to 10 years after the end of the dispute. As far as possible,

We always try to take into account the individuality of each case.

- We use recorded calls from Our hotline containing personal data to improve the quality of Our services and to evaluate the quality of the services provided only for a period of 1 year after the recording was made.
- If We process Your personal data in the scope of telephone (mobile) number and email (hereinafter also referred to as „Digital ID“) for the purpose of providing digital services, Our legitimate interest is the expansion and implementation of Our digital processes and services. The expansion and introduction of digital processes and services are particularly beneficial to You as a client as We use a Digital ID to speed up and simplify existing services (e.g. electronic communication, online conclusion of insurance policies, online claims reporting, online claims guide service).

If You exercise Your right to object to the processing of Your personal data for the purpose of providing the services of a digital insurance company, We must demonstrate that there are legitimate interests overriding Your interests, rights and freedoms immediately after receiving Your request in the manner set out in this Information. Otherwise, We are not entitled to further process this personal data for the given purpose.

As part of claims processing, We will also request and process, where necessary, personal data that is particularly sensitive, such as data from medical reports, previous insurance claims, police reports, etc. By submitting documents and information containing particularly sensitive personal data to AWP, You consent to the processing of such data for the purpose of processing and settling claims.

When investigating an insured event, We may obtain health information about You from the medical facilities or doctors where You are being treated, have been treated or will be treated. We may request reports, extracts or copies of medical records, or We may require a check-up or examination by an authorized medical facility. We can also obtain this health information through Our helpdesk. Refusal to provide personal data or refusal to release the

medical facility from confidentiality about Your health condition in such cases may result in the inability to conduct or complete the investigation of an insured event or to pay the insurance indemnity.

The following processing purposes require explicit consent in order to:

- Allow Allianz Group and selected third parties to contact You for marketing purposes at the contacts listed below.
- For automated decisions (including profiling) to customize Our website or Our mobile application.
- By using the chatbot/live chat You agree that We may process special categories of personal data provided.

The consent may be withdrawn at any time with effect for the future by cancelling communication with the chatbot /live chat or by no longer using it. The processing of data carried out until that time shall not be affected. The personal data You provide as part of the chatbot/live chat request, as well as Your IP address, will be processed in order to respond to Your request. The legal basis for the processing of the collected personal data is the performance of a contract or the implementation of pre-contractual measures with You.

Who has access to Your personal data?

Your personal data may be disclosed to the following third parties, either as data collectors or as processors who process personal data on Our behalf:

- Assistance company, IT providers and group entities that help Us for example with the control of sanctions or claims handling and other insurers (e.g. in the case of multiple insurance),
- We also insure some of the risks We cover with a reinsurer. For this purpose, it may be necessary to send Your policy and possibly Your claims for insurance indemnity to the reinsurer so that they can form their own opinion about the risk or insured event,
- In the context of an agreed collective (group) contract (e.g. upon receipt of a credit card), We may disclose Your personal data to the policyholder (e.g. a bank),
- In addition, We may transfer Your personal data to public authorities for the purpose of complying with legal reporting obligations,
- External providers whose services We use for the proper performance of Our services, the proper functioning of Our company or in accordance with applicable law (e.g. auditors, lawyers, IT service companies).

Where is Your personal data processed?

Personal data protection is ensured through compliance with:

- the binding corporate rules of the Allianz Group;
- standardized clauses on the protection of personal data adopted by the European Commission;
- standardized contractual clauses approved by state regulatory authorities;

Your data may be transferred to a third country, in particular where this is necessary to provide a specific benefit under Your insurance. Under group schemes, Your personal data may be processed outside the EEA within the financial group of Allianz companies in the Republic of India and the Kingdom of Thailand.

Insurance terms and conditions Allianz Travel insurance Information on the processing of personal data when concluding the insurance

Allianz has incorporated its own binding corporate rules into its global privacy protection principles. The binding corporate rules apply to the processing of personal data transferred within the group from European Economic Area countries (and Switzerland). The binding corporate rules are available on the Group's website: https://www.allianz-partners.com/en_global/allianz-partners---binding-corporate-rules-.html

What are Your rights?

In connection with the processing of personal data, You have the right:

- that We, upon Your request, provide You with information about what data We process about You, for what purpose, for what period, and other details concerning, in particular, the operators of applications and systems, intermediaries and other entities to whom the data may be provided, and other information about this processing, including a copy of the personal data processed;
- that We, upon Your request, correct or supplement Your personal data,
- to have Your personal data deleted from Our systems if: You have legitimately objected to their processing, they have been processed unlawfully or they must be deleted in accordance with legal regulations; We restrict the processing of Your personal data (e.g. if You claim that the processing is unlawful and We verify the veracity of such claim, or while Your objection to the processing is being resolved);

- that We restrict the processing of Your personal data (e.g. if You claim that the processing is unlawful and We are verifying the truthfulness of such claim or until Your objection to the processing is resolved);
- that We provide You with Your personal data, which You have provided to us on the basis of consent or for the performance of a contract and which We process automatically, in a format that allows its transfer to another controller;
- that We stop processing the personal for which You have given us Your consent to process based on Your withdrawal of consent.

If You believe that the processing of Your personal data violates data protection regulations You, as a data subject, have the right to lodge a complaint with a supervisory authority, i.e. the Office for Personal Data Protection or with the supervisory authority of another Member State. You can exercise these rights by contacting Us using the contact details below.

How can You object to the processing of Your personal data?

In cases where We process Your personal data on the basis of Our legitimate interest, You have the right to object to the processing of Your personal data for reasons related to Your specific situation or to ask Us to interrupt the processing of such data.

How can You contact us?

If You have any questions about the use of Your personal data, You can contact us by phone, email or post using the following details:

AWP P&C Česká republika – a branch office of a foreign legal entity,

Data Protection Officer / Data Protection Employee

Address: Jankovcova 1596/14b,

Holešovice, 170 00 Praha

E-mail: ooou@allianz.com

Telephone: +420 296 849 959

2. Terms and conditions

We would like to introduce to you the insurance for your journey Allianz Travel

The Insurance terms and conditions are an integral part of the **insurance policy**, including any endorsements and clauses. The insurance policy may also include Our written questions about the insurance being concluded and Your answers to them.

In addition to the insurance policy, We are primarily governed by the rules set out in the Act No. 40/1964 Coll., the Civil Code (We will call it the Civil Code) and related legislation.

Not only You as the policyholder, but also all insured persons must be familiar with all these documents.

If the same thing is described in several documents in different ways, they will take precedence in the following order: insurance policy, the Insurance terms and conditions and the law. This, of course, does not apply to those provisions of legislation from which it is not possible to derogate. These must always apply and take precedence over the insurance policy and the Insurance terms and conditions.

If a matter is not regulated in the documents, We will follow the rules set **out in the legislation** (e.g. in the Civil Code You will find the rules on how We handle an insured event, how We deal with a change of insurance risk).

The insurance according to the insurance contract that We concluded together is governed by the legal order of the Slovak Republic, and the courts of the Slovak Republic are competent to resolve any disputes.



2.1 What can be insured

In this chapter, You will find information about all the insurances offered under this product.

Types of insurance

This insurance will help You if You become ill, are involved in an accident, lose documents or perhaps cause damage to others (liability) during Your journey.

- insurance of medical expenses abroad
- assistance
- liability insurance for damage and other loss
- personal accident insurance
- insurance in case of death as a result of an accident
- luggage insurance
- insurance of technical assistance for vehicles
- cancellation fees insurance
- insurance for early or delayed return from travel
- insurance of cycle assistance in the Slovak Republic and the border areas
- home assistance insurance

The specific scope of the insurance can be found in the Scope of Travel Insurance coverage, which you will receive when purchasing insurance.

General insurance specifications

Travel insurance is intended for short-term or multi-trips from the Slovak Republic to foreign countries. This insurance does not replace public health insurance. Travel insurance is also suitable for short-term trips within the Slovak Republic.

Both citizens of the Slovak Republic and foreign nationals can be insured. A foreign national may be an insured person only if his/her temporary, long-term or permanent residence is in the Slovak Republic unless otherwise specified in the insurance policy.

SCOPE AND TERRITORIAL VALIDITY OF INSURANCE

The territorial validity of the insurance is divided into the following areas (zones):

Slovak Republic – Domestic – this area includes:

- only Slovak Republic (hereinafter also referred to as SR) or
- Slovak Republic, Czech Republic (hereinafter also referred to as CR) and the border areas of Slovak Republic up to a distance of 50 km from the Slovak border

Europe – Európa – We include the following countries in this area: Albania, Algeria, Andorra, Armenia, Austria, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Czech republic, Croatia, Cyprus, Denmark (including the Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Germany, Gibraltar, Greece, Hungary, Ireland, Iceland, Italy, Israel, Kosovo, Liechtenstein, Lithuania, Latvia, Luxembourg, Malta, Montenegro, Morocco, Moldova, Monaco, Netherlands, Northern Macedonia, Norway (including Spitsbergen), Poland, Portugal (including the Azores and Madeira), Romania, Russia (European part only up to the Ural Mountains and the Ural River), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City, United Kingdom and Northern Ireland

Worldwide/World excluding US&CAN – We include all countries in the world except the Slovak Republic, US and Canada in this area

Worldwide US&CAN – We include all countries in the world except the Slovak republic in this area (also referred to by the abbreviation USCA in the contractual documentation)

TYPES OF INSURANCE

Short-term – the insurance is agreed for a fixed period of time and applies only to travels of 1 – 90 days, unless otherwise agreed in the policy.

Annual – this means that You are insured every day for the duration of the insurance. You can arrange the insurance for 365 days (or 366 days in a leap year). The insurance is agreed for a fixed period of time.

Half-yearly – this means you are insured every day for the duration of the insurance. Insurance is negotiated for 180 days for a fixed period.

Repeated trips / Multitrip (abroad) – this insurance is suitable for those who travel abroad frequently during the year. It is agreed for a fixed insurance period of one year or six months, during which You can travel abroad as many times as You want. Each stay abroad can last up to 60 days. If You exceed this period, the insurance

coverage expires after the 60th day of continuous stay abroad. It will only become effective again when You leave the Slovak Republic again. At Our request, You are obliged to prove the date of Your last stay in the Slovak Republic or crossing the border from the Slovak Republic (e.g. by air ticket, travel document, confirmation from Your employer or school, visit to a state authority or doctor, etc.).

LIMITS OF INDEMNITY, SUM INSURED AND DEDUCTIBLE

What limits of indemnity to choose?

By choosing a package in the insurance policy, You also choose the amount of the limits of indemnity.

Therefore, pay close attention to them.

An overview of the limits of indemnity can be found in the annex Scope of travel insurance coverage.

For cancellation fees insurance, always indicate the total value of the travel service (sum insured) for all persons named as insured persons in the insurance policy.

How is it with a deductible?

We will ask for a deductible from you in the amount stated in the chapter Description of individual insurances in these insurance conditions, or in the insurance contract.

Description of individual coverages

MEDICAL EXPENSES ABROAD

What is insured?

An insured event is an accident or sudden acute illness that occurred abroad during the insurance period and which endangers Your health or life (including a diagnosis of an epidemic or pandemic disease). It applies to the necessary and urgent treatment that stabilizes Your medical condition to the extent that You are able to continue Your journey or be transported back to the Slovak Republic. However, You must not travel in violation of governmental or other official state recommendations of Your home country (the Slovak Republic) or recommendations of the local authorities in the destination.

We will reimburse the usual and reasonable costs incurred for

- medical examination, treatment or emergency surgery,
- medicines or other medical treatment demonstrably prescribed by the attending physician,
- medical transport to the nearest appropriate (in relation to the diagnosis) first-aid facility and back to the place of accommodation abroad or to another suitable place to provide emergency treatment;
- necessary medical stay in a standard care hospital,
- acute dental treatment for the immediate relief of pain or to eliminate the increase in the extent of dental damage,
- reasonably incurred expenses for necessary dental treatment in direct connection with an insurance event caused by an accident abroad (not limited by the limit of indemnity for dental treatment) in order to stabilize the medical condition so that it is possible to continue the journey or to use the planned return to the Slovak Republic,
- issuing medical documentation for the needs of Our assistance service,
- qualified medical or other appropriate escort, taking into account all the circumstances, in particular Your state of health and the seriousness of the situation,
- transporting You to Your place of residence in the Slovak Republic or to a medical facility in the Slovak Republic after completion of the necessary hospitalization or treatment abroad, if You are unable to travel by the originally planned means of transport as a result of the insured event; if We are unable to arrange Your immediate transport to the Slovak

Republic after Your release from the medical facility, We will reimburse You for the necessary costs of Your accommodation until the time of arranging the transport. Your transportation is possible, with prior approval of the assistance service, also to a country other than the Slovak Republic (within the European Union), up to the amount of the costs that would be incurred to transport You to the Slovak Republic.

The date and method of transport is decided by the assistance service. Costs exceeding the cost of transport to the Slovak Republic will be borne by You, unless otherwise agreed in the policy.

- transport to the Slovak Republic for the purpose of performing necessary surgery or treatment which, however, can be postponed, if the treatment is part of the treatment of an injury or illness incurred during the trip abroad; in the event of refusal of transport to the Slovak Republic, We may reimburse the cost of the surgery or treatment abroad up to a maximum amount of the cost of transport to the Slovak Republic (the remaining costs of the surgery and other treatment are borne by the insured person). The date and method of transport is decided by the assistance service.
- transporting the body remains to the Slovak Republic in the event of death abroad, or the costs of their burial or cremation at the place of the insured event and sending the urn to the place of residence of the survivors,
- activities of emergency services for the purpose of providing medical assistance and transport if You are in danger of Your health or life (emergency services),
- search activities by the rescue services aimed at finding You, when You are in danger of Your life when Your location is unknown (search service), a search operation using a helicopter is decided by the rescue service, especially in situations where there is a risk of delay (damage to health or freezing).

If, as a result of an insured event, You are unable to return to the Slovak Republic within the insurance period and You are transported to the Slovak Republic by Our assistance service as soon as Your health condition permits, the validity of this insurance is extended until You cross the border to the Slovak Republic.

What is not insured?

We will not pay for Your medical expenses in case of:

- a journey You are taking for medical treatment or to continue treatment You have started,
- a journey that Your doctor has not recommended or forbidden,
- an acute illness that was known before the beginning of the insurance,
- an accident or its consequences which occurred before the beginning of the insurance,
- chronic disease, other than first aid (i.e. stabilisation of a life-threatening condition),
- symptoms of an illness demonstrably related to addiction to alcohol, other narcotic drugs, toxic or psychotropic substances,
- preventive vaccinations, vitamins (except those prescribed by the attending physician in connection with an acute illness), nutritional and strengthening preparations, contraception,
- preventive medical examination, issuing a medical certificate,
- costs of dental treatment not resulting from acute pain or injury,
- treatment, medical transport or transport to Your home country in connection with mental disorders or illnesses, including depression, unless they were demonstrably caused by an accident during the insurance period, or unless it was the first time that this diagnosis was made,
- costs associated with artificial insemination and any sterility treatment,
- any complications in the case of a high-risk pregnancy (except ectopic pregnancy),
- childbirth or complications associated with a normal pregnancy after the 32nd week of pregnancy,
- treatment of sexually transmitted diseases and diseases resulting from HIV infection,
- detection of pregnancy (except for detection of pregnancy in connection with an insured event), pregnancy examinations, intentional termination of pregnancy,
- stay and treatment in spas, sanatoria, convalescent homes, recuperation centers and similar facilities for the purpose of undergoing rehabilitation, chiropractic and physiotherapeutic procedures or treatment,
- treatment by methods not generally recognized by science and elimination of consequences or complications of such treatment,
- treatment and therapy by Your close relative,
- the costs of prostheses and medical aids (e.g. glasses, contact lenses, orthopedic insoles, thermometers, etc.), excluding crutches, orthotics

- or similar medical aids prescribed by Your attending physician as a result of an insured event,
- cases where a loss event occurs while participating in a non-insurable sport/activity or a high-risk sport/activity without additional insurance having been arranged therefor,
- cases where a damage event occurs during the operation of risky manual work without this insurance having been agreed upon.

Furthermore, We will not reimburse You for:

- interest on unpaid invoices for medical expenses from abroad,
 - costs incurred after You refuse medical care or refuse or interrupt recommended hospitalization.
- From the moment You refuse Our help, We are not obliged to reimburse You for additional costs of treatment or transport and We are not liable for any further course of treatment.

Insurance of medical expenses abroad does not apply in the territory of the country where You are or You should be included in the health care system in accordance with local law.

If You are located in the territory of the country where You are a participant in the health insurance system, We will cover only the costs that are not covered by that insurance and We would cover them in accordance with the Insurance terms and conditions. We do not reimburse the costs of the continuation of treatment in the Slovak Republic (or elsewhere after transfer to Your home country).

In situations threatening Your health or life, it may not be possible to verify Your claim for insurance indemnity in advance. If We subsequently find that You are not entitled to the indemnity, We shall be entitled to reimbursement of the costs or amounts paid to You.

ASSISTANCE**What is insured?**

Insurance of assistance abroad includes the following services, which We will provide to You in an emergency event:

- provision of information:
 - the assistance service doctor will provide You with a consultation on Your medical condition abroad,

- We continuously inform ourselves about Your medical situation and check the method and progress of Your treatment, We maintain contact with the doctors who provide You with medical care,
- We pass on messages to Your close relatives designated by You or mediate communication between You and the healthcare facility.
- arranging health care abroad:
 - We recommend and arrange appropriate health care.
- We mediate and arrange hospitalization in an appropriate medical facility transport arrangements:
 - We will arrange Your transport to the Slovak Republic, if Your health condition allows it and if it is not possible to use the originally planned means of transport on the given date based on the decision of the attending physician or the assistance service doctor for medical reasons; We decide on the time and method of transport,
 - in the event of the death of the insured person abroad, We will arrange for the transport of the body remains of the insured person from the place of deposit abroad to the Slovak Republic or to the country of the insured's last residence, or We will arrange for the burial of the body remains or their cremation at the place of death (in the case of cremation, We will arrange for the urn to be transported to the home country according to the wishes of the survivors), we will organize the delivery of the death certificate,
 - if You are repatriated back to the Slovak Republic during Your trip, We will pay the reasonable extraordinary costs of organizing the transport of Your close relative.
- search and rescue activities of rescue teams aimed at finding You, when Your location is unknown (search service), the search and rescue operation with the use of a helicopter is decided by the rescue team, especially in situations where there is a risk of delay (injury or freezing),
- arranging and securing reimbursement of costs for Your health care abroad:
 - for hospitalization in accordance with these terms and conditions,
 - for outpatient treatment, if You ask Us to do so and if the healthcare facility does not require payment in cash on site,
 - for Your accommodation after Your release from the medical facility if, due to hospitalization or outpatient treatment, You miss the originally planned means of transport to return from Your travel, but no longer than until You are able to travel to the Slovak Republic by another means of transport,
- for your transport back to the Slovak Republic in accordance with these insurance conditions,
- for Your telephone calls from abroad with Our assistance service in connection with an insured event (medical expenses).
- reimbursement of costs for a guardian abroad,
 - if You are hospitalized during Your trip at the decision of the attending physician, We will pay the reasonable extraordinary costs of economy class transportation and accommodation for the period of time strictly necessary for Your travelling companion or Your co-travelling children who, due to their low age, are unable to continue the trip or travel to the Slovak Republic alone, or the costs of accommodation or organization of transport of Your close relative,
 - if the attending physician or the assistance service doctor assumes that Your hospitalization will be longer than 5 days and Your health condition does not allow transportation to the Slovak Republic, We will reimburse the reasonable transport costs (return to the Slovak Republic if You cannot use the originally planned means of transport or travel to the place of hospitalization) and accommodation (at the place of Your hospitalization) to one guardian,
 - You choose a guardian who travels with You and stays with You during Your treatment as an escort ,
 - if You are not travelling with a person who can be chosen as a guardian, You will choose one person to be Your guardian who will come from Your home country and stay with You during Your treatment.
- assistance in case of loss or theft of personal or travel documents:
 - We will provide You with the information necessary to resolve the situation and minimize losses,
 - We will arrange transport to the nearest embassy of the Slovak republic and back; if necessary to obtain a replacement document, We will reimburse You for reasonable travel expenses.
- We will arrange legal assistance abroad if You find yourself in an emergency in connection with an insured event:
 - We will provide You with assistance if there is a criminal, offense or civil proceeding conducted against You, or there is an imminent threat that such proceeding will be conducted abroad,

- in case of an insured event specified in these terms and conditions, We will arrange, upon Your request, legal assistance and will reimburse the costs of legal assistance up to the limit of indemnity.

Extension of the validity of the insurance contract

In the event that due to traffic restrictions in connection with a sudden strike or manifestation of civil unrest or sudden climatic or geological changes as a result of earthquakes, increased volcanic activity, flooding, floods, adverse weather conditions and other natural disasters, you cannot return to the Slovak Republic in the original the planned date, the validity of the insurance is extended free of charge for the time necessary to return to the Slovak Republic to the same extent as was agreed.

What is not insured?

We are not obliged to provide and reimburse to You:

- assistance service from the moment when Your transport to the Slovak Republic or other medical transport is possible from the medical point of view and You still refuse it,
- costs of transport by air ambulance, unless it is the situation that, according to the attending physician, necessarily requires such transport,
- the cost of transportation back to the home country outside the Slovak Republic, exceeding the cost of transportation to the Slovak Republic.

LUGGAGE

What is insured?

We will reimburse You for damage to Your luggage caused by:

- theft of an item by breaking into the accommodation facility in which You are staying (hotel, guesthouse, apartment, bungalow, caravan, houseboat),
- theft of an item by breaking into a space intended for storing insured items (luggage room, ski room, bike room, etc.),
- theft of an item by breaking into a motor vehicle or a locked roof box,
- theft of personal belongings by robbery,
- in connection with Your injury that required immediate medical treatment,
- a natural event, i.e. fire, explosion, lightning, windstorm, hail, flood, inundation or earthquake,
- loss or theft of luggage during transport, if it has been properly checked in and taken over by the carrier,

- damage to business equipment and electronics that makes the equipment inoperative.

In addition, We will reimburse You for the reasonable costs incurred for the purchase of essential items in case the delivery of Your duly checked- in baggage by the air carrier at Your final destination is delayed by more than 7 hours after Your arrival abroad.

We will also reimburse You for the cost of renting replacement sports equipment if:

- the sports equipment is destroyed, damaged or lost during the time it is handed over to the air carrier.

In the event of theft or destruction of insured items, We will reimburse You for the damage incurred up to the maximum amount of the acquisition value of the item if You provide us with a proof of purchase of the item in question. If it is not possible to provide a proof of the item purchase, We will reimburse You a maximum of 30% of the stated acquisition value of the item, provided that it is the usual acquisition value at the time and place (otherwise we use the usual acquisition value). The maximum amount of the reimbursement may not exceed the limit set by the insurance policy.

In the event of damage to the items, We will reimburse You for the reasonable cost for their repair, up to a maximum amount of their time value. We will also reimburse the repair costs maximum up to the limits specified in the insurance policy.

What is not insured?

We shall not indemnify You for damage caused by:

- the theft from a motor vehicle that was not properly locked, did not have all its windows closed or if the stolen item in the car was visible from the outside,
- the theft from a tent or similar structure that has unreinforced canvas walls or ceiling,
- the theft from the cargo area of the vehicle and from all types of cargo trailers and carriers,
- the theft of an item left unattended in public,
- pickpocketing,
- simple theft,
- the theft from an automatic locker.

The insurance does not cover:

- money, valuables (postage stamps, vouchers, duty stamps, food stamps, etc.), securities and bills of exchange, deposit and cheque books, credit or other cards allowing cashless payment,
- personal documents of all kinds, tickets, air tickets, etc.,

- precious metals and stones and objects made of them, jewelry, pearls, furs,
- motor vehicles and their accessories, all types of trailers including caravans, motor vessels and motor watercraft, all motor and non- motor aerial means and aircrafts of all kinds, parachutes, sport kites including all accessories,
- documents, plans, other documentation, recordings on audio, visual and data carriers,
- works of art, works of special cultural and historical value, collections and items of collector's interest,
- food, smoking materials, smokers' articles and alcohol,
- all electronic and optical devices (camera, video camera, mobile phone, laptop, desktop computer, radio receivers, drones, robots, etc.) and their related equipment and accessories stolen from a motor vehicle, caravan or vessel, unless it was the result of a traffic accident with subsequent medical treatment,
- damage during transport, if duly checked in and accepted by the carrier,
- loss of items during transport that the airline does not allow to be carried (e.g. electronics containing lithium, etc.).

We will not reimburse the following in case of delayed luggage:

- luggage delay on arrival in the Slovak Republic,
- luggage delay that has not been properly checked in at the airport,
- the financial loss You have suffered as a result of luggage delay.

CONSEQUENCES OF AN ACCIDENT

This insurance is taken out as a fixed-sum insurance in case during the period of insurance, while travelling, You suffer an accident and it causes bodily injury or death.

What is insured?

Insurance event is an accident sustained during the period of insurance while travelling in the territory for which You have concluded insurance resulting in bodily injury or death.

In the event of an accident, seek medical treatment immediately in the territory for which you have insurance, remain under medical care, follow the doctor's instructions and notify Our assistance service without undue delay.

In the event of death or daily compensation for hospitalization, We consider an accident to include:

- illness resulting demonstrably and solely from the accident,
- local suppuration following the entry of pathogens into an open wound caused by the accident,
- tetanus or rabies infection during the accident.

Bodily injury as a result of an accident

If You suffer an accident during the journey, We will pay to You, depending on the type of injury and the extent of the consequences, the percentage from the sum insured corresponding to the number of degrees of the extent of the accident consequences for each bodily injury according to the Injuries and Bodily Harm Table (hereinafter referred to as the "Table"), which forms [Annex 1 to these terms and conditions](#), up to the maximum of the sum insured.

One degree of bodily injury in the table corresponds to 1% of the sum insured. If You have suffered injuries related to multiple damage to organs or systems as a result of the accident, the degrees of bodily injury are added together, up to a maximum of 100% of the bodily injury.

If the type of injury or bodily harm is not listed in the Table, We will not provide the insurance indemnity. You shall prove the extent of the bodily injury by medical documentation, which We are entitled to verify, including by a medical examination by a doctor appointed by us.

If the consequences of the accident concern a part of the body or an organ that had already been damaged before the accident, We will reduce the indemnity for the consequences by as many percent as corresponding to the number of degrees of the previous damage, also determined according to the Table. The total maximum indemnity we will provide for Your bodily injury resulting from one accident is equivalent to the sum insured with an injury rating of 100 points according to the Table

The extent of the physical impairment related to a fracture and loss of a limb is not cumulative.

Where the individual consequences related to one or more injuries to the same limb, organ or parts thereof, we shall assessed them as a whole, up to the maximum degree specified in the Table for anatomical or functional loss of the relevant limb, organ or parts thereof.

Daily compensation for hospitalization

If, as a result of an accident suffered during the journey, You were immediately hospitalized in the territory for which You have insurance, for more

than 3 days, We will reimburse You for the financial amount agreed in the Scope of travel insurance coverage.

Death as a result of an accident

If the insured person dies as a result of an accident within one year from the day the accident happened to him, we will provide to the designated authorized persons according to the relevant provisions of the Civil Code, a one-time amount in the amount of the agreed insurance sum for the death as a result of an accident insurance. From the insurance payment we will deduct the already paid amount of insurance benefits or advance payments for insurance benefits for the permanent consequences of this injury

What is not insured?

We do not consider the following to be an accident:

- an illness that has worsened or manifested itself as a result of the accident (e.g. cancer), including mental illness or change in mental state, even if it has a causal link with the accident,
- damage to pathologically altered bones, muscles, tendons, ligaments or joint capsules,
- intervertebral disc displacement and other diseases of the spine, unless they result in spinal cord damage or vertebral fracture.

We may not provide You with insurance indemnity if:

- the accident did not occur during the insured journey,
- You do not respect the advice and recommendations of a doctor.

We may refuse or reduce Your insurance indemnity in cases provided for in the Civil Code or the insurance policy; details can be found in part 2.3 in the section „Consequences of breach of obligations“.

CANCELLATION FEES

What is insured?

Insurance coverage applies to non-refundable costs incurred by You by charging cancellation fees by the travel service provider due to cancellation of the trip (in accordance with the travel service provider's terms and conditions) or postponement of the planned start of the trip (if the costs incurred are lower than for the cancellation of the service) as a result of the insurance event specified below.

The sum insured is the total amount paid for travel services for all insured persons specified in the

insurance policy. A deductible of 20% applies to the Storno Standard and Storno Firma insurance.

In the case of Standard Trip Cancellation Insurance („Storno Standard“), We consider an insured event to be a demonstrable cancellation or postponement of the scheduled start of the trip as a result of an event specified below that occurred during the cancellation fees insurance.

The events are as follows:

- if You have an acute illness or injury which, according to the decision of the attending physician, requires hospitalization or bed rest (including the diagnosis of an epidemic or pandemic disease) or does not allow You to travel on the planned date (e.g. fracture of a limb, etc.),
- an acute illness or injury of Your close relative requiring Your care (including a diagnosis of an epidemic or pandemic disease),
- acute illness or injury of a travelling companion which, according to the decision of the attending physician, require hospitalization or bed rest (including a diagnosis of an epidemic or pandemic disease) or does not allow the travel to take place on the planned date (e.g. fracture of a limb, etc.) if the insured person would have to travel alone,
- death of the insured person or a person close to the insured person,
- the death of a travelling companion, a close relative of the travelling companion, if the insured person would have to travel alone,
- if You or Your travelling companion are in quarantine prior to Your trip, in accordance with a regulation or other requirement of a government or state authority, due to a suspicion that You or Your travelling companion have been exposed to a contagious disease (including an epidemic or pandemic). This does not include any other type of quarantine which generally applies to a selected or entire population, vessel or geographical area, or which applies on the basis of where, from where and through which countries the respective person is travelling. The quarantine order must be evidenced by an appropriate document on the quarantine order issued by the attending physician, health officer or other authorized person,
- a natural disaster at the insured person's place of residence, if he proves that his/her presence at the time of travel is absolutely necessary to deal with the consequences of the event,
- significant damage to the property of the insured

person or a travelling companion caused by theft by burglary at his/her place of residence within 48 hours before the scheduled start of the trip, if he/she proves that his/her presence is absolutely necessary at the time of the trip (the event must be reported to the Police of the Slovak republic),

- a serious violent crime against the insured person or a person close to the insured person if it has resulted in serious psychological damage,
- receipt of an unexpected termination notice from the employer due to organizational changes,
- transfer of Your employment to a country other than Your country of residence,
- Your court summons or Your travelling companion's summons if You would have to take up the business travel alone,
- finding a new job (if You are registered as unemployed) if the employment contract is concluded for at least 6 months,
- organ transplantation,
- theft or loss of a travel document (must be documented by an official confirmation) less than 10 working days before starting the insured journey,
- a traffic accident involving You or Your travelling companion, as documented by an accident report, that required Your or Your travelling companion's hospitalization or treatment followed by home treatment,
- delay of the means of public transport used for transport to the place of departure (You have to provide Us with a proof of such delay),
- cancellation of the journey by a travelling companion for the reasons set out in this paragraph if You would have to travel alone,
- medical complications related to vaccination, if the vaccination was given at the time when it was recommended by the doctor and yet caused a medical problem,
- serious health complications related to Your pregnancy before the end of the 32nd week of pregnancy,
- application for divorce by the spouses if they are listed on the same travel contract,
- missed departure of the means of transport from the Slovak Republic to a foreign country due to:
 - an accident to the vehicle or train You were travelling on to the place designated for departure,
 - a natural disaster which damaged the vehicle or train or which occurred on the transport route to the place of departure, making it impossible to continue the journey.
- theft of the vehicle specified in the insurance policy for Your insured journey,

- the government authorities at Your final destination order a mandatory evacuation, which will take effect within 24 prior to Your departure date. This is valid provided that the insurance policy was concluded before the event leading to the mandatory evacuation became public knowledge.

In the case of Cancellation of the trip Plus („Storno Plus“) insurance, We consider a demonstrable cancellation or postponement of the scheduled start of the trip to be an insured event as a result of the events listed for the Cancellation of the trip Standard Insurance („Storno Standard „) and the events specified below which occurred during the course of the Cancellation fees insurance.

The events are as follows:

- You fail the final exam or do not progress to the next year at the accredited educational institution where You study,
- inability to start the journey due to a terrorist attack,
- unforeseen political unrest in the destination or transit country,
- the authorities of the destination or transit country refuse to issue You a tourist visa,
- cancellation of public transport intended to be used for transport to the place of departure or to complete the journey.

In the case of Cancellation of the trip Firma („Storno Firma“) insurance, We consider a demonstrable cancellation or postponement of the scheduled start of the company, business or personal trip to be an insured event as a result of the events listed for the Cancellation of the trip Standard Insurance („Storno Standard „) and the events specified below which occurred during the course of the Cancellation fees insurance.

The events are as follows:

- change or cancellation of an agreed date of formal meetings (or cancellation due to cancellation of a meeting by a business partner)
- shortening of business or personal trip,
- the authorities of the destination or transit country refuse to issue You a tourist visa,
- the destination is inaccessible due to a natural event,
- inability to start the journey due to a terrorist attack,
- inability to start the journey because the place of departure is inaccessible due to a natural event,
- unforeseen political unrest in the destination or transit country.

In the Storno Firma product, the travelling companion is covered only in the case of private trips.

What is not insured?

We will not pay cancellation fees if Your trip is cancelled due to:

- chronic disease,
- an acute illness or accident that already existed at the time of taking out the insurance, including complications related to it,
- complications in pregnancy, including their consequences (nausea, fear of travel, deterioration of condition, etc.), with the exception of a clear threat to the life of the mother or the child before the 32nd week of pregnancy,
- pregnancy or intentional termination of pregnancy, assisted reproduction and their complications,
- performing planned surgical procedures and examinations,
- performing cosmetic procedures and their complications,
- treatment of diseases diagnosed on the basis of an examination carried out before the insurance was concluded,
- fear to travel,
- cancellation of travel in a situation where the government or other state authority has banned travel abroad or to the respective destination, or the area has been closed by local authorities.

Cancellation of the trip with the travel service provider at the latest before the scheduled start of the trip shall be a condition for the insurance indemnity to be granted, unless there are demonstrably serious reasons that make it impossible.

INSURANCE FOR EARLY OR DEALYED RETURN FROM TRAVEL

What is insured?

Increased costs of early return from a stay abroad

We will organize and reimburse You for the increased costs of early return from Your stay abroad if You do not use the originally planned means of transport for the following reasons:

- death of Your close relative, acute serious illness (including a diagnosis of an epidemic or pandemic disease) or injury of You close relative requiring hospitalization on territory of the Slovak republic,
- significant damage to Your property caused by a natural event or crime when Your presence is necessary.

We will reimburse You for reasonable travel expenses to Your place of residence in the Slovak Republic.

A deductible of 20% is applied to the insurance of early or delayed return from the trip, if it is arranged as part of the Storno Standard and Storno Firma insurance. In Storno Plus this insurance coverage is without deductible.

Hijacking of means of transport

We will reimburse You for lost payments paid for the trip, We will reimburse You for extra accommodation costs, transport costs in the event of a hijacking of the means of transport You are in, only if it is not an act of terrorism.

Increased costs of delayed return and extended stay abroad

If You or Your travelling companion are in quarantine during Your trip to an area to which it is recommended by a government or other official state authority not to travel at the time of Your trip, in accordance with a regulation or other requirement of the government or state authority, due to a suspicion that You or Your travelling companion have been exposed to a contagious disease (including an epidemic or pandemic disease) and You are unable to continue Your scheduled trip, or as a result, are unable to return to the Slovak Republic at the planned time and by the planned means of transport, We will reimburse You for:

- Your incurred costs of alternative accommodation for the period strictly necessary for the stay in quarantine,
- Your incurred increased costs for the delayed return from a stay abroad to the Slovak Republic after the quarantine.

This does not include any type of quarantine which generally applies to a selected or entire population, vessel or geographical area, or which applies on the basis of where, from where and through which countries the respective person is travelling.

If You develop a contagious disease during the quarantine, We will proceed according to the conditions for acute illness. The quarantine order must be evidenced by an appropriate document on the quarantine order issued by the attending physician or health officer.

In an arranged company, business or personal trip insurance of the type „Storno Firma“, in the insured event of an early or delayed return and in the event of a quarantine ordered during the period of insurance, We will also pay reasonable economy class travel

expenses for one replacement worker who will continue the interrupted work.

What is not insured?

We will not reimburse You for early or delayed return from Your travel if:

- The insurance is arranged with territorial validity Slovak Republic,
- the originally planned return to the Slovak Republic is within 24 hours from the manifestation of the event.

TECHNICAL ASSISTANCE FOR VEHICLES

What is insured?

The insured event is a sudden inoperability of the vehicle or theft of the vehicle while travelling in Europe (outside the Slovak Republic).

If the vehicle remains inoperative, We will arrange and pay You through Our contractual partner:

- repair of the vehicle on the site of the event, i.e. arrival and departure of the assistance vehicle and repair of the vehicle taking no longer than one hour, which will make the vehicle operable again,
- if We are unable to put the vehicle into operation, the cost of towing the vehicle to the nearest service center designated by Us, including the cost of handling the vehicle while it is being removed, loaded or unloaded,
- the cost of transporting the driver and the crew of the vehicle by train, bus or taxi from the place of the event to any common location up to a distance of 25 km.

In the event that an inoperative vehicle is towed away or stolen, You are entitled to the following to be organized for You and paid:

- alternative transport by train (first class), bus or, if the distance is more than 750 km, by plane (economy class) to the final place of stay or to the place of residence in the Slovak Republic,
- rental of a replacement passenger car, including the cost of transport, its subsequent pick-up and drop-off back to the rental company up to distance of 50 km from the place of its collection, in a case:
 - the service center picked by Our contractual partner is unable to put the vehicle into operation within 8 hours of the request for assistance,
 - the theft of the vehicle, documented by a notification to the local police, for a maximum period of 5 days in case of travel insurance concluded for period up to 10 days or for a

maximum period of 10 days in case of travel insurance concluded for period from 11 to 31 days (We do not offer this insurance for longer stays).

Our contractual partner decides on the choice and method of ensuring the availability of a replacement car, choosing the Economy category (e.g. Škoda Fabia, VW Polo, etc.)

When renting the replacement car, You must always agree to the standard terms and conditions of the vehicle's lessor (including the required deposit). Together with Our contractual partner, We shall be entitled to require You to reimburse any costs that would arise in connection with their non-compliance.

In the event that it is not possible to put the vehicle into operation within 3 working days of reporting a defect on the vehicle to the assistance center of Our contractual partner (the service will confirm that the vehicle cannot be put into operation), Our contractual partner will arrange and pay, upon Your request, for the towing of the vehicle to a place designated by You in the Slovak Republic.

The distances are always calculated by Our contractual partner using normal routes (i.e. not as the crow flies).

What is not insured?

The insurance does not cover:

- costs paid without the prior consent of Our contractual partner, unless You can prove that You could not contact Our contractual partner's assistance center for reasons of consideration or if Our contractual partner was unable to provide assistance due to extraordinary circumstances,
- the costs incurred by the emergency services of the integrated rescue system within the scope of the obligations stipulated by law,
- costs resulting from damages:
 - caused by insurrection, violent riots, strikes, acts of terrorism, war events, acts of official or state authority, earthquakes or nuclear energy,
 - resulting from the consumption of alcohol or addictive substances,
 - caused by the participation of the vehicle in races, shows and competitions,
 - resulting from betting or the participation of entitled persons in a criminal offence,
 - resulting from a traffic accident deliberately caused by the driver of the vehicle or as a result of the driver's suicide or attempted suicide.

- customs, transit fees and taxes, fuel costs and parking fees,
- operating fill-ups, transit fees, cleaning and other costs associated with the rental of a replacement passenger car,
- costs related to consequential damages,
- the costs associated with the transport of cargo,
- the costs of spare parts,
- cases where the breakdown or accident occurred as a result of an apparent negligence in the maintenance of the vehicle or a defect which has not been rectified, even though You have been advised of the need to rectify it by the contractual partner or a person authorized by the contractual partner in connection with an earlier assistance intervention,
- costs associated with providing assistance for the vehicle:
 - whose technical roadworthiness has not been approved,
 - whose operation on roads has been prohibited,
 - which, because of serious or dangerous defects in the technical condition or due to unauthorized modifications, was not technically fit for purpose immediately before the loss event,
- persons transported in the vehicle for a fee.

In the event that any of the services were provided to You at a time when You were not entitled to the use of the assistance service, it is Your responsibility to reimburse Us for the costs incurred by Us in providing the assistance service.

Under the terms used in the technical assistance for vehicles, We mean the following (other terms used can be found in the Terms dictionary chapter):

Vehicle

A road motor vehicle or trailer (e.g. motorcycle, passenger car, motorhome...), with a total weight of up to 3.5 tons with a valid Slovak vehicle registration certificate with a Slovak registration plate, as specified in the insurance policy.

Immovable vehicle

A vehicle which is inoperative or which, because of its defects, would endanger the safety of road traffic due to:

- a breakdown,
- a result of driver error,
- an accident, natural disaster, vandalism,
- damage caused by an animal,
- the theft of its part.

Breakdown

An unexpected mechanical, electrical or electronic fault that renders the vehicle inoperative, including:

- a dead or frozen battery,
- a defect in the vehicle's exterior lighting,
- a windscreen wiper defect if it rains or snows,
- a seat belt defect,
- a defect in the security system or alarm if it prevents access to the vehicle or renders the vehicle inoperative.

Driver error

Failure to comply with the operating and maintenance instructions of the vehicle manufacturer or other circumstances resulting in:

- a shortage, substitution or freezing of fuel or other operating fluids,
- the discharge of the car battery,
- in tyre damage,
- the loss, theft or slamming the keys in the vehicle or their breaking in the vehicle lock.

Natural disaster

Damage to or destruction of a vehicle by accidental sudden action of natural physical forces such as windstorm, hail, lightning, landslide, rock or earth collapse, avalanche landslide or collapse, flood, inundation as well as fire, explosion, fall of snow, ice, tree, branch, mast, telephone or power line pole or public lighting.

Car crash

Damage to or destruction of the vehicle due to the accidental sudden effect of external mechanical forces (e.g. collision, impact, fall).

Entitled persons

Driver and persons transported in the vehicle (crew).

CYCLE ASSISTANCE

What is insured?

If Your bicycle or electric bicycle (hereinafter referred to as „bicycle“) suddenly becomes inoperative as a result of a breakdown, accident or theft, or in the case of an electric bicycle also as a result of discharging the battery during the ride, We will organize and pay You through Our contractual partner up to the limit specified in the Scope of travel insurance coverage:

- a repair of a minor defect on the site of the event, i.e. the arrival and departure of an assistance vehicle and a repair taking no longer than 30 minutes

leading to the bicycle being put back into operation; on-site repair means a temporary repair which allows You to travel to the nearest service center,

- the costs of transporting the bicycle and the entitled person to the nearest repair shop capable of repairing the bicycle, or to a place up to a maximum distance of 50 km as determined by the entitled person (e.g. to a guest house, rental shop), if the entitled person does not choose to have the bicycle repaired on site or the defect is not a minor one,
- the cost of renting a replacement bicycle for the period when the bicycle is inoperative or if it is stolen, but for a maximum period of 4 days; We will not reimburse the cost of renting a replacement bicycle in the case of a rented bicycle.

What is not insured

The insurance does not cover loss events that occur under the following circumstances:

- damage occurs to a rented bicycle if it is not rented from a rental company authorized for such activity,
- the damage occurred outside the territory of the Slovak Republic or outside its border area within 50 km from the state border of the the Slovak Republic,
- the damage occurred in connection with participation in a sporting event or the practice of professional sport,
- damage caused by loss of property or simple theft,
- damage caused by improper or insufficient maintenance of the bicycle or its use contrary to the manufacturer's instructions,
- damage which is being reported in the situation when the entitled person is outside the roadway or is in terrain to which access is not legally permissible,
- damage caused by a natural disaster.

Furthermore, We will not reimburse:

- costs incurred without Our consent,
- routine maintenance costs,
- any on-site repairs except for the gluing of minor defects,
- any consequential damages resulting from the insured event,
- removal of an object from terrain,
- the costs that the rental company is obliged to pay under the rental agreement.

What are You entitled to?

You are entitled to three free assistance interventions organized by us. We cover the cost of the intervention up to the limit specified in the insurance policy.

The terms used in the cycle assistance are understood as follows (other terms used can be found in the Terms dictionary chapter):

Minor defect

A bicycle tyre failure resulting in air leakage which renders the bicycle inoperative. A minor defect is a hole with a maximum diameter of 15 x 20 mm that is not located at the valve and that can be repaired with a glue commonly available on the market designed for repairing minor bicycle defects.

Bicycle inoperability

A fact which prevents the mobility of a bicycle or its ability to operate on roads, caused by:

- a failure when the bicycle is inoperative due to wear and tear or damage to a part of the bicycle caused by the inherent function of the individual parts of the bicycle or by material fatigue,
- an accident in which external factors cause damage, destruction or operational degradation of the bicycle.

Replacement bicycle

A replacement means of transport for a bicycle is a bicycle. In the case of an electric bicycle, the alternative means of transport is an electric bicycle.

HOME ASSISTANCE

What is insured?

We will provide You with assistance if during the insured journey or when leaving Your residence for a journey the following happens in Your home:

- emergency (an emergency situation that restricts normal household operations, requires urgent repair, and which You are unable to resolve on Your own),
- slamming of keys, i.e. in a situation where there was no damage to the lock of the entrance door to the building or home and yet You are unable to open the door in the usual way and with Your own power,
- to the loss of building or household keys, regardless of the victim's will,
- breakage of the entrance door lock or its mechanical damage,
- sudden appearance of rodents, nuisance insects or other arthropods in Your home (so-called deratization and disinsection).

Who performs the assistance?

The assistance intervention is carried out by the technical standby service (hereinafter referred to as „TPS“). It is a natural or legal person who practices any of the following professions: a plumber, heating

engineer, gas engineer, locksmith, electrician, glazier or deratization/ disinsection specialist.

What are You entitled to?

You are entitled to free use of one assistance intervention organized by Us. We cover the cost of the intervention up to the limit specified in the Scope of travel insurance coverage. The limit includes the costs of transport of TPS, labour and the necessary materials used for the repair. Costs that exceed the agreed limit shall be borne by You. In the event that Your household becomes uninhabitable as a result of an accident, We will organize and pay for the transport and replacement accommodation of the insured members of the household, as well as the storage and necessary cleaning after the accident.

2.2 What are the general insurance exclusions

In this section, We describe when We cannot pay You an insurance indemnity under the agreed insurance or when We cannot provide assistance intervention

Exceptional events not covered by the insurance policy

We will not pay the insurance indemnity or provide assistance if the loss event was caused:

- by a strike, war, rebellion, insurrection or other mass violent riots,
- by terrorist acts (i.e. violent acts motivated by political, social, ideological or religious reasons); this does not apply to medical expenses insurance and assistance insurance,
- by hijacking and ransom demand, except for aircraft hijacking insurance,
- in connection with any sanctions or embargo,
- in connection with a cyber risk,
- by the intervention of the state authority or public administration, unless otherwise stated in these Insurance terms and conditions,
- by nuclear energy,
- by chemical or biological contamination,
- as a result of an epidemic or pandemic, except where explicitly covered under the cancellation insurance, insurance for delayed return from travel or medical expenses insurance.

Damages and other losses not covered by the insurance policy

You will not be entitled to indemnity for damage and loss and We are not obliged to provide You with assistance service in case of loss events that:

- were caused intentionally by You, Your close relative or a person living in the same household with You, an entitled person or another person acting on Your initiative,
- were caused by gross negligence,
- occurred in connection with the consumption of alcohol or the administration of other narcotic, toxic or psychotropic substances; in the case of an accident insurance, we can reduce the insurance payment if an accident occurred as a result of the consumption of alcohol or addictive substances by the insured,
- occurred in connection with a mental illness or disorder, including depression,

- occurred in connection with suicide attempt, suicide or deliberate self-harm by the insured person,
- occurred in connection with non-compliance with safety regulations or legislation applicable in the territory in the course of the relevant activity,
- occurred in connection with any activity which is illegal in that country,
- occurred from the annual insurance with repeated trips on the sixty-first day and subsequent days of the continuous stay abroad,
- have not been properly documented, including the claimed reimbursement of costs.

You will not be entitled to indemnity for damage and loss in case of an event that could reasonably have been expected to occur or that was already known to occur prior to the commencement of the insurance.

Furthermore, the insurance does not cover cases where the loss event occurred in connection with:

- the practice of professional sports,
- the practice of an uninsurable (extreme) sport,
- the practice of an organized sport, unless the insurance policy provides for insurance of high-risk sports,
- the practice of a high-risk sport, unless insurance of high-risk sports is agreed in the insurance policy (see Appendix 3 to these Insurance terms and conditions for an overview of sports according to risk),
- while performing high-risk manual work, unless insurance of high-risk manual work is agreed in the insurance policy (see Appendix 2 to these Insurance terms and conditions for an overview of high-risk manual work),
- operating any means of transport, sport or other means for which You do not have the appropriate authorization or use them without the knowledge or against the will of their owner,
- carrying out pyrotechnic, caving, taming, stunt, artistic, rescue or underground mining activities, unless otherwise agreed in the insurance policy,
- undertaking expeditions to sparsely populated areas or environments with extreme social and political or climatic conditions (e.g. polar expeditions, cave exploration, travel to large uninhabited areas) or participating in unguided expeditions into forests and deserts, unless otherwise agreed in the insurance policy,
- travel to an area designated by a state or other public authority as war zone or dangerous to life and health with recommendation not to travel to that area.

2.3 What are the obligations

In this section, We inform You about Your and Our obligations when arranging insurance and during its duration.

YOUR OBLIGATIONS (AS THE POLICYHOLDER) AND THE OBLIGATIONS OF THE INSURED PERSONS

When arranging insurance, You must:

- provide us with true and complete information necessary to arrange insurance,
- familiarize yourself with the insurance policy and all the documents that We will present to You, prove to Us, if We ask You to do so, that You have paid the premium on time and in full (i.e. that the contract has been concluded).

During the insurance period, You and the insured persons must:

- inform Us as soon as possible of any change that has occurred in the facts that You had disclosed to Us when concluding the insurance policy,
- take care that the insured event does not occur, in particular:
 - observe the prescribed safety guidelines applicable in the given country, including the use of functional protective equipment (helmet for cycling, skiing and snowboarding, helmet and life jacket for water sports, etc.),
 - observe generally binding regulations and prohibitions or restrictions in a given place (prohibition notices in mountain and other areas, warnings from mountain and other rescue services, etc.),
 - take effective measures to avert the imminent occurrence of an insured event or to mitigate its consequences,
 - take care of Your health, e.g. follow the advice of the attending doctor, be vaccinated for the destinations visited, comply with the regulations of the local authorities in the event of an epidemiological situation.
- inform Yourself about the security situation in the destination and transit destination before starting the trip.

Upon the occurrence of a loss event, You, as the insured or other entitled person, must:

- notify Us without undue delay that it has occurred,

- give Us a true explanation of the occurrence and extent of the consequences of such an event, of the rights of third parties and provide us with the necessary co-operation,
- provide Us with all information, documents and evidence to prove the occurrence and extent of the insured event,
- at Our request, submit other documents and evidence necessary for the investigation of the insured event and arrange for their official translation into the Slovak language at Your own expense,
- inform Us of any similar insurance You have arranged with another insurance company, its scope, the name of the insurer and the policy number,
- act in a manner reasonable in the circumstances to prevent imminent loss or other damage,
- at Our request, release the doctor or other person from confidentiality about Your health condition and facts related to the insured event,
- at Our request, provide a statement of Your Personal Insured Account from Your health insurance company,
- ensure that the right to compensation for damage caused by the insured event or any other similar right You have against a third party is transferred to Us according to Civil Code regulation,
- undergo a medical examination by a doctor appointed by Us so that We can verify the facts important to establishing Our obligation to indemnify,
- if We have provided You with an insurance indemnity to which You are not entitled under the insurance policy, reimburse the amount paid or paid on Your behalf in full, even after the termination of the insurance,
- at Our request prove the date of Your last stay in the Slovak Republic or crossing the border from the Slovak Republic (e.g. air ticket, travel document, confirmation from Your employer or school, visit to authorities or doctor, etc.),
- if the loss event occurred in connection with a crime, offense or traffic accident, report it to the police at the scene of the event and request a police report,
- In the event of damage to personal belongings and luggage, first file a claim for compensation of the damage with a public entity (e.g. carrier, accommodation operator) where the damage occurred and provide us with a proof of such claim, including a quantification of the compensation provided by the entity,

- in the case of a cycle assistance loss event, provide credible proof of the bicycle ownership or, in the case of a rented bicycle, provide a rental certificate or bill of payment,
- in the case of a rented bicycle, always follow the regulations and conditions set by the rental company,
- provide us with proof of the rental of a replacement bicycle,
- in the event of a home assistance loss event, prove that the insured person actually lives at the place of loss (he/she shares a household with his/her close relatives, if not living alone) and provide assistance in dealing with the event, in particular allowing access to the property without the presence of the insured person, if the situation requires it.

In the event of loss due to an accident or sudden illness, You must also:

- seek medical treatment immediately during the trip at the territory for which the insurance is valid and follow the instructions of the attending physician,
- contact Our assistance service immediately and follow its instructions, especially in the following cases:
 - hospitalization abroad, immediately after admission to the hospital (if the health permits),
 - non-medical transport to a medical facility and back to the place of accommodation (taxi),
 - before carrying out a diagnostic examination to determine Your health condition using specialized devices (except for routine X-ray and sonographic examinations or blood tests),
 - planned physiotherapeutic or chiropractic treatment, rehabilitation procedures and treatments prescribed by Your attending physician
 - before a surgery, if the health condition allows it,
 - before transport to another medical facility or back to the home country,
 - death of the insured person.

In the event that You cause damage or other loss to another person, You must also:

- inform Our assistance service without undue delay and communicate the circumstances of the loss event occurrence and follow its instructions, in particular in case of:
 - any requirement for You to settle or acknowledge any claim of the injured party,
 - any use of legal services.
- provide the names and addresses of the victims and any witnesses and submit their written statements,

- express Your written opinion on Your liability for damage suffered and on the amount of compensation claimed,
- secure and provide Us with a police report,
- provide Us with other relevant evidence of the occurrence and extent of the damage and other loss ,
- attend court hearings and other proceedings if We require it and keep Us informed of the progress and outcome of the proceedings,
- without Our written consent, not to recognize or settle claims for damages, not to conclude settlement agreement or court settlement.

In the event of the travel service cancellation, You must also:

- cancel the travel service as soon as You become aware that You will not be able to use it due to a loss event but at the latest before the scheduled start of the trip. If you cannot contact us for objective reasons before the planned start of the trip, do so as soon as possible,
- in the event of an acute illness or injury, submit to us a doctors certificate from the attending physician, who must not be a person close to you, and which must be issued before cancelling the trip, containing the date of start of the illness or injury and the diagnosis,
- contact us if You want to postpone the start of Your planned trip due to an insured event and follow Our instructions.

OUR OBLIGATIONS

We have an obligation:

- to answer all Your questions truthfully and completely before the conclusion of the policy, when arranging the insurance, during the insurance as well as during the claims handling, if applicable,
- upon Your notification of a loss event, to immediately initiate the investigation necessary to determine the existence and extent of Our obligation to provide You with insurance indemnity,
- after the loss event investigation has been completed, to inform You about the outcome of the investigation,
- if the claim is accepted, to send the insurance indemnity to You in EUR within 15 days from the end of the loss event investigation; for the conversion of foreign currency, We will use the exchange rate officially announced by the National Bank of Slovakia as of the date of occurrence of the insured event,

- to inform You of the reasons for any rejection of the claim; We can not change the reason later on.

CONSEQUENCES OF BREACH OF DUTY

If You breach the above stated or statutory obligations, which had a significant impact on the occurrence of the insured event or on increasing the scope of the consequences of the insured event, We may reduce the insurance indemnity depending on what effect that breach had on the scope of our duty to pay. During the duration of the insurance contract, We are not authorized to reduce the insurance benefit due to the fact that the insurance premium was not paid properly and on time. Violation of the obligation can also be a reason for premature termination of the insurance.

In the event of a knowing breach of Your obligation at the time of arranging and when changing the insurance, we are entitled to withdraw the insurance, as long as we would not conclude the insurance in case of true and complete answers. We can apply the right within three months from the date, when we discover such a fact; otherwise our right will end.

If we learn only after the insured event has occurred that its cause was a fact that we could not find out when taking out the insurance as a result of your culpable violation of the information obligation and if, knowing this fact, we would not have taken out this insurance when taking out this insurance or would have taken out it for other conditions, we have the right to refuse payment; by refusing to pay the insurance will expire.

We have the right to reasonably reduce our payment if we set a lower premium on the basis of false or incomplete information that the policyholder or the insured provided to us when taking out the insurance.

If you or anyone acting on Your behalf asserts the right to insurance compensation based on false or fraudulent declarations or documents, You do not have the right for insurance compensation. We are also entitled to recover costs related to an insurance claim that we later learn was fraudulent. If you fraudulently provide us with false information, statements or documents, we are entitled to report this to the relevant authorities, including the police.

2.4 I suffered a loss

– what shall I do?

In this section, We inform You what to do in case of loss so that We can take care of You as quickly as possible. If You report the loss according to Our instructions, We will be able to work as quickly and conveniently as possible for You. Details are given in the overview of individual types of insurance (chapter 2.1.).

Insurance of medical expenses abroad

- in any life-threatening situation, contact the local emergency services, then Our assistance service,
- call the assistance service immediately (if Your health condition permits):
 - if hospitalization or medical transport is necessary,
 - in the event of a traffic accident,
 - in the event of the death of Your travelling companion,
 - before having surgery abroad,
 - before a diagnostic examination using special equipment (e.g. magnetic resonance imaging, CT scan).
- provide the assistance service Your name and surname, date of birth, insurance policy number, where You are, what happened, what health problems You have, a telephone number at which You can be reached, contact details of the medical facility,
- if You pay for the treatment in cash or receive invoices for reimbursement from the medical facility, send to Our helpdesk:
 - a completed Insurance Claim Notification Form or complete an electronic claim report at www.allianz-protection.com,
 - a medical report with a diagnosis or copy of a medical prescription,
 - receipts, bills and invoices for medical treatment and medication.

Luggage insurance

- if luggage is stolen, contact the local police immediately upon discovery and request a report,
- in the event of theft from a hotel room or a vehicle in a guarded car park, ask the operator for a confirmation of the damage compensation,
- take photo documentation proving that the obstacle was overcome and of the extent of damage,
- if they are damaged, take photo or video

- documentation of the damaged items,
- if Your travel documents are lost, contact the assistance service,
- in the case of delayed luggage, obtain confirmation from the airline that the luggage has been delayed at that location,
- keep receipts for essential items that You purchase instead of the delayed items,
- in the case of renting sports equipment, keep the sports equipment rental contract and proof of payment.

Liability insurance

- if You cause damage to property or bodily injury to health or death of another, or if are accused of doing so, call the assistance services, describe the situation and follow their advice,
- record the names and addresses of the victims and any witnesses and request their written statements,
- call the local police and request a report from them,
- take photographs, video footage or at least a sketch with a description that demonstrates the extent of the damage or other loss and its cause,
- be very cautious, especially when it comes to bodily injury or death, or significant property damage,
- do not sign anything You don't understand or agree with:
 - if You are forced to sign (e.g. by the police), please add to Your signature the information that You do not understand the text or Your disagreement (at least in Slovak),
 - do not authorize to settle or acknowledge any third party (injured party) claim on Your behalf or on Our behalf without Our prior written consent or the consent of Our assistance service
- if You are unable to obtain the above evidence yourself because of Your health condition, ask someone You trust to do so,
- if the injured party makes a claim for compensation against You, please notify Us as soon as possible,
- the injured party has no right to claim insurance indemnity against Us,
- in proceedings for compensation for damages, follow Our instructions and do not, without Our written consent, recognize or settle claims for damages, enter into any settlement agreement or court settlement.

Cancellation fee insurance

- as soon as You become aware of a situation that prevents You from travelling on the scheduled date, arrange with the travel service provider to cancel or postpone the date of the scheduled start of the trip, if this is more economically advantageous,
- obtain the necessary documents to prove the insured event, in particular a medical report, death certificate, notice from the employer, etc..

Insurance for early or delayed return from travel

- as soon as You become aware of a situation that requires You to return early or late from Your trip, contact the carrier who will arrange an alternative travel date for You or contact Our assistance service directly,
- if You are forced to postpone Your return home due to a quarantine order, please contact Our assistance service, follow the instructions of the health officer, doctor and local authorities,
- obtain the necessary documents to prove the insured event, in particular a medical report, travel document, proof of accommodation etc..

Insurance of technical assistance for vehicles

- in case of a vehicle theft or accident, contact the local police and then Our assistance service,
- in the event that the vehicle is inoperative, first ensure Your safety and the safety of traffic with regard to the location of the event and then call Our assistance service,
- follow the instructions of Our assistance service.

Cycle assistance insurance

In case of cycle assistance insurance:

- contact Our assistance service and follow their instructions,
- prove to them ownership of the bicycle involved in the incident.

Home assistance insurance

With respect to Home assistance insurance:

- in the event of an emergency in Your home, contact the assistance service, inform them how You can prove that this is Your actual residence, describe the situation,

- the decision as to whether it is a state of distress (emergency situation), for the sake of professional assessment, rests entirely with Us,
- We will dispatch the TPS to take the necessary measures to avert an emergency or mitigate its consequences,
- to be able to take measures to avert an emergency, it is necessary to allow and agree to TPS's access to the premises (if this is not possible, We cannot take the necessary measures).

Notice

Basic and supplementary assistance services shall be provided within the limits of the legislation and shall be subject to the approval of the competent authorities. The Insurer shall not be liable for any delay or impediments to the performance of assistance services due to war events, internal disturbances, risk of nuclear energy, terrorist act, natural disaster or other objective impossibility to intervene.

2.5 Other important information

In this section You will find information about the calculation of the insurance premium, for example when it is due. You will also find here information about when the insurance starts and for what reasons it terminates.

PAYMENT OF PREMIUM

What is premium and how it is determined

The premium is the price for the insurance contracted and includes Our estimated costs for insurance indemnity, administrative costs and profit. We calculate the premium based on insurance-mathematical methods using Our own statistical data. The premium amount is specified in the insurance policy.

The premium is determined, amongst other factors, by:

- scope of coverage,
- destination visited,
- age of the insured person,
- the practice of high-risk sports,
- performing high-risk manual work,
- length of insurance,
- costs related to the administration of the insurance policy.

What about premium in the event of termination of insurance?

We are entitled to the premium for the duration of the insurance. If the insurance expires as a result of an insured event, We are entitled to the full lump sum premium.

This also applies in the case of an insured event from the travel agencies packages where the products include insurance of cancellation fees, medical expenses abroad or luggage, and others, when the entire insurance policy is terminated and the insurer is entitled to the lump sum premium paid in full.

If You agree with Us on the termination of the insurance before it starts (it is not possible in case of trip cancellation), We will refund Your premium, less Our necessary costs for conclusion of the insurance contract and its administration, if applicable. In other cases of termination of insurance, We will retain the premium due to Us according to the Civil Code and We will refund the remaining part to You.

When is the premium due?

The premium shall be paid in one lump sum. It must be paid within the time limit specified by Us in the policy, i.e. no later than the date of commencement of insurance. If cancellation fees insurance is included in the policy, the premium must be paid on the day the insurance is taken out.

If You do not pay the premium in the agreed amount and within the required time limit, the insurance will not incept and You will not be insured.

When We consider the premium paid

We consider the following to be the moment of the premium payment, whichever comes first:

- its crediting to Our account,
- its verified transfer to Our account, if You pay by bank transfer,
- receipt of confirmation from the payment gateway when paying by card.

INCEPTION AND DURATION OF INSURANCE, CONCLUSION OF THE INSURANCE POLICY

Inception and duration of insurance Conclusion of the insurance policy

We must conclude the insurance policy in writing, otherwise it is invalid.

When You accept Our offer by paying the premium, the written form of the contract is kept. The insurance policy is concluded at the time of the premium payment, the premium payment is a condition for the validity of the insurance.

How and when does the insurance become valid?

The insurance shall commence on the date specified in the insurance policy as the inception date of the insurance, but not before crossing the state border of the Slovak Republic.

Insurance for travels within the Slovak Republic starts on the date specified in the insurance policy as the inception date of the insurance, but not earlier than 24 hours from the moment of concluding the insurance contract.

Cancellation fee insurance can be arranged no later than 30 calendar days before the planned departure. If the travel service is purchased or bindingly reserved

less than 30 calendar days before the planned departure date, cancellation fee insurance must be arranged within one working day from the date of purchase or binding booking of the travel service. Payment for insurance that includes cancellation fee insurance must always be made on the same day the insurance is negotiated, otherwise the insurance will not be valid.

Cancellation fees insurance lasts from the time the insurance policy is duly concluded until the scheduled start of the trip, unless it is terminated earlier as a result of an insured event.

If You are abroad at the time of taking out the insurance, Your insurance covers only events occurring not earlier than on the 3rd day following the date of concluding the insurance at the earliest (= deferred insurance effectiveness).

This does not apply if the insurance directly follows the previous travel insurance taken out with Us, concluded by the premium payment before the end of the previous insurance.

If You have taken out annual insurance with repeated trips abroad, the individual insurance always starts by crossing the state border of the Slovak Republic and ends after 60 days or by earlier crossing border back to the Slovak Republic.

Insurance period

The insurance is concluded for a definite period of time.

Expiration of insurance

The insurance is terminated mostly:

- by the end of the insurance period,
- by agreement of the contractual parties,
- by termination notice,
- withdrawal from the insurance policy,
- claim payment rejection due to Your untruthful or incomplete answers (more information can be found in part 2.3)

Termination of insurance

You (as the policyholder) or We can terminate the insurance by giving notice within 2 months of the conclusion of the insurance policy, the insurance shall expire 8 days after the date of the notice delivery.

Withdrawal from insurance

If we have concluded the insurance policy remotely (e.g. via the internet), You (as the policyholder) may withdraw from the insurance policy without giving any

reason within 14 days from its conclusion or from the date on which the Insurance terms and conditions were communicated to You (if this occurred after the conclusion of the policy). If You withdraw from the insurance, We are entitled to the premium for the duration of the insurance. You may not withdraw if the insurance has been arranged for a period of less than 1 month.

We may withdraw from the insurance policy or the agreement to amend it if You (as the policyholder) or the insured person do not answer Our questions truthfully and completely when concluding the policy and if, upon receiving complete and true information, We would not have concluded the contract or the agreement to amend it. The right to withdraw from the contract expires if we do not use it within 3 months from the day we discovered this fact.

Withdrawal from the insurance policy cancels the contract from the outset. If You withdraw from the insurance policy, We will refund You the premium paid within 1 month from the date of withdrawal and, if applicable, We will reduce it by the insurance indemnity already paid. If We withdraw, You will reimburse Us within 1 month for any insurance indemnity paid, less any premium paid by You.

CHANGES TO THE INSURANCE POLICY AND INSURANCE CONDITIONS

Can the insurance contract be changed?

Changes to the insurance policy can be made by agreement between You (as the policyholder) and Us. The same rules apply to the conclusion of such an agreement as to the conclusion of an insurance policy. The effective date of the change to the insurance contract is specified in its addendum.

ADDITIONAL INFORMATION

Documents delivery

What form must the documents relating to the insurance take?

A document may have not only a paper based (i.e. „paper“) form, but also other (e.g. electronic) form resulting from the currently available technical possibilities. The documents are provided mostly in electronic form. Documents may be requested to be provided in paper form, if needed. If a written form is required by law for a specific document, the signature may be replaced by printed or mechanical

means (for example printed signature, etc.) in cases where it is customary (e.g. mass correspondence, communication by electronic means, etc.). With regard to practicality and a gentle approach to nature, we prefer electronic communication. Since We place great emphasis on security and protection of Your interests, We may also require You to send Us a document with Your handwritten or officially certified signature in specific cases.

How can We deliver documents to each other and when will We consider them delivered?

All documents that we deliver to each other are considered delivered on the day they reach the addressee, i.e. when the addressee has an objective opportunity to become familiar with the document. In the event that the addressee fails to deliver the document (e.g. does not report a change of address or does not mark the mailbox) and for this reason the shipment is returned as undeliverable, the document is considered delivered on the day it is returned to the sender.

2.6 Terms dictionary

In this section We would like to explain the terms used in this document

ACCIDENT

Damage to Your health caused unexpectedly and suddenly by external forces or by Your own physical activities, but independent of Your will. A more serious injury can be fatal.

ACUTE ILLNESS

A sudden illness threatening the health or life of the patient and requiring necessary and urgent medical care. Acute worsening of chronic disease is also considered an acute illness if the patient's previous condition was stable (see Chronic disease).

ADJACENT SEA ZONE

A strip of sea 12 nautical miles wide from the coastal zone. 1 nautical mile = 1,852 km.

ANIMAL

Living creatures with senses

ASSISTANCE COMPANY

A company which, on the basis of a contractual relationship with Us, arranges and organizes the provision of assistance services and decides on their provision on Our behalf.

ASSISTANCE SERVICE

Assistance provided in emergency situations while travelling on the telephone +421 232 101 007.

ATTENDING PHYSICIAN

A doctor who provides outpatient or inpatient health care to an insured person or other assessed person and performs an assessment of his or her condition.

BICYCLE

As a bicycle we also consider an electric bicycle (electric scooter) with an electric motor power of maximum 1 kW and a maximum design speed of 25 km/h to be a bicycle (scooter).

BUSINESS TRIP

Travel for the purpose of performing work tasks by an employee or self-employed person, travel for the purpose of earnings, internships, etc.

CANCELLATION FEE

The fee that the provider of the travel service charges You according to the terms and conditions for its cancellation.

CANCELLATION INVOICE

A proof of cancellation issued by the travel service provider containing the names of the persons cancelling the service, the date of cancellation and the amount of the cancellation fees.

CANCELLATION OF TRAVEL

A demonstrable act by the insured person or other entitled person made during the insurance period at the travel service provider at the latest before the scheduled start of the trip in order to cancel the trip.

CLAIM

An accidental event that occurred during the term of insurance and for which We will provide an insurance indemnity in accordance with these terms and conditions.

COASTAL ZONE

A strip of sea 12 nautical miles wide from the coast. 1 nautical mile = 1,852 km.

COMPUTER SYSTEM

Any computer, hardware, software or communications system or electronic device (including a smartphone, laptop, tablet, wearable device), server, cloud, microcontroller or similar system, including any related input, output, data storage device, network device or backup device.

CONSEQUENTIAL FINANCIAL LOSS

Financial loss arising out of bodily injury, death or damage to property, in particular loss of earnings and loss of profit.

CYBER RISK

Any loss, damage, liability, claim, cost or expense of any nature whatsoever directly or indirectly caused by, arising out of, resulting from or in connection with one or more of the following:

- Any unauthorized, malicious or unlawful act(s) or threat thereof involving access to any computer system or its functioning, use or operation;

- Any error or omission relating to the access to any computer system or its functioning, use or operation;
- Any partial or total unavailability or failure of access, functionality, use or operation of any computer system; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or copying of any data, including any amount relating to the value of such data.

DEDUCTIBLE

The agreed amount of money You share in the insurance indemnity; it is determined by a fixed amount, a percentage or a combination thereof.

ENTITLED PERSON

A person who, as a result of an insured event, becomes entitled to insurance indemnity; the entitled person is the insured person, unless otherwise provided by law or the insurance policy. The entitled person in case of technical assistance for vehicles is the driver and the persons transported by the vehicle (crew). The entitled person in case of cycle assistance is the owner of the bicycle used on the road. The entitled person in case of home assistance is the insured person in whose home the state of emergency occurred.

EPIDEMIC

The occurrence of a contagious disease recognized and designated as an epidemic by the World Health Organization (WHO) or a by a governmental or other official state authority in Your country of residence, transit country or destination.

ESSENTIAL THINGS

Basic toiletries or other demonstrably necessary items depending on the purpose of the trip, eventually after Our approval.

GROSS NEGLIGENCE

It is such neglect of necessary caution and prudence, violation of legal regulations or regulations issued on their basis, or contractually assumed obligations, which resulted in the occurrence of damage or increase of its consequences (e.g. violation of fire regulations, serious violation of traffic rules, activity under the influence of alcohol or other addictive substances, etc.).

GROUP INSURANCE

Insurance covering members of a particular group

or, where applicable, also their close relatives or otherwise related persons; the policy does not have to contain the names of the insured persons if it is possible to identify them beyond doubt at the time of the insured event.

GUARDIAN

A person who will, in the case of an insured event, stay with You on site or come to visit You, take care of You during Your stay abroad or accompany You in case of repatriation from abroad to the Slovak Republic.

HIGH-RISK MANUAL WORK

High-risk manual work means a business activity, profession or other gainful activity listed in the list of high risk manual work in Annex 2 to these Insurance terms and conditions.

Jobs such as cook, driver, au pair, nursing and caring for the elderly and sick, etc. are not considered high-risk manual work.

HIJACKING OF MEANS OF TRANSPORT

Unlawful seizure of a means of transport and persons carried therein, for the purpose of obtaining a ransom or as a means of committing a crime other than terrorism.

CHRONIC DISEASE

Long-term disease (including post-accident conditions) that existed prior to the start of the journey and was not stable at that time, meaning, it required hospitalization, substantial changes in treatment or medication, or was recurrent during the 12 months before the damage event occurred.

INCEPTION OF INSURANCE

For insurance of medical expenses, liability, luggage, accident, assistance, early or delayed return from travel, technical assistance for vehicles, We mean by inception of insurance the date of the scheduled start of the trip (in the case of repeated trips, the beginning of the carried out trip). For the cancellation fees insurance, the inception date of the insurance is the date of taking out the insurance.

INSURANCE PERIOD

It is the period for which the insurance was taken out. The insurance period is the time interval defined by the beginning and the end of the insurance (fixed period insurance).

INSURED (Insured person)

The person whose life, health, property, liability or other interest is covered by the insurance (You or another insured person).

JOURNEY

A tourist or business trip made at the time and in the territory specified in the insurance policy.

LIMIT OF INDEMNITY

The upper limit of the insurance indemnity agreed in the insurance policy.

LOSS EVENT

An event from which loss or damage arose and which could give rise to a right to claim for insurance indemnity.

LOSS INSURANCE

Insurance the purpose of which is to compensate for damages incurred as a result of an insured event.

LUGGAGE

Personal belongings, sporting equipment and tools customary for the purpose, nature and length of the insured trip.

LUMP-SUM INSURANCE

Insurance the purpose of which is to obtain an agreed financial amount as a result of an insured event in an amount that is not dependent on the occurrence or extent of damage.

MEDICAL TRANSPORT

Transportation by a vehicle or other means of transport of the health service or other means of transport approved in advance by the assistance company.

ORGANIZED SPORT

Participation in and preparation for a publicly organized sports competition.

PANDEMIC

An epidemic that has been recognized as a pandemic by the World Health Organization (WHO) and confirmed by a government or other official state authority in Your country of residence, transit country or destination.

POLICYHOLDER

The person who has concluded the insurance policy with Us (You, as the policyholder).

PRICE OF TRAVEL SERVICE

The total cost incurred for the travel service of all insured persons, from which the cancellation fees are calculated. Insurance can be arranged for the entire price of the travel service upon payment of the first deposit.

PROFESSIONAL SPORT

The performance of a sporting activity which You perform for a fee on the basis of a contract with a sports organization.

QUARANTINE

A mandatory restriction of movement designed to stop the spread of a contagious disease to which You or Your fellow traveler have been exposed.

REASONABLE TRAVEL EXPENSES

The cost You will incur for transport by train (1st class), bus or economy class airplane if the distance is more than 750 km.

RESCUE SERVICES

Emergency medical service, mountain rescue service, water rescue service, fire brigade or police.

ROBBERY

Appropriation of property by a perpetrator using violence or the threat of imminent violence against You.

SCHEDULED START OF THE JOURNEY

The originally agreed start of using the travel services with the travel provider – stated in the insurance policy as the beginning of the insurance period. When it comes to insurance of multiple services, it is the start of using the first one.

SIGNIFICANT DAMAGE TO PROPERTY

Damage amounting to at least 21 000 EUR; significant damage may also be considered, in individual cases, damage requiring the implementation of urgent measures in order to prevent an increase in its extent, to mitigate its consequences or to remove its remnants.

SMALL VESSEL

Windsurfers, canoes, kayaks and other boats up to 5 meters in length without propulsion or with own mechanical propulsion and max. power up to 4 kW/ sail up to 12 m².

SPORTS

Sports activities You engage in whilst travelling. We divide them into 3 groups according to their risk level and they are listed in Annex 3 to these Insurance terms and conditions.

Basic – summer and winter sports commonly practiced on holiday (e.g. running, cycling, skiing and snowboarding along marked routes, swimming); are included in all types of insurance (except for the “Extra Léto CK” product, where basic winter sports are not covered)

High-risk – sports that We consider risky and You can insure them for an additional fee (e.g. flyboarding, downhill mountain biking). These include organized sports (sports competitions, sports tournaments, friendly matches, camps and training sessions)

Uninsurable – sports We consider to be extremely risky and We will not indemnify You for incidents caused in connection with them

SPORTS EQUIPMENT

Tools and equipment used for Your sports activities.

TERRORISM

Planned, deliberate and politically or ideologically motivated violence directed against impartial individuals.

THEFT

Appropriation of an object by the perpetrator by taking possession of it by overcoming obstacles preventing the object from being stolen.

THREAT TO LIFE

A situation in which there is an imminent threat of death or bodily injury.

TIME VALUE

The price the item was worth immediately before the insured event. We determine this price from the acquisition price of the item, taking into account the wear and tear or appreciation of the item.

TOURIST JOURNEY

Recreational and sightseeing trip, study stay, practice of recreational sports, etc.

TRAVEL INSURANCE

Insurance to help people in difficulties arising during their travels. It covers unforeseeable travel-related situations that occur during the insurance period.

TRAVEL SERVICE

A combination of services, or a stand-alone service, provided to the final consumer for the purpose of satisfying his/her needs in the field of recreation, tourism, culture, work and sport outside his/her place of residence (e.g. tour, stay, study trip, flight ticket, ticket, car or boat rental).

TRAVEL SERVICE PROVIDER

A travel agency, tourist office, transport company or other business entity that provides or arranges a travel service.

TRAVELLING COMPANION

A person who has purchased or made a binding reservation of a travel service with the aim of traveling together with the insured and is insured under the same insurance contract as the insured or is listed on the same document, confirmation, proving the joint purchase or binding booking of the travel service.

YOUR CLOSE RELATIVE

A Relative in the direct line (in particular parents, grandparents, children and grandchildren), siblings and spouse or partner under the law governing registered partnerships. Other persons in a family or similar relationship shall be deemed to be close to each other if the injury suffered by one of them would reasonably be perceived by the other as his or her own. It is assumed that close persons to each other are also persons related by marriage (brother-in-law, sister-in-law, father-in-law, mother-in-law, son-in-law, daughter-in-law) or persons who live together permanently.

Annex no. 1.

Injuries and bodily harms table

Injury and body impairment rating scale:

- 1.) The maximum extent of injury shall not exceed 100 degrees.
- 2.) Degrees of injury assessing fracture and loss of a limb shall not be cumulative.
- 3.) In the case of multiple injuries to the limb, the resulting degree of injury shall not exceed that relating to the loss of all or part of the limb.
- 4.) The degree of injury is determined by the accident and the assessment of the injury is based only on the diagnosis determined by the doctor and documented by the insured person.

	Type of injury	degree
	Injuries missing in the table	
1.	The table does not specify the type of injury	0
	Burn	
2.	Head injury including cerebral coma	10
	Popáleniny	
3.	Burn affecting 5-15% of the body surface	10
4.	Burn affecting 16-30% of the body surface	25
5.	Burn affecting more than 30 % of the body surface	45
	Loss of sense	
6.	Loss of an eyeball or loss of visibility unilateral	30
7.	Loss of both eyeballs or loss of visibility bilateral	100
8.	Hearing loss unilateral	30
9.	Hearing loss bilateral	60
10.	Loss of smell	10
11.	Loss of tongue and taste at the same time	50
	Traumatic injury of organs	
12.	Traumatic injury of lung lobe	50
13.	Traumatic injury of spleen	15
14.	Traumatic injury of one kidney	20
15.	Traumatic injury of both kidneys	50
16.	Traumatic injury of penis	40

17.	Traumatic injury of testicles or ovary	20
18.	Traumatic injury of uterus	40
	Traumatic injury of limb or loss of their function	
19.	Traumatic injury of upper limb or shoulder joint	70
20.	Traumatic injury of upper limb above elbow joint and below shoulder joint	65
21.	Traumatic injury of upper limb above wrist and below elbow	60
22.	Traumatic injury of upper limb at wrist and hand level	55
23.	Traumatic injury of lower limb at level from hip joint to mid-thigh	70
24.	Traumatic injury of lower limb from mid-thigh distally to above knee joint	60
25.	Traumatic injury of lower limb from knee joint distally to upper half of the tibia	50
26.	Traumatic injury of lower limb from mid tibia to above hock joint	45
27.	Traumatic injury of foot including ankle	40
28.	Traumatic injury of foot with heel preservation leg	30
	Traumatic injury of fingers	
29.	Traumatic injury of whole thumb of hand	20
30.	Traumatic injury of part of thumb of hand	10
31.	Traumatic injury of entire index finger	10
32.	Traumatic injury of part of index finger	5
33.	Traumatic injury of full finger – other than thumb or index finger 5	5
34.	Traumatic injury of part of finger – other than thumb or index	5
35.	Traumatic injury of big toe	5
36.	Traumatic injury of part of big toe	2
37.	Traumatic injury of toe – other than the big toe	2

Fractures	
38.	Fracture of pelvic bones including the hip joint (excluding isolated of the hip joint (wedged, proximal femoral epiphysis, trochanters)
a)	open comminuted 25
b)	open not comminuted 10
c)	closed comminuted 8
d)	other fractures 5
39.	Fracture of humerus / femur
a)	open comminuted 15
b)	open not comminuted 10
c)	closed comminuted 8
d)	other fractures 3
40.	Fracture of tibia / forearm bone
a)	open comminuted 10
b)	open not comminuted 8
c)	closed comminuted 5
d)	other fractures 3
41.	Fracture of the skull base, cranial vault, scapula
a)	open comminuted 15
b)	open not comminuted 10
c)	closed comminuted 8
d)	other fractures 5
42.	Fracture of the splanchnocranium, mandibula, thumb (thumb tibia, heal bone
a)	open comminuted 10
b)	open not comminuted 6
c)	closed comminuted 4
d)	other fractures 2
43.	Fracture of the scapula of the hip, hip spine, ischial tuberosity, vertebral body
a)	open 8
b)	other
44.	Fracture of the ulna, radius, tibia, navicular, cuboid, cuneiform
a)	open comminuted 8
b)	open not comminuted 6
c)	closed comminuted 4
d)	other fractures 2

45.	Fractures of ribs/fingers of hand and foot (excluding thumb of the spine, transverse processes of the spine, pubic bone and ischium
a)	open fractures 8
b)	other
46.	Fractures of the metatarsals, metacarpals and carpal bones
a)	open fractures 6
b)	other fractures 2

Annex no. 2.

List of risk manual works

High-risk manual work means work related to the performance of:

- a) logging and/or timber handling in forestry,
- b) marine fishing outside coastal zones,
- c) work underground, except for publicly operated and accessible areas (guiding activities, etc.),
- d) work at heights above 1,5 m, unless working from firm and safe working floors; on mobile working platforms; using climbing (caving) equipment; assembling and dismantling auxiliary structures (scaffolding, etc.),
- e) construction activities requiring movement on the construction site (construction / alteration of construction of buildings, civil engineering works, demolition and earthworks, building installation works, finishing works, etc.),
- f) manual work in rail transport, which secures and operates the railway transport route,
- g) activities requiring movement in the production areas of the metallurgical, engineering and chemical industries,
- h) activities requiring the use of machinery and/or tools in the manufacturing, processing, assembly or repair process,
- i) activities involving the handling of flammable, corrosive, toxic, explosive (including pyrotechnics) or infectious substances (excluding health care professionals in the provision of routine health care); e.g. production, processing, destruction and disposal, research, development, experimental production, etc,
- j) aerial work in agriculture, forestry and water management, construction, advertising, photography, exploration as well as sightseeing flights, etc.,
- k) activities of a stuntman, performer or active activity of the insured party similar to the performance of any of the high-risk sports (instructor, etc.),
- l) rescue, search or salvage work in mountain locations, in areas affected by a natural disaster or in areas where the risk of a natural disaster is expected or in other areas designated by the state authorities of the Slovak Republic or international bodies as areas with increased security risk, unstable security situation, etc., including work related to public safety in these areas,
- m) journalism and editorial activities, if such work is carried out in areas affected by a natural disaster or in areas where the risk of a natural disaster is expected or in other areas designated by the state authorities of the Slovak Republic or international bodies as areas with increased security risk, unstable security situation, etc.,
- n) the activities of personnel engaged in the physical protection of persons and property,
- o) works providing for the care of animals (groomer, trainer, vet, etc.).

Annex no. 3.

Sports insurance

BASIC (SUMMER AND WINTER)

If the basic sports listed below are practiced as part of organised sports competitions, including training and preparation for them, it is necessary to arrange additional insurance for high-risk sports.

Summer

A acrobatic rock and roll

- aerobic
- aerotrim
- airsoft
- aqua aerobic
- archery
- arrows
- athletics, including pole vaulting and all-around

B badminton

- ballet
- ballroom dance
- banana ride
- baseball
- basketball
- beach volleyball
- bicros
- billiard
- boccia
- bodybuilding
- boomerang
- bouldering
- bowling
- bridge
- bubble
- buggy
- bungee
- bungee running

C capoeira

- card and other board games, chess
- circus riding
- climbing on an artificial wall
- cricket
- curling on dry surface
- cycle ball
- cycling, bicycle touring, cyclocross, cyclotrial

D diving with breathing apparatus to depths of up to 10 metres with or without an instructor, but only if the person holds the necessary certificate (authorisation) to carry out the activity

- dog sledding, horse-drawn carriage

- drag boat, paddling

- duathlon

F firefighting sport + rescue corps exercises

- fishing from the shore, boat (small vessel)

- fitness and bodybuilding

- floorball fly fox

- foot volleyball

- footbag

- football

- frisbee

G goalball

- golf, minigolf, disc golf

- gymnastics – modern, sports

H handball

- hiking or trekking on marked trails in easy terrain with a maximum difficulty level of 1UIAA without

- the use of climbing aids and/or movement at

- altitudes up to 3 000 m above sea level

- historical fencing (martial)

- hockey ball

- horse riding except for horse racing

- hunting/sport hunting (roe deer, partridge, etc.)

CH cheerleaders

I indoor football

- in-line skating, in-line hockey

- ironman

J juggling (diabolo, fire show, juggling, yoyo)

- jumps into the water

- (pool depth 5 metres or more)

K kayak, canoe and rafting of difficulty WW1, WW2

- kickboxing – aerobics

- kiting

- kiting (kiteboarding, kitesurfing, power kiting,

- land kiting, buggy kiting etc.) scootering

- korfball

L lacrosse

M marbles

- mountain bike (not downhill)

- mountainboarding on marked trails, during competitions

O orientation run

P paddleboarding

- paintball

- parasailing

- pedal boat ride

- pentaquin

- pole dance

- power boot

- R** radio orientation run
- ride on elephant, camel
- rope jumping
- rope obstacles up to 10m
- rowing
- running
- S** safari
- segway, segway snow
- showdown
- skateboarding
- skittles
- snorkelling
- softball
- spinning
- sport fencing (classical)
- sport fishing, fishing from a boat (small vessel)
- sport shooting (target shooting using a firearm)
- sports modelling
- squash
- streetball
- swimming
- synchronized swimming
- T** table football, hockey, tennis
- tennis
- Thai chi
- tchoukball
- trampoline
- trampoline, mini trampoline
- trekking

- triathlon
- trim
- V** via ferrata grades A and B
- volleyball
- W** water polo
- water skiing windsurfing, surfing
- Y** yoga and exercise for health
- Z** zorbing – on marked trails and sports of similar risk

Winter

- B** biathlon
- bobsleds and sledges in the snow
- C** curling
- I** ice hockey, field hockey ice skating
- R** riding on the „U“ ramp (in-line, skateboard, skis, snowboard) ross-country skiing on marked trails
- S** skiathlon skibobs
- skiing, monoskiing on marked trails
- slalom on skis
- sledge hockey
- snow kiting
- snow trampoline
- snowboarding
- snowtubing, snow rafting – on marked trails

Hig-risk

- A** acrobatic skiing and snowboarding
- aikido, judo, karate, taekwondo, kickboxing and other martial arts and sports
- American football
- B** boxing, Greco-Roman wrestling and other wrestling, wrestling bungee jumping
- D** diving with a breathing apparatus to depths of up to 40 metres, provided that the person holds the necessary certificate (authorisation) to carry out the activity
- downhill mountain biking
- F** figure skating
- flyboarding
- H** hiking or trekking on marked trails in terrain with a maximum difficulty level of 3UIAA using equipment appropriate to the difficulty level and/ or exercise at altitudes between 3 000 m and 5 000 m above sea level
- horse racing
- hunting/sport hunting (reindeer, elk, wolf, bear, etc.)
- K** kayak, canoe and rafting degrees of difficulty WW3, WW4
- kayaking in the Arctic Ocean (seakayaking)
- L** longboarding
- M** minibike
- moguls
- P** pentathlon
- power triathlon
- R** racing karts, mini karts
- rope obstacles over 10 m
- rugby, underwater rugby
- S** skikros
- snowbungeekayaking
- snowbungeerafting
- speed skat
- V** via ferrata grades C and D
- W** Watercraft/snowmobile/snowcooter/coastal (adjacent sea zone) motorboat ride (also applies to passengers), except for paid transport driven by a professional driver (this falls under basic cover)
- weightlifting
- Y** yachting – coastal sailing, sea sailing (max. up to a distance of 200 nautical miles) and sports of similar risk (consult the insurer if unclear)

Uninsurable

In addition to the sports listed below, the practice of any professional sport is also uninsurable (sporting activity which is performed for remuneration under contract with a sports organisation or which is the athlete's predominant source of income).

- A** aerial skiing
air sports (hang gliding, aerobatics)
alpinism
animal taming
- B** base jump
bobsleds and sledges (sports) in the corridors
bobsleds and sledges on the ice rink
- C** canyoning
cave diving
- D** diving with breathing apparatus to depths of more than 40 metres
diving with sharks
- F** formula 3 000
four cross
free skiing
freediving
freeride, freestyle
- H** heliskiing
high jump – cliff diving
hiking or trekking difficulty level higher than 3UIAA using equipment appropriate to the difficulty level and/or exercise at altitudes above 5 000 m above sea level
hunting exotic wild animals
- I** ice climbing, icebreaker (ice climbing on an artificial wall)
ice diving
- J** jumps and flights on skis, snowboard
- K** kayak, canoe and rafting of difficulty WW5, WW6
- M** motocross
mount boarding off the marked routes
mountaineering
- N** nordic combination
- O** other motorsports dragster
- P** paragliding and hang gliding (hang gliding)
parachuting, skydiving, tandem jump (air tandem jumps)
- R** rodeo
- S** scoot skating
short track
skeleton
ski extrem
ski mountaineering
ski touring
skiing and snowboarding outside places designated for these sports
sky surfing snowmobile – downhill speedway
speleology
sports connected with the use of motorised means of transport sports in extreme conditions and terrains
stunt, artistic, police, military, emergency services, etc. swing jumping
- T** trips or expeditions to places with extreme climatic or natural conditions or large uninhabited areas (desert, outside the coastal and adjacent sea zone, polar regions, etc.)
- X** via ferrata grade E
- Y** yachting – ocean sailing and sports of similar risk (consult the insurer if unclear)

3. Additional insurance conditions for travel insurance for UCB payment cards

Together with the Insurance Terms and Conditions for Allianz Travel travel insurance valid from 07/2024 (hereinafter referred to as „VPP“), this insurance is governed by these Supplementary Insurance Terms and Conditions for travel insurance contracted for UCB payment cards (hereinafter referred to as „DPP UCB“) and the Group Insurance Agreement. In case of conflict between provisions of the VPP and these DPP UCB has the regulation specified in these DPP UCB precedence.

Definitions

Unless otherwise stated in these DPP UCB, concepts stated in these DPP UCB are interpreted the same, as stated in the VPP or in the Group Insurance contract. For the purposes of insurance arranged under these DPP UCB also means:

As the **insurer** AWP P&C SA, with registered office 93400 Saint-Ouen, 7 Rue Dora Maar, French Republic, registration number 519 490 080 O.R. Bobigny, registered at the commercial court in Bobigny under administrative number 2016B01853, doing business in the Slovak Republic through AWP P&C Czech Republic - spin-off plant of a foreign legal entity, with registered office: Jankovcova 1596/14b, 170 00 Prague 7,

The **policyholder** is UniCredit Bank Czech Republic and Slovakia, a.s., with registered office at Želetavská 1525/1, 140 92 Prague 4 – Michle, Czech republic, , doing business in the Slovak Republic through UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, Šancová 1/A, 813 33 Bratislava, IČO: 47 251 336,

The **Insured/Insured Person** is the person who concludes or has concluded a Payment Card Agreement with the Policyholder, within which or to which accession is agreed to insurance according to the Group insurance contract.

A **payment card agreement** an agreement on the issuance and use of a payment card or an agreement on the basis of which the Policyholder establishes and maintains an account for the Client to which he issues a Payment Card.

Payment card means a debit or credit card issued by the Policyholder

Group insurance contract is a contract concluded between the Insurer and the Policyholder for the purpose of providing Allianz travel insurance to Insured persons who are clients of the Policyholder.

Beginning and duration of insurance

1. Insurance coverage for the Insured is negotiated for the period of validity of the Payment Card.
2. Beginning of insurance:
 - a) When issuing the card: at 00:00 a.m. (according to the time zone valid for Slovak Republic) on the day following the day the effectiveness (i.e. the signature) of the document that occurs to join the insurance,
 - b) In case of interest in insurance during the validity of the Payment Card:
 - If the insurance will be negotiated in written form: at 00:00 (according to the time zone valid for the Slovak Republic) on the day following the effective date (i.e. signing) of the document by which accession to insurance;
 - If the Insurance will be negotiated by means of remote communication: at 00:00 hours (according to the time zone valid for Slovak Republic) on the day after arranging insurance by telephone. Telephone activation of insurance by the client is possible through the Policyholder's telephone line. Arrangement of insurance will Policyholder confirm to the Insured in a telephone recorded call. End of individual insurance:
3. During the duration of the insurance, it is possible to apply for change in the scope of insurance, while:
 - a) in case of change from the Travel Basic variant to the variant Travel Basic & Plus it acquires change effective at 0:00 a.m. (according to time bands valid for the Slovak Republic) the day after the effective date (i.e. signature) of the document by which changing to insurance at the Travel Basic & Plus variant;
 - b) in case of change from the variant Travel Basic & Plus, the Travel Basic variant is being effective the first day of the month following effectiveness (i.e. signature) of the document by which there will be change to insurance at the Travel Basic.

4. End of Individual insurance except in cases listed in the Group Insurance Contract and in VPP also occurs in the following cases:
- Individual insurance expires at midnight. (according to time zone valid for Slovakia republic) on the date of termination of the Payment Card Agreement, for which the insurance is established.
 - The Client of the Policyholder can terminate the insurance also at any time in writing during duration of the insurance, whereby the insurance will expire at the end of the calendar month in which The Client requested the Policyholder to terminate insurance. If there is a request to terminate the insurance filed on the last day of the month, the insurance expiration will only take place on the last calendar day of next month. Termination of insurance will The Policyholder confirm to the Client.
 - The insurance will also expire on the day of termination of the Group insurance contract.
 - If the Individual insurance was concluded remotely (e.g. via telephone insurance arrangements), the Client of the Policyholder can withdraw from the Individual insurance without giving a reason within 14 days of its conclusion or from the day the insurance conditions were notified to him (if this occurred only after closing insurance). The insurance will expire in these cases as of the date of delivery of the resignation to the Policyholder. The deadline for withdrawing from the insurance is considered for compliance, if the notice of withdrawal was sent to the Policyholder no later than the last day of this deadline in paper form to the address mentioned above (in the Definition of terms section) or by e-mail to the address poistenie@unicreditgroup.sk
5. Deviating from the provisions of the VPP, the insurance according to these DPP UCB is a long-term insurance for short-term repeated travels and applies to an unlimited number of foreign trips starting and ending in SR and carried out during the period of validity of the insurance. Duration of continuous stay abroad, during which the insurance coverage according to these DPP UCB lasts, is a maximum of 90 days. It starts in an instant when crossing the state border from the Slovak Republic and ends at midnight hour (according to the time zone valid for SR) on the 90th day of continuous stay abroad, or an earlier date of exceeding the state limit the border to Slovakia. The insured is obliged to prove to The insurer the date of the last stay in the Slovak Republic or crossing the border from

the Slovak Republic (e.g. ticket, travel document, confirmation from employer or school, by visiting the office or doctor, etc.).

- Deviating from the provisions of the VPP, the beginning of insurance coverage of insurance cancellation fees begins with the payment of the price of the travel service or of its first deposit and ends with the moment of starting the trip, or using the first purchased fare services during the period of validity of the insurance, at the latest moment of the originally planned start of the trip.
- If the insurance is negotiated for a person, who is abroad at the time the insurance is arranged, this person's insurance becomes effective first the third day following the start day of the Individual insurance determined according to points 2 and 3. mentioned above.

Insured persons

The insured for Travel Basic insurance is the holder of Payment card for which insurance was established according to the Group insurance contract. In the event of expanding the insurance from Travel Basic to Travel Basic & Plus, the insurance also covers the following persons:

- spouse of the holder of the Payment Card,
- partner of the Payment Card holder, who lives with Payment card holders in the same household,
- children of the Payment Card holder under the age of 18, whether own, adopted or entrusted to a substitute personal care or foster care to the holder of the Payment Card or his spouse, but only on the condition that above the mentioned family members travel and stay in abroad together with the insured holder of Payment cards. The child is insured until the end of the calendar year of the month in which he turns 18.

Territorial validity of the insurance

The insurance applies to the territory of the entire world with the exception of SR.

The scope of the insurance and the amount of the limits according to the insurance variant

The scope of insurance for variants A or B is determined by type Payment card. Indemnity limits for individual variants of insurances are listed in the table Scope of travel insurance coverage, which is an appendix to these DPP UCB. Deviates from VPP for travel insurance purposes according to these DPP UCB applies that the sum insured for cancellation fee insurance is the amount stated in table Scope of travel insurance coverage.

These DPP are valid from 1st July 2024.

Annex No. 1

– Scope of travel insurance coverage

The maximum length of one trip is 90 days
 Travel Basic applies only to cardholders,
 Travel Basic & Plus applies to the entire family
 (cardholder, spouse/registered partner of the
 cardholder, children under 18, own or entrusted to
 substitute family care of the cardholder or his/her
 spouse).

All insurance limits apply to one trip abroad. For the
 Travel Basic variant, the limits apply to the cardholder
 and for the Travel Basic & Plus variant to the
 cardholder and the entire family.

SCOPE OF COVERAGE	Variant A		Variant B	
Split by cards				
Personal cards	Debit Standard, Debit Detská karta		Debit Premium	
Credit cards	Credit Standard Credit Business Standard		Credit Premium Credit Business World	
Business cards	Debit Business Standard, Debit Business Standard Deposit, Business Prepaid		Debit Business World	
Territorial validity: World	TRAVEL Basic	TRAVEL Basic & Plus	TRAVEL Basic	TRAVEL Basic & Plus
	cardholder	cardholder + family	cardholder	cardholder + family
Medical expenses abroad	85 000 EUR	210 000 EUR	105 000 EUR	210 000 EUR
Ambulatory medical treatment	up to ME limit	up to ME limit	up to ME limit	up to ME limit
Medicines and other medical supplies	up to ME limit	up to ME limit	up to ME limit	up to ME limit
Hospitalization including transport to hospital	up to ME limit	up to ME limit	up to ME limit	up to ME limit
Treatment, diagnosis and surgery	up to ME limit	up to ME limit	up to ME limit	up to ME limit
Activity of rescue teams including mountain service (in connection with injury, illness)	up to ME limit	up to ME limit	up to ME limit	up to ME limit
Repatriation of the insured per- son (medical expenses), repa- triation of body remains to the Slovak Republic (repatriation)	up to ME limit	up to ME limit	up to ME limit	up to ME limit
Acute dental treatment	420 EUR	840 EUR	420 EUR	840 EUR
Medical expenses with regards to terrorism (including repatriation)	63 000 EUR	63 000 EUR	63 000 EUR	63 000 EUR
Expenses for telephone charges	not covered	not covered	not covered	not covered

Assistance				
Activity of rescue teams – search and rescue	not covered	not covered	not covered	not covered
Medical assistance - doctor on the phone	unlimited info service	unlimited info service	unlimited info service	unlimited info service
Legal assistance abroad	not covered	8 440 EUR	4 220 EUR	8 440 EUR
Assistance in case of loss or theft of personal or travel documents	not covered	840 EUR	420 EUR	840 EUR
Expenses for the accommodation of a guardian (close person, travelling companion)	2 000 EUR	2 000 EUR	2 000 EUR	2 000 EUR
Expenses for the transportation of a guardian (close person, travelling companion)	125 EUR / day, max 5 days	125 EUR / day, max 5 days	125 EUR / day, max 5 days	125 EUR / day, max 5 days
Expenses for accommodation of a minor in the event of hospitalization of the insured	125 EUR / day, max 5 days	125 EUR / day, max 5 days	125 EUR / day, max 5 days	125 EUR / day, max 5 days
Expenses for transporting a minor to the Slovak Republic in the event of hospitalization of the insured	2 000 EUR	2 000 EUR	2 000 EUR	2 000 EUR
Baggage				
Baggage	1 200 EUR	2 500 EUR	1 200 EUR	2 500 EUR
Baggage delay	max. 210 EUR	max. 420 EUR	max. 210 EUR	max. 420 EUR
"Loss or theft of luggage during transport (if they have been properly cleared and taken over by the carrier)"	max. 210 EUR	max. 210 EUR	max. 210 EUR	max. 210 EUR
Sports equipment rental	40 EUR day / max. 210 EUR / person	40 EUR day / max. 420 EUR / person	40 EUR day / max. 210 EUR / person	40 EUR day / max. 420 EUR / person
Accident				
Death of the insured	8 500 EUR	10 500 EUR/ per person	10 500 EUR	10 500 EUR/ per person
Disability compensation (% value - see insurance conditions, appendix No. 1)	17 000 EUR	21 000 EUR/ per person	21 000 EUR	21 000 EUR/ per person
Daily compensation for hospitalization	not covered	not covered	not covered	not covered
Liability				
Personal injury to third party	20 000 EUR	85 000 EUR	85 000 EUR	85 000 EUR
Damage to property to third party	20 000 EUR	45 000 EUR	45 000 EUR	45 000 EUR
Damage to property or personal injury to third party caused by a dog or cat	not covered	not covered	not covered	not covered

Sports				
Basic summer and winter recreational sports	insured	insured	insured	insured
Risk sports (see insurance conditions, appendix No. 3)	not covered	not covered	not covered	not covered
Work activities				
Administrative and selected manual labor activities (see insurance conditions)	insured	insured	insured	insured
Risk manual work (see insurance conditions, appendix No. 2)	not covered	not covered	not covered	not covered
Trip cancellation including Early or Delayed return to Slovak Republic				
Storno Standard, deductible 20%	not covered	1 300 EUR	1 300 EUR	1 300 EUR
Early or Delayed return to Slovak Republic, deductible 20%	not covered	420 EUR	420 EUR	420 EUR
Technical vehicle assistance				
Technical vehicle assistance	not covered	not covered	not covered	not covered
Bike assistance				
	not covered	not covered	not covered	not covered
Home assistance, territorial validity Slovak republic				
Assistance intervention to avert an emergency	not covered	420 EUR	210 EUR	420 EUR
Alternative accommodation and transport to the place of alternative accommodation				
Storage and necessary cleaning after an emergency situation				