

# INSURANCE TERMS AND CONDITIONS

## ALLIANZ TRAVEL INSURANCE

# 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 insurance event, We will pay the indemnity to the entitled person.

Both citizens of the Czech Republic and foreign nationals can be insured. A foreign national may be an insured person only if his/her residence is in the Czech Republic unless otherwise specified in the insurance policy.

## WHO ARE WE?

### AWP P&C SA,

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 Czech 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:** [dotazy@allianz.com](mailto:dotazy@allianz.com)

**Telephone:** +42 (0) 283 002 702

**Web:** [www.allianz-assistance.cz](http://www.allianz-assistance.cz)

## 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/2020/PC-Allianz-Partners-SFCR-2019.pdf](https://www.allianz.com/content/dam/onemarketing/azcom/Allianz_com/investor-relations/en/results-reports/sfcr/2020/PC-Allianz-Partners-SFCR-2019.pdf)

## WHAT IS THE INSURANCE GOVERNED BY?

- The insurance is governed by Czech law and any disputes arising from it shall be settled by the courts of the Czech Republic.
- We use the Czech language for the conclusion of the insurance policy and for all communication. Personal insurance is governed by the Act No. 89/2012 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 Czech or English.

## HOW ABOUT TAXES?

The insurance premium, i.e. the amount paid for the insurance, is not subject to value added tax, and the indemnity, i.e. compensation for damages, is not subject to income tax (unless it is a benefit in lieu of income or revenue). However, legislation may introduce such an obligation in the future.

## 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 the investigation could take longer than 3 months, We will inform the person who reported the event to Us.**

If You incur loss under any of the agreed insurances:

- 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 +420 283 002 771; or per e-mail: [medical@allianz-assistance.cz](mailto:medical@allianz-assistance.cz) or via chat on [www.medickaasistence.cz](http://www.medickaasistence.cz).
- unless it is an emergency, You can report the claim to [cestovni@allianz.com](mailto:cestovni@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. a 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 Czech).

Electronic claims reporting is available on the website [www.allianz-protection.com](http://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](mailto:reklamace@allianz.com). A period of 30 days from the date of receipt applies to handle the complaint.
- Czech National Bank (“ČNB”) with registered seat Na Příkopě 28, 115 03 Praha 1
- if You are a consumer, also the following contacts for out-of-court dispute resolution
- the general courts of the Czech Republic

Dispute from insurance policy	Possible to solve through	According to
Non-life insurance	Czech Trade Inspection Authority: <a href="http://www.coi.cz">www.coi.cz</a> Office of Ombudsman of the Czech Association of Insurance Companies: <a href="http://www.ombudsmanacap.cz">www.ombudsmanacap.cz</a>	Law No. 634/1922 Coll., on Consumer protection Law No. 634/1922 Coll., on Consumer protection
concluded on-line	Czech Trade Inspection Authority or Platforms for solving disputes on-line: <a href="http://www.ec.europa.eu/consumers/odr">www.ec.europa.eu/consumers/odr</a>	regulation of the European parliament and of the council (EU) No. 524/2013 online

## WHAT IS THE METHOD OF REMUNERATION OF THE INSURANCE COMPANY'S EMPLOYEES OR INSURANCE INTERMEDIARY FOR THE INSURANCE CONTRACT?

The employees of the insurance company are remunerated by salary according to the employment contract. The insurance intermediary is remunerated with a contractual commission by the insurance company or its superior. The remuneration of the insurance company's employees and the insurance intermediary is already included in the calculation of the premium You pay as part of the insurance company's administrative costs.

## IS IT POSSIBLE TO CONCLUDE INSURANCE ELECTRONICALLY OR BY PHONE?

We offer the possibility to conclude insurance online at [www.allianz.cz](http://www.allianz.cz) or by phone at telephone number +420 241 170 000. In this case, the offer to conclude the insurance policy is sent to Your (the policyholder's) e-mail address. The insurance policy is always concluded upon payment of the premium.

# BRIEF OVERVIEW OF INSURANCE

Let us go through the types of insurances briefly, You will find a more detailed description in the chapter 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 which 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 Czech Republic.

#### ASSISTANCE

Assistance service will organize treatment, guarantee the cost of surgery, hospitalization, organize the return to the Czech Republic. It 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 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.

#### TECHNICAL ASSISTANCE FOR VEHICLES

In the event that Your car or motorbike becomes inoperative while travelling in Europe, We will arrange for minor repairs on site, its towing and transport of its crew, or We will arrange for a replacement vehicle.

#### CYCLE ASSISTANCE

In case Your bicycle or electric bike becomes inoperative on the road as a result of a breakdown, an accident or if it is stolen during the insured trip, We will arrange for minor repairs on site, We will arrange for the bicycle to be taken to a service centre or We will pay the cost of renting a replacement bicycle.

#### 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?

The insurance is usually arranged for a fixed period of time (with the exception of Repeated trips) and lasts from the date specified in the insurance policy as the beginning of the insurance until the date specified as the end of the insurance. The cancellation fees insurance lasts from the duly conclusion of the insurance policy until the scheduled beginning of the trip, unless it is terminated earlier as a result of an insurance event.

### 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.

The deferred effect does not apply if the insurance directly follows the previous travel insurance taken out with Us and is concluded by payment of the premium before the end of the previous insurance.

### How can You terminate the insurance?

You may terminate the insurance prematurely, in particular:

- by termination notice:
  - within 2 months of the conclusion of the insurance policy, the insurance will expire after 8 days from the date of the notice delivery
  - within 3 months of reporting an insurance event under this insurance; the insurance will expire after one month from the date of the notice delivery
- by agreement with Us
- by withdrawing from the insurance policy in accordance with the Civil Code.

### 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 stabilised 12 months prior to the start of the insurance
- 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.)
- costs 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
- 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 towards Us
- You fail to secure and provide Us with 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
- You do not truthfully inform Us of the circumstances and extent of the loss event
- You do not follow the instructions of the assistance service or the attending physician

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

### How much can You get from Us in case of a loss, 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 loss), 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 by another method offered by Us.

In the case of insurance for an unlimited period, the premium is always payable on the renewal date specified in the insurance policy.

**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 loss occurs
- comply with the security measures and laws of the country You are in.

In case of loss, You must first of all:

- notify Us without undue delay of the occurrence of the loss and truthfully describe the circumstances of its occurrence and its extent
- take the necessary steps to avoid increasing the extent of the loss incurred
- follow Our instructions
- provide Us with all necessary documents and information related to the occurrence of the loss
- 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. Breach of duty may also be a reason for premature termination of the insurance.

# 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 [allianz-assistance.cz](http://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 the purpose for which We process Your personal data is.

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 insurance 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 keep the personal data, which 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 such 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 insurance event, We may obtain health information about You from 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 authorised 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 insurance 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.
- Allow 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 AWP Solutions ČR a SR s.r.o., 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, which 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 insurance event.
- Within 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 the 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;
- standardised 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.

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 the European Economic Area countries (and from Switzerland). The binding corporate rules are available on the Group's website: [https://www.allianz-assistance.cz/cs\\_CZ/pravni-podminky.html](https://www.allianz-assistance.cz/cs_CZ/pravni-podminky.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;
- 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 data 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 Personal Data Protection Office 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 contact 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](mailto: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. 89/2012 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: the 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 insurance event, how We deal with a change of insurance risk).

The insurance under the insurance policy that We have concluded together is private insurance. It is governed by the law of the Czech Republic and the courts of the Czech Republic are competent to adjudicate any possible disputes.

# 2.1. WHAT CAN BE INSURED

In this chapter, You will find information about all the insurances offered under this product. You shall find details of Your selected package in Your insurance policy.

## 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 Czech Republic and the border areas
- home assistance insurance

The specific scope of insurance can be found in the Scope of Travel Insurance, which You will receive when arranging the insurance.

## GENERAL INSURANCE SPECIFICATIONS

Travel insurance is intended for single or repeated trips from the Czech Republic to foreign countries. The maximum duration of one trip is up to 365 (or 366 in a leap year) days. This insurance does not replace public health insurance.

Travel insurance is also suitable for short-term trips within the Czech Republic.

## Scope and territorial validity of insurance

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

**Czech Republic – Domestic** – We include only the Czech Republic (hereinafter also referred to as the Czech Republic) in this area.

**Czech Republic Plus – Domestic Plus** – We include the following countries in this area: the Czech Republic, the Slovak Republic (hereinafter also referred to as the Slovak Republic) and the border areas of the Czech Republic within a distance of 50 km of the Czech border.

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

**Worldwide/World excluding US/CAN: „Svět bez USA / Kanady“** – We include all countries in the world except the Czech Republic, USA (except US island territories: American Samoa, American Virgin Islands, Guam, Johnston Atoll, Midway Islands, Serranilla, Northern Mariana Islands, Wake Island) and Canada in this area

**Worldwide US&CAN / „Svět včetně USA & Kanady“** – We include all countries in the world except the Czech republic in this area.

The insurance covers insurance events occurring in the geographical area for which the insurance was agreed in the insurance policy.

You may use the **insurance of technical assistance for vehicles** exclusively in the following countries: Albania, Andorra, Belgium, Bosnia and Herzegovina, Bulgaria, Montenegro, Denmark, Estonia, Finland, France, Croatia, Ireland, Iceland, Italy, Kazakhstan, Liechtenstein, Lithuania, Latvia, Luxembourg, Hungary, Malta, Monaco, Germany, the Netherlands, Norway, Poland, Portugal, Austria, Romania, Greece, San Mario, Northern Macedonia, Slovakia, Slovenia, Serbia, Spain, Sweden, Switzerland, Turkey, Vatican City, United Kingdom and Northern Ireland.

## Types of insurance

**Short-term** – the insurance is agreed for a fixed period of time and applies to travels of 1 - 90 days only, 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 that You are insured every day for the duration of the policy. The insurance is arranged for 180 days for a fixed period of time.

**Repeated trips/Multitrip (abroad)** – this insurance is suitable for those who travel abroad frequently during the year. It is agreed for an unlimited period with an 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 Czech Republic again. At Our request, You are obliged to prove the date of Your last stay in the Czech Republic or crossing the border from the Czech 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 to the insurance policy “Scope of Travel Insurance”.

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 You for a deductible in the amount stated in the description of the individual insurances in these terms and conditions or in the insurance policy.



# DESCRIPTION OF INSURANCE COVERAGES

## MEDICAL EXPENSES ABROAD

### What is insured?

An insurance 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 such as covid-19). 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 Czech Republic. However, You must not travel in violation of the governmental or other official state recommendations of Your home country (the Czech 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 stabilise the medical condition so that it is possible to continue the journey or to realise the planned return to the Czech 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 the insured person to his/her place of residence in the Czech Republic or to a medical facility in the Czech 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 insurance event; if We are unable to arrange Your immediate transport to the Czech 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. Transportation of the insured person is possible, with prior approval of the assistance service, also to a country other than the Czech Republic (within the European Union), up to the amount of the costs that would be incurred to transport the insured person to the Czech Republic. The date and method of transport is decided by the assistance service. Costs exceeding the cost of transport to the Czech Republic will be borne by the client, unless otherwise agreed in the policy
- transport to the Czech Republic for the purpose of performing necessary surgery or treatment, which 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 Czech Republic, We may reimburse the cost of the surgery or treatment abroad up to a maximum amount of the cost of transport to the Czech 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 Czech Republic in the event of death abroad or the costs of their burial or cremation at the place of the insurance 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 of a person in danger of his/her health or life (emergency services)
- search activities by the rescue services aimed at finding a person whose life is in danger as a result of an accident or sudden outbreak of illness and whose location is unknown (search service)
- the use of 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 insurance event, You are unable to return to the Czech Republic within the insurance period and You are transported to the Czech 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 Czech 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 insurance event), pregnancy examinations, intentional termination of pregnancy
- stay and treatment in spas, sanatoria, convalescent homes, recuperation centres and similar facilities for the purpose of undergoing rehabilitation, chiropractic and physiotherapeutic procedures or treatment
- treatment by methods not generally recognised 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, orthopaedic insoles, thermometers, etc.), excluding crutches, orthotics or similar medical aids prescribed by Your attending physician as a result of an insurance event
- cases where a loss event occurs while participating in an uninsurable sport/activity or a high-risk sport/activity without such insurance having been arranged therefor
- cases where a loss event occurs during high-risk manual work without such insurance having been arranged therefor.

### 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 Czech 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 have a right to reimbursement of the indemnified costs or paid amounts against You.

We have the right to reduce or refuse to provide the insurance indemnity if You or another entitled person fails to contact Our assistance service and follow its instructions, in particular in the following cases

- procedures, examinations and therapies recommended by a doctor prior to their performance, in particular
- more complex diagnostic examinations using specialised devices (except routine X-ray or sonographic examinations)
- physiotherapeutic or chiropractic treatment, rehabilitation treatments and procedures

- death of an insured person
- the occurrence of an insurance event in connection with a traffic accident or criminal offence.

## 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
- arranging transport
  - We will arrange Your transport to the Czech 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 insured person's death abroad, We will arrange for the transport of the body remains of the insured person from the place of deposit abroad to the Czech 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)
  - if You are repatriated back to the Czech Republic during Your trip, We will pay the reasonable extraordinary costs of organising the transport of Your close relative
- search and rescue activities by the rescue services aimed at finding a person whose 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).
- 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 Czech Republic by another means of transport
  - for Your telephone calls from abroad with Our assistance service in connection with an insurance 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 travelling children who, due to their low age, are unable to continue the trip or travel to the Czech 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 Czech Republic, We will reimburse the reasonable transport costs (return to the Czech 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) of 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 minimise losses
  - We will arrange transport to the nearest embassy of the Czech 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 emergency in connection with an insurance 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 insurance 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 insurance policy validity

- In the event that You are unable to return to the Czech Republic on the originally planned date due to traffic restrictions in connection with a sudden strike or manifestation of civil unrest or sudden climatic or geological changes in connection with an earthquake, increased volcanic activity, flood, inundation, adverse meteorological situation and other natural disasters, the validity of the insurance shall be extended free of charge for the period necessary to return to the Czech Republic with the same extent as 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 Czech Republic or other medical transport is possible from the medical point of view and You still refuse it
- 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 Czech Republic, exceeding the cost of transportation to the Czech Republic.

### Dr. Chat

If You need a simple advice regarding Your medical condition or the use of medication on the way, You can use Our Dr. Chat service.

### How does the service work?

To use the service, all you need to do is enter your name, policy number, email and phone number on the web site <https://allianzcz.abi.ai/cs-CZ/b2b> website and We will send you an SMS to accept the terms of service and also activate the service or We will send you an SMS directly so that You can accept the terms and conditions of using the services and also activate the service. By using this service, You agree to the terms of use. The use of this service does not create a legal relationship between the doctor and You.

Dr. Chat service can only be used by an insured adult (over 18 years of age). An adult who has custody of the minor may use this service on behalf of the minor insured person.

Always provide true and accurate information when asking questions about Your current health status. The more accurate information You provide, the better quality of service We can provide. Please do not repeat the questions that have already been answered by Our doctor.

Do not disseminate or publish the answers provided by healthcare professionals through this service.

If a consultation is necessary, We will provide You with generic information regarding Your current medical condition, possible causes of symptoms, explanation of the disease symptoms, general procedures for the treatment of the disease, general diagnostic procedures for the disease, basic information and time requirements for the treatment of individual diseases, explanation of medical terms, explanation of the meaning of active substances of medication, possible side effects of medication, interactions of individual drugs, possibility of substitution by other drugs.

However, this general advice is not a substitute for treatment by a doctor. In case of an acute medical condition requiring immediate treatment by a doctor, call the emergency services or ask the assistance services to arrange for medical assistance.

## LIABILITY

### What is insured?

We will reimburse for You from the liability insurance:

- actual damage to a tangible property that You have caused by damaging or destroying it
- bodily injury and death
- consequential damage (i.e. other damage to property resulting from bodily injury, death or damage to property - e.g. loss of earnings and loss of profits)
- Our pre-approved costs of legal representation in the negotiation about the damage indemnification or other loss caused by You during Your trip.

### Damage and other loss must result from

- normal civil activity
- operation of a tourist (recreational) activity
- basic (summer or winter) sporting activity or even a high-risk sporting activity, provided that insurance of high-risk types of sports has been arranged
- use of small crafts
- ownership of an animal (dog and cat only) travelling with You.

### What is not insured?

Liability insurance does not cover:

- pure financial loss, i.e. loss not directly arising out of property damage or bodily injury or death
- losses or damages arising out of liability assumed by You contractually or in excess of liability provided for by law
- losses or damages that occur during the insurance period however not during the insured journey
- damage or other loss caused directly or indirectly:
  - to an item (e.g. telephone, camera, sports equipment, vehicle) that You have borrowed, leased, rented (i.e. borrowing, gratuitous bailment and rent) or that You are using without authorisation
  - loss of property
  - in any connection with software, data handling, electronic communications and internet services

- in any connection with weapons, ammunition, pyrotechnics, explosives, dangerous substances or hazardous waste
- damage to the environment or ecological loss
- the transmission or spread of any contagious disease
- fines, penalties or other payments of a punitive or preventive nature
- ownership, possession, operation, use or repair and maintenance of any vehicles (excluding vehicles propelled by human power, e.g. bicycle, scooter), vessels, aircraft, flying equipment (including drones, parachutes, sport kites, their accessories and parts)
- by animals for which You are responsible, excluding dogs and cats
- obligation to compensate for the damage arising:
  - out of or in direct connection with the performance of tasks in an employment relationship or similar relationship (e.g. service)
  - in the course of or in direct connection with gainful activity
- damages and other losses caused by You:
  - to Your spouse, registered partner, siblings, relatives in the direct line of descent, other close relatives of Yours and Your travelling companions
  - to a business entity in which You or the persons listed above have an ownership interest.

## LUGGAGE

### What is insured?

We will reimburse You for the 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)
- by theft of an item by breaking into a space intended for storing insured items (luggage room, ski room, bike room, etc.)
- by theft of an item by breaking into a motor vehicle or a locked roof box
- by theft of personal belongings by robbery
- in connection with Your injury that required immediate medical treatment
- by a natural event, i.e. fire, explosion, lightning, windstorm, hail, flood, inundation or earthquake
- by damaging business equipment and electronics that makes the equipment inoperative if You have company or business trip insurance of the type "Company".

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 price of the item if You provide us with a proof of purchase of the respective item. 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 price at the time and place. 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 depreciated 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:

- 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
- theft from a tent or similar structure that has unreinforced canvas walls or ceiling
- theft from the cargo area of the vehicle and from all types of cargo trailers and carriers
- theft of an item left unattended in public
- pickpocketing
- simple theft
- 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, jewellery, 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
- musical instruments, professional sound equipment, telescopes
- 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 or loss of luggage 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 Czech Republic
- luggage delay that has not been properly checked in at the airport
- 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** event is an accident sustained during the period of insurance while travelling in the territory for which You have concluded the insurance resulting in bodily injury or death.

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 caused by 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 harms 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 an 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 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 an 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.

In case the individual consequences relate to one or more injuries to the same limb, organ or parts thereof, we shall assess 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 for more than 72 hours, We will reimburse You for the financial amount agreed in the insurance policy for each day.

### Death as a result of an accident

If the insured person dies as a result of an accident within 1 year of the day on which the accident occurred, We will provide his/her entitled persons with a lump sum of up to the agreed sum insured.

### What is not insured?

We do not consider the following to be an accident:

- illness that has worsened or manifested itself as a result of the accident (e.g. cancer), including mental illness or change in the 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 spine, unless they result in spinal cord damage or vertebral fracture.

We may not provide You with insurance indemnity if:

- You do not prove in a credible way that the accident occurred 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.

## 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. The Cancellation Standard and Cancellation Company insurances are subject to a deductible of 20 %.

### In the case of Cancellation Standard Insurance („Storno Standard“), We consider an insurance 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, such as covid-19) 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 such as covid-19)
- 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 such as covid-19) 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 an 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 disease such as covid-19).

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 authorised 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
- 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 Czech Republic)
- a serious violent crime against an 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 organisational 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 a police report)
- 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
- traffic delay (You have to provide Us with a proof of such delay)
- cancellation or shortening 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 or application for dissolution of the registered partnership by the registered partners if they are listed on the same travel contract
- missed departure of the means of transport from the Czech 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 intended for Your insured journey
- the government authorities at Your final destination order a mandatory evacuation, which will take effect within 24 hours 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 Plus Insurance („Storno Plus“), We consider a demonstrable cancellation or postponement of the scheduled start of the trip to be an insurance event as a result of the events listed for the Cancellation 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 Company Insurance („Storno Firma“), We consider a demonstrable cancellation or postponement of the scheduled start of the company or business trip to be an insurance event as a result of the events specified below which occurred during the course of 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, such as covid-19) or does not allow You to travel on the planned date (e.g. fracture of a limb, etc.)
- death of an insured person
- if You 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 disease such as covid-19). 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 authorised person
- a natural disaster at Your place of residence, if You prove that Your presence at the time of travel is absolutely necessary to deal with the consequences of the event
- damage to Your property caused by theft by burglary at Your place of residence within 48 hours before the scheduled start of the trip, if You prove that Your presence is absolutely necessary at the time of the trip (the event must be reported to the Police of the Czech Republic)
- Your judicial or administrative summons
- damage, theft or loss of Your travel documents (must be documented by a police report)
- damage or theft of a vehicle intended for the insured company or business trip
- Your car accident, documented by an accident report, which required Your hospitalization or treatment followed by home treatment
- traffic delay (You have to provide Us with proof of such delay)
- change or cancellation of an agreed date of formal meetings (or cancellation due to cancellation of a meeting by a business partner)
- shortening of a business trip
- medical complications related to Your vaccination, if the vaccination was given at the time when it was recommended by the doctor and yet caused a medical problem
- application for divorce by spouses or application for dissolution of the registered partnership by registered partners,
- the authorities of the destination or transit country refuse to issue You a tourist visa
- the government authorities at Your final destination order a mandatory evacuation, which will take effect within 24 hours 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
- 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
- missed departure of the means of transport from the Czech 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 event 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
- an acute illness or injury of Your close relative requiring Your care (including a diagnosis of an epidemic or pandemic disease such as covid-19)
- death of Your close relative.

### What is not insured?

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

- chronic disease
- 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 DELAYED RETURN FROM TRAVEL

### What is insured?

#### Increased costs of early return from a stay abroad

We will organise 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 such as covid-19) or injury of Your close relative requiring hospitalization
- extensive 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 Czech Republic.

Insurance for an early or delayed return from travel is subject to a deductible of 20% in the event it is arranged under the Cancellation Standard Insurance. In other cases, this cover is without a deductible.

### Hijacking of means of transport

We will reimburse You for lost payments paid for the trip, We will pay You extra accommodation costs, transport costs in the event of 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 such as covid-19) and You are unable to continue Your scheduled trip, or as a result, are unable to return to the Czech 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 Czech 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.

Within the concluded company or business trip insurance of the type „Firma“, in the insurance event of an early or delayed return in case quarantine is 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 the Czech Republic
- the originally planned return to the Czech Republic is within 24 hours from the detection of the event.

## TECHNICAL ASSISTANCE FOR VEHICLES

### What is insured?

The insurance event is a sudden inoperability of the vehicle or theft of the vehicle while travelling in Europe (outside the Czech 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 centre 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 destination 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 organised 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 Czech Republic
- rental of a replacement passenger car, including the cost of its delivery, subsequent collection and return to the rental company up to 50km from the pick-up location in the following cases:
  - the service centre designated 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 a 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 centre 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 Czech 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 centre 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 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
- costs associated with the transport of cargo
- 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 authorised 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 unauthorised 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:

### Vehicle

A road motor vehicle or trailer with a total weight of up to 3.5 tonnes with a valid Czech vehicle registration certificate with a Czech registration plate, as specified in the insurance policy.

### **Inoperative vehicle**

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

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

### **Breakdown**

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

- dead or frozen battery
- defect in the vehicle's exterior lighting
- windscreen wiper defect if it rains or snows
- seat belt defect
- 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:

- shortage, substitution or freezing of fuel or other operating fluids
- discharge of the car battery
- tyre damage
- 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, earthquake, 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.

### **Accident**

Damage to or destruction of the vehicle due to 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 organise and pay You through Our contractual partner up to the limit specified in the insurance policy:

- 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 centre
- 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 if the rented bicycle becomes inoperative.

### **What is not insured?**

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

- damage occurs to a rented bicycle which has been rented from a rental company not authorised for such activity
- the damage occurred outside the territory of the Czech Republic or outside its border area within 50 km from the state border of the Czech 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 while 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 insurance event
- recovery of an object from terrain
- costs which the rental company is obliged to pay under the rental agreement.

### **What are You entitled to?**

You are entitled to up to three free assistance interventions organised by us for the duration of the insurance. 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 Glossary of Terms 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 replacement 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
- loss of the keys to the building or home, regardless of the will of the victim
- 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: plumber, heating engineer, gas engineer, locksmith, electrician, glazier or deratization/disinsection specialist.

### **What are You entitled to?**

You are entitled to one free assistance intervention organised by Us for the duration of the insurance. We cover the cost of the intervention up to the limit specified in the insurance policy. 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 organise and pay for the transport and replacement accommodation of the insured members of the household, as well as storage of things 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 (except for aircraft hijacking insurance) and ransom demand
- 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, Delayed return from travel insurance 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 proceed according to the Civil Code
- 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 organised 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 4 to these Insurance terms and conditions** for an overview of sports according to risk)
- performing high-risk manual work, unless insurance of high-risk manual work is agreed in the insurance policy (see **Appendix 3 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.

**Furthermore, We are not obliged to indemnify You for damages or losses if You breach the obligations imposed on You by the Insurance terms and conditions.**

# 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
- familiarise 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 insurance 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 insurance 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 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 insurance event
- at Our request, submit other documents and evidence necessary for the investigation of the insurance event and arrange for their official translation into the Czech 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 damage or other loss
- at Our request, release the doctor or other person from confidentiality about Your health condition and facts related to the insurance 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 insurance event or any other similar right You have against a third party is transferred to Us
- 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 Czech Republic or crossing the border from the Czech 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 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 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 specialised 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 an 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 report 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 a police report and provide Us with such 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
- not recognise or settle claims for damages, nor conclude settlement agreement or court settlement without Our written consent.

### **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
- contact Us if You want to postpone the start of Your planned trip due to an insurance 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
- to state the reasons why We have not yet completed the investigation of the loss event if We are unable to communicate the outcome to You within three months of reporting the claim
- if the claim is accepted, to send the insurance indemnity to You in Czech crowns 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 Czech National Bank as of the date of the insurance event occurrence
- to inform You of the reasons for any rejection of the claim.

## **CONSEQUENCES OF BREACH OF DUTY**

If You breach the above stated or statutory obligations, We may reduce or refuse the insurance indemnity or We may be entitled to a refund of the already paid insurance indemnity. A breach of duty may also be a reason for premature termination of the insurance.



# 2.4 | SUFFERED 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 for You as possible. The 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, length of travel insurance, 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
  - 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 to replace 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 having done 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 Czech)
- You are not authorised 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, recognise 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 insurance 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 insurance 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 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 emergency or mitigate its consequences
- to be able to take measures to avert 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

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 and 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 and insurance indemnity, administrative costs and profit.

We calculate the premium based on actuarial 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.

In the case of Repeated trips Insurance, We are entitled to adjust the premiums for existing insurance policies to reflect the development of claims and expenses in order to restore the balance between the insurance indemnity paid and the premium received. We are obliged to notify You of the newly determined premium amount no later than 2 months before the premium is due for the insurance period in which the premium amount is to be changed.

If You do not agree to the change of the premium amount according to the above section, You must give notice of Your disagreement at least six weeks before the end of the insurance period.

In this case, the insurance shall expire at the end of the insurance period for which the premium was paid, unless otherwise agreed. We are obliged to notify You of this consequence in the notification of the newly determined premium amount.

### **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 insurance event, We are entitled to the full lump sum premium.

This also applies in the case of an insurance event from the travel agencies "CK" 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 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.

The premium in the case of insurance for an indefinite period shall be paid repeatedly at the latest on the renewal date of the insurance policy.

We will inform You about the obligation to pay in advance by e-mail.

**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:

- 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 satisfied. The insurance policy is concluded at the time of the premium payment, the premium payment is a condition for the validity of 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 Czech Republic.

Insurance for travels within the Czech 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 fees insurance incepts at the moment of concluding the insurance policy. Cancellation fees insurance can be arranged up to 21 days after the payment of the travel service, but no later than 30 calendar days prior to the scheduled departure. If the travel service is purchased less than 30 calendar days before the scheduled departure date, the Cancellation fees insurance must be arranged and payment for the insurance must be made within one working day (24 hours) of the date of the travel service purchase, otherwise the insurance will not become 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 insurance 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 Czech Republic and ends after 60 days or by earlier crossing border back to the Czech Republic.

### **Insurance period**

The insurance is concluded for a fixed period of time in the case of Short Term, Annual and Half-yearly insurance and for an indefinite period of time in the case of Repeated trips insurance (Multitrip).

### **Interruption of insurance**

An interruption of insurance in the event of non-payment of the premium is not possible.

### **Termination of insurance**

Reasons and conditions for the termination of insurance are regulated by the Civil Code, here We mention the most common ones. Most often, the insurance is terminated:

- by the end of the insurance period,
- by agreement of the contractual parties,
- by the termination of the insurable interest,
- by termination notice,
- by withdrawal from the insurance policy,
- by non-payment of the subsequent premium in the case of insurance for an indefinite period.

### **Termination of insurance**

You (as the policyholder) or We can terminate the insurance by giving notice:

- within 3 months of reporting the insurance event under this insurance, the insurance will be terminated upon the expiry of one month notice period from the date of the notice delivery,
- within 2 months of the conclusion of the insurance policy, the insurance shall expire 8 days after the date of the notice delivery,
- In the case of Repeated trips insurance at the end of the insurance period. The notice must be delivered at least six weeks before the end of the insurance period. However, if the notice of termination is delivered to the other party later than six weeks before the date on which the insurance period expires, the insurance shall expire at the end of the following insurance period.

### **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. You may withdraw from the insurance policy if We, taking into account the circumstances when the policy was concluded, must have been aware of inconsistencies between the insurance offered and Your requirements and We did not notify You of them. The right of withdrawal from the policy expires if You (as the policyholder) or We do not exercise it within 2 months from the date on which We became aware or could have become aware of the above reasons.

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 TO THE INSURANCE TERMS AND CONDITIONS**

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 amendment to the insurance policy is specified in its endorsement.

### **Can We change the wording of the Insurance terms and conditions during the course of insurance?**

The possibility of unilateral changes to the Insurance terms and conditions helps Us simplify the contractual documentation of our clients and at the same time allows Us to flexibly react to current social or legal changes and the competitive environment that affect the insurance, and therefore You do not have to worry that We would like to disadvantage You through such changes.

We reserve the right to unilaterally change the wording of the Insurance terms and conditions with effect from the beginning of the next insurance period, provided that We notify You of their change no later than 2 months before the end of the current insurance period.

We will send You a notice of the change to the Insurance terms and conditions, including an overview of material changes and the full text of the Insurance terms and conditions in written or electronic form no later than 2 months before the end of the current insurance period. At the same time, We will make the overview of the changes and the new version of the Insurance terms and conditions available on our website.

If You do not agree with the new wording of the Insurance terms and conditions, You have the right to terminate the insurance at the end of the current insurance period, and the termination must be delivered to Us no later than 6 weeks before the end of the insurance period.

## **ADDITIONAL INFORMATION**

### **Documents delivery**

#### **What form must the documents relating to the insurance have?**

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. We provide documents primarily in electronic form. If necessary, the paper form of the documents may be requested. 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 respect for nature, We prefer communication in electronic form. 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?**

In the case of delivery via Our website, We consider the document to have been received at the time of delivery (if You send the document to Us). In the case of delivery via Our official web or mobile application, if the application allows it and if You have arranged and activated this service, We consider the document to have been delivered:

- when it is stored in the application and ready for collection (if We send the document to You); We will notify You by e.g. an e-mail or SMS that the document has been sent
- when the document is sent and recorded in the application (if You send the document to Us).

If documents are delivered electronically to the provided contact e-mail address, We consider the document to have been delivered:

- at the moment of sending information about the location of the document (for example, in the attachment to the email or on Our web portal) to the email inbox, except when it is demonstrably not delivered, for example due to technical problems (if We send to You)
- at the moment of delivery to the e-mail inbox (if You send to Us).

In the case of delivery by post to the provided contact postal address (in Our case, this will always be Our registered office), We consider the document to be delivered on the date of its arrival or in the case of delivery by hand or with delivery note:

- on the date of receipt
- on the date of refusal of acceptance
- on the date of its deposit at the post office (even if the addressee was not aware of it)

- on the day the consignment is returned as undeliverable for any reason, except if the addressee was in the hospital or had another serious reason for not being able to receive the consignment (then We will not consider the document to have been delivered).

In the case of personal delivery, We consider the document to have been delivered upon receipt.

In order to be able to deliver documents to You safely and on time, We always need to know Your current contact postal and email address where You can receive documents. If there is a change, be sure to inform Us immediately. Please make sure that You have regular access to Your mailbox (mail or email) and that it is sufficiently protected against misuse and access by third parties. The same applies not only to other insurance participants with whom We may need to communicate, but also, of course, to Us. If other delivery methods become available in the future, We will be happy to offer them to You. Since We cannot know their details now, We will confirm them with each other in a way that will be customary in the future.

### **What happens if We do not have the right contact address?**

If You give Us an incorrect contact address or if there is a change and You do not notify Us of the new contact address, We will consider it a deliberate obstruction of delivery and We will consider the document delivered (even if You have not had the opportunity to familiarize Yourself with it) with all the consequences that delivery may have. The same applies to other insurance participants with whom We may need to communicate.

### **Under what conditions can You use Our web or mobile applications to deliver documents?**

The security of Your data is very important to Us. In order to use Our official web or mobile application enabling the delivery of documents, You must be properly logged in, including, where applicable, authentication, for example, by means of an SMS authorisation code or other means to guarantee to Us that You (as the policyholder) are actually using the application. We consider all activities conducted through these applications of Ours to be the act of the registered person that meets the requirements of the written form. The document storage space in these applications of Ours also meets the requirements of a permanent data carrier. We constantly teach Our applications new things and further improve what they already can. The specific list of activities that can be carried out in them changes over time.

You can simply use them for what they technically allow at the given time. However, always follow the terms of use and instructions provided in the application.

# 2.6 GLOSSARY OF TERMS

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

## 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).

## ASSISTANCE SERVICE

Assistance provided in emergency situations while travelling on the telephone +42(0)283 002 771

## ASSISTANCE COMPANY

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

## PRICE OF TRAVEL SERVICE

The total cost incurred for the travel service of all insured persons, from which the cancellation fees are calculated.

## JOURNEY

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

## 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, flight ticket, ticket, car or boat rental).

## DEPRECIATED VALUE

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

## 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, that is, it required hospitalization, substantial changes in treatment or medication, or was recurrent during 12 months before the damage event occurred. The list of chronic diseases is given in **Annex No. 2 to these Insurance terms and conditions**. A chronic disease may also be considered a chronic (slowly developing) disease even if it is not explicitly listed in **Annex No. 2 to these Insurance terms and conditions**.

## EPIDEMIC

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

## 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 loss 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.).

## 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).

## QUARANTINE

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

## THEFT

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

## 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:

1. Any unauthorized, malicious or unlawful act(s) or threat thereof involving access to any computer system or its functioning, use or operation;
2. Any error or omission relating to the access to any computer system or its functioning, use or operation;
3. Any partial or total unavailability or failure of access, functionality, use or operation of any computer system; or
4. 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.

## 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.

## LIMIT OF INDEMNITY

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

## ROBBERY

Appropriation of property, if You have it with You or on You, by a perpetrator using violence or the threat of imminent violence against You.

## SMALL CRAFTS

Windsurfing, canoes, kayaks and other boats up to 5 metres in length without propulsion or with mechanical propulsion and max. power up to 4 kW/sail up to 10 m<sup>2</sup>.

## 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 3 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.

## CONSEQUENTIAL FINANCIAL LOSS

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

## ESSENTIAL THINGS

Basic toiletries or other items depending on the purpose of the trip, but always after Our approval.

## THREAT TO LIFE

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

## GUARDIAN

A person who will, in the case of an insurance 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 Czech Republic.

## ENTITLED PERSON

A person who, as a result of an insurance 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.

## ORGANIZED SPORT

Participation in and preparation for a publicly organised sports competition.

## 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.

#### **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.

#### **PANDEMIC**

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

#### **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 (the journey). When it comes to insurance of multiple services, it is the start of using the first service.

#### **INCEPTION OF INSURANCE**

For insurance of medical expenses, liability, luggage, accident, assistance, early or delayed return from travel, technical assistance for vehicles (journey), 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.

#### **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.

#### **POLICYHOLDER**

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

#### **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) or only the beginning of the insurance (insurance for an indefinite period). The insurance period is specified in the insurance policy and may not be the same as the period of insurance for which the premium is paid.

#### **INSURANCE EVENT**

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.

#### **LUMP-SUM INSURANCE**

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

#### **LOSS INSURANCE**

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

#### **INSURED (Insured person)**

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

#### **TRAVEL SERVICE PROVIDER**

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

#### **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.

#### **PROFESSIONAL SPORT**

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

#### **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.

#### **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 insurance event.

#### **TRAVELLING COMPANION**

A person who is travelling with You, has bought a travel service with You or is a co-insured person.

#### **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.

#### **SPORTS EQUIPMENT**

Tools and equipment used for Your sports activities.

#### **SPORTS**

Recreational sports activities You engage in whilst travelling.

We divide them into 3 groups according to their risk level and they are listed in

#### **Annex 4 to these Insurance terms and conditions.**

**Basic** – summer and winter sports commonly practised 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 additional fee (e.g. flyboarding, downhill mountain biking). These include organised 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.

#### **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 FEE**

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

#### **LOSS EVENT**

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

#### **TERRORISM**

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

#### **TOURIST JOURNEY**

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

#### **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.

#### **ACCIDENT**

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

#### **LUGGAGE**

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

#### **RESCUE SERVICES**

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

#### **SIGNIFICANT DAMAGE TO PROPERTY**

Damage amounting to at least CZK 500,000.

#### **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.

#### **ANIMAL**

Living creatures with senses.



# ANNEX 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
<b>INJURIES MISSING IN THE TABLE</b>		
1.	The table does not specify the type of injury	0
<b>OTHER INJURIES</b>		
2.	Head injury including cerebral coma	10
<b>BURN</b>		
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
<b>LOSS OF SENSE</b>		
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
<b>TRAUMATIC INJURY OF ORGANS</b>		
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
<b>TRAUMATIC INJURY OF LIMB OR LOSS OF THEIR FUNCTION</b>		
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
<b>TRAUMATIC INJURY OF FINGERS</b>		
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

	TYPE OF INJURY	degree
33.	Traumatic injury of full finger – other than thumb or index finger	5
34.	Traumatic injury of part of finger – other than thumb or index finger	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
<b>FRACTURES</b>		
38.	Fracture of pelvic bones including the hip joint (excluding isolated fracture of the pubic, ischial, or sacral bones), including fracture of the hip joint (wedged, proximal femoral epiphysis, trochanters, pertrochanteric and subtrochanteric)	
	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 and metacarpal links), index finger, clavicle, kneecap, patella, 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	3
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 hand and index finger), sacrum, fibula, spinous processes of the spine, transverse processes of the spine, pubic bone and ischium	
	a) open fractures	8
	b) other	3
46.	Fractures of the metatarsals, metacarpals and carpal bones	
	a) open fractures	6
	b) other fractures	2

# ANNEX 2 – LIST OF CHRONIC DISEASES

- 1 myocardial infarction I21-I23
- 2 ischaemic heart disease I24,25
- 3 angina pectoris I20
- 4 cardiomyopathy I42-I43
- 5 hypertension I10-I15
- 6 aneurysm and dissection of aorta I71
- 7 rheumatic fever with heart involvement I01
- 8 chronic rheumatic heart diseases I05-I09
- 9 nonrheumatic aortic valve disorders I34-I37
- 10 endocarditis I38-I39
- 11 heart rhythm disorders I44-I50
- 12 subarachnoid haemorrhage I60
- 13 Intracerebral haemorrhage I61
- 14 cerebral infarction I63
- 15 other nontraumatic intracranial brain haemorrhage I62, I64 - I69
- 16 transient cerebral ischaemic attacks G45
- 17 vascular syndromes of brain in cerebrovascular diseases G46
- 18 malignant neoplasms C00-C97
- 19 benign neoplasm of brain and meninges D33, D32
- 20 benign neoplasm of heart D15.1
- 21 carcinoma in situ D00-09
- 22 chronic kidney disease N18
- 23 unspecified kidney failure N19
- 24 chronic nephritic syndrome N03
- 25 chronic obstructive pyelonephritis N11
- 26 diabetic pyelonephritis (glomerular disorders in other diseases) N08
- 27 ischaemia and infarction of kidney N28.0
- 28 acquired multiple cysts of kidney N28.1
- 29 blindness and visual impairment H54
- 30 optic neuritis H46
- 31 glaucoma H40
- 32 retinal detachments and breaks H33
- 33 Inflammation of choroid and retina H30
- 34 retinal vascular occlusions H34
- 35 retinal disorders in diseases classified elsewhere H36
- 36 hemiplegia G81
- 37 paraplegia and tetraplegia G82
- 38 other paralytic syndromes G83
- 39 multiple sclerosis and other demyelination G35-G37
- 40 mosquito borne viral encephalitis A84
- 41 virus infections of central nervous system A80-A89
- 42 inflammatory brain diseases G04, G05
- 43 inflammatory meninges diseases G00-G03
- 44 Parkinson disease G20
- 45 secondary parkinsonism G21
- 46 Alzheimer disease G30
- 47 other degenerative disorders of brain G31(except G31.2), G32
- 48 epilepsy, status epilepticus G40, G41
- 49 hydrocephalus G91
- 50 chronic obstructive pulmonary disease J44
- 51 asthma J45
- 52 pulmonary oedema J81
- 53 pulmonary emphysema J43
- 54 pulmonary fibrosis J84.1
- 55 granulomatosis M31.3
- 56 sarcoidosis D86
- 57 pulmonary heart diseases of pulmonary circulation I26 - I28
- 58 rheumatic mitral stenosis I05.0, I05.2
- 59 nonrheumatic mitral (valve) stenosis I34.2
- 60 primary pulmonary hypertension I27.0
- 61 apalic syndrome
- 62 aplastic anaemia D60, D61
- 63 hearing loss H90, H91
- 64 diseases of inner ear H80-83
- 65 loss of speech
- 66 chronic viral hepatitis B18
- 67 unspecified viral hepatitis B19
- 68 diabetes mellitus insulin-dependent E10
- 69 diabetes mellitus insulin independent E11
- 70 other diabetes mellitus undetermined, unspecified E13, E14
- 71 acute pancreatitis (not alcohol-induced) K85
- 72 chronic pancreatitis (not alcohol-induced)) K86
- 73 diverticular disease of intestine I57
- 74 Crohn disease K50
- 75 ulcerative colitis K51
- 76 vascular disorders of intestine K55
- 77 gastric ulcer K25
- 78 duodenal ulcer - ulcus duodeni K26
- 79 peptic ulcer, site unspecified K27
- 80 streptococcal sepsis A40
- 81 actinomycosis A42
- 82 tuberculosis A15-A19
- 83 diseases caused by HIV – acquired during exercise of profession B20-B24
- 84 Inflammatory polyarthropath M05-M14
- 85 systemic lupus erythematosus M32
- 86 systemic sclerosis and scleroderma M34
- 87 other systemic syndromes M35
- 88 congenital iodine-deficiency syndrome E00-E07
- 89 arthrosis M15-M19
- 90 internal derangement of knee M23
- 91 cervical disc disorders M50, M51
- 92 disorders of bone density and structure M80-M85
- 93 and similar diseases

# ANNEX 3 – LIST OF HIGH-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 Czech 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 Czech 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) activities in remote or uninhabited places or in environments with extreme climatic or natural conditions (deserts, tropical forests, polar regions, etc.),
- p) works providing for the care of animals (groomer, trainer, vet, etc.),



# ANNEX 4.– 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

aerobic aero trim airsoft  
acrobatic rock and roll aqua aerobic  
athletics, including pole vaulting and all-around  
badminton  
ballet baseball basketball running bicos boccia  
bouldering bowling bridge  
bubble buggy kiting boomerang  
bungee running bungee trampoline capoeira  
cycling, bicycle touring, cyclocross, cyclotrial drag boat, paddling  
duathlon  
fitness and bodybuilding  
floorball  
fly fox footbag football frisbee goalball  
golf, minigolf, disc golf  
gymnastics - modern, sports  
firefighting sport + rescue corps exercises handball  
historical fencing (martial)  
hockey ball  
mountain bike (not downhill) cheerleaders  
in-line skating, in-line hockey  
banana ride  
horse riding except for horse racing  
ride on elephant, camel  
pedal boat ride  
yoga and exercise for health  
kayak, canoe and rafting of difficulty WW1, WW2 card and other board games,  
chess  
kickboxing – aerobics  
kiting (kiteboarding, kitesurfing, power kiting, land kiting, buggy kiting etc.)  
scootering  
cycle ball korfball circus riding cricket  
billiard  
marbles  
bodybuilding  
skittles  
quadrathlon lacrosse  
rope obstacles up to 10m  
climbing on an artificial wall  
hunting / sport hunting (roe deer, partridge, etc.), archery  
curling on dry surface  
mountainboarding on marked trails, during competitions  
foot volleyball  
orientation run  
paintball parasailing pentaquin swimming  
beach volleyball pole dance  
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  
field hockey  
dog sledding, horse-drawn carriage  
radio orientation run rope jumping  
fishing from the shore, boat  
safari  
indoor football  
segway showdown  
power boot  
skateboarding  
softball spinning  
sports modelling  
sport fishing, fishing from a boat  
sport shooting (target shooting using a firearm)  
squash  
table football, hockey, tennis  
streetball  
synchronized swimming jumps into the water  
(pool depth 5 metres or more)  
sport fencing (classical)

arrows snorkelling  
ballroom dance  
tennis  
Thai chi  
tchoukball  
trampoline, mini trampoline  
trekking  
triathlon  
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  
rowing  
via ferrata grades A and B  
water skiing  
water polo  
volleyball  
wakeboarding wallyball  
windsurfing, surfing  
zorbing - on marked trails  
ironman  
juggling  
(diabolo, fire show, juggling, yoyo)  
and sports of similar risk

## WINTER (not included in "Extra Léto CK" product)

cross-country skiing on marked trails  
biathlon  
bobsleds and sledges in the snow  
ice skating  
curling  
riding on the „U“ ramp (in-line, skateboard, skis, snowboard)  
snow kiting  
ice hockey  
skiing, monoskiing on marked trails  
segway snow  
skiathlon  
skibobs  
slalom on skis  
sledge hockey  
snowboarding  
snow trampoline  
snowtubing, snow rafting - on marked trails

## HIG-RISK

aikido, judo, karate, taekwondo, kickboxing and other martial arts and sports  
acrobatic skiing and snowboarding  
American football  
boxing, Greco-Roman wrestling and other wrestling, wrestling  
flyboarding  
yachting - coastal sailing, sea sailing  
Watercraft/snowmobile/snowcooter/coastal motorboat ride (also applies to passengers), except for paid transport driven by a professional driver (this falls under basic cover)  
kayak, canoe and rafting degrees of difficulty WW3, WW4  
kayaking in the Arctic Ocean (seakayaking)  
horse racing  
figure skating  
rope obstacles over 10 m longboarding  
hunting / sport hunting (reindeer, elk, wolf, bear, etc.)  
minibike  
moguls  
racing karts, mini karts pentathlon  
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  
rugby, underwater rugby  
speed skating (on ice, in-line)  
power triathlon  
downhill mountain biking  
sikros  
bungee jumping  
snowbungeekayaking  
snowbungeerafting  
streetluge  
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  
via ferrata grades C and D  
weightlifting  
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).**

aerial skiing  
alpinism  
base jump  
bobsleds and sledges (sports) in the corridors  
bobsleds and sledges on the ice rink  
canyoning  
cave diving  
other motorsports dragster  
formula 3000  
four cross  
freediving  
freeride, freestyle  
free skiing  
heliskiing  
high jump = cliff diving  
mountaineering  
yachting - ocean sailing  
kayak, canoe and rafting of difficulty WW5, WW6  
stunt, artistic, police, military, emergency services, etc.  
taming  
air sports (hang gliding, aerobatics)  
ice climbing, icebreaker (ice climbing on an artificial wall)  
hunting exotic wild game  
skiing and snowboarding outside places designated for these sports  
motocross  
mount boarding off the marked routes  
paragliding and hang gliding (hang gliding)  
parachuting, skydiving, tandem jump (air tandem jumps)

speedway  
ice diving  
diving with breathing apparatus to depths of more than 40 metres  
diving with sharks  
rodeo  
nordic combination  
short track  
skeleton  
ski mountaineering  
ski extrem  
ski touring  
jumps and flights on skis, snowboard  
scoot skating  
sky surfing  
snowmobile - downhill  
speleology  
sports in extreme conditions and terrains  
sports connected with the use of motorised means of transport  
swing jumping  
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  
via ferrata grade F  
trips or expeditions to places with extreme climatic or natural conditions or large uninhabited areas (desert, open sea, polar regions, etc.) and sports of similar risk