

# Summary of insurance coverage

## **Trip cancellation:**

If you are unable to take the trip and you cancel it, the organiser (airline, hotel, etc.) may charge you with travel cancellation costs pursuant to their operating conditions, and such costs may amount to as much as 100 percent of the price of travel.

This means: you are unable to take the trip and you still have to pay a portion of your travel costs or total travel costs!

## **1. Reimbursement of trip cancellation costs if you don't take the trip**

We will reimburse trip cancellation costs, if you unexpectedly cannot take the trip due to:

- sudden severe illness, severe impact on health associated with an accident, poor vaccine tolerance or death (existing illnesses are insured only if they suddenly become acute); coverage does not apply to chronic illnesses;
- severe complications during pregnancy;
- serious material damage to your property at the place of residence due to natural disasters (such as, fire) or criminal acts of a third person, if this urgently requires your presence;
- sudden illness, severe impact on health associated with an accident or death of a family member who has not booked the trip together with you, if this urgently requires your presence in your hometown;
- termination of an employment relationship due to the dismissal of the insured individual for a reason that is not attributable to the latter;
- petition for divorce before the competent court directly prior to the spouses referred to in the insurance policy taking the trip together;
- submission of the application to terminate registered partnership (in the event of consensual divorce also lodging of an appropriate contract) directly prior to the partners referred to in the insurance policy taking the trip together;
- dissolution of common household (with the same registered address for at least 6 months) with the cancellation of the common residence prior to the partners referred to in the insurance policy taking the trip together;
- dislocation of inserted artificial joints of the insured individual. If any of the stated reasons for the trip cancellation occurs, the insurance applies to insured family members who are travelling with the insured person and additionally to one insured travel companion who is not a family member of the insured person. In case of family tariff, the insurance applies to the persons listed in the insurance certificate.

Family members are children or partner's children, partners or life-long companions, parents or partner's parents.

## **Exclusions – trip cancellation**

The insurance is not valid if the reason for the trip cancellation is connected to the following conditions or treatments of the insured person:

- generally, in mental disorders (only the first onset is insured), dialysis, organ transplants, aids and schizophrenia;
- heart diseases, stroke, cancers, diabetes (type 1), epilepsy and multiple sclerosis; if such illnesses have been treated in a hospital within 12 months before the policy is taken out (travel cancellation) or before the trip begins (travel termination).