

# Travel Insurance

## Insurance Product Information Document



**Společnost:** Kooperativa pojišťovna, a.s.

Vienna Insurance Group

Reg.No.: 47116617

Czech Republic

**Product:** Travel Insurance  
for PPF banka a.s.  
payment cards

This document provides only basic information about the insurance product. You can find full pre-contractual and contractual information about your specific insurance in the insurance policy and other documents referenced therein. Please read them carefully.

### What kind of insurance is it?

This travel insurance covers trips or stays **worldwide** that commence after the insurance inception date. The insurance is concluded for an indefinite period, up to the expiry date of the payment card. The insurance covers an **unlimited number of foreign trips** made during the insurance period. For each trip, the insurance provides coverage for **up to 180 days of continuous stay abroad for cardholders and up to 90 days for family members**. By joining the insurance scheme, you do not become a contracting party (policyholder), but rather become an insured person. Therefore, you do not have the rights and obligations that apply exclusively to the policyholder, particularly the **right to modify or terminate the insurance contract**.



### What is insured?

#### Basic risks

- ✓ **Medical expenses abroad**
  - ▶ acute medical treatment and medication
  - ▶ COVID insurance
  - ▶ dental treatment
  - ▶ transport to a medical facility
  - ▶ hospitalization
  - ▶ repatriation of the insured / remains
  - ▶ costs of emergency services intervention
- ✓ **Assistance services**
  - ▶ accompanying person - transport
  - ▶ accompanying person - accommodation
  - ▶ called guardian - transport
  - ▶ called guardian - accommodation
  - ▶ replacement worker - transport
  - ▶ replacement worker - accommodation
  - ▶ person attending the insured's funeral abroad – transport
  - ▶ person attending the insured's funeral abroad – accommodation
  - ▶ missed departure
  - ▶ loss of documents
  - ▶ facilitation of financial assistance
- ✓ **Accident insurance**
  - ▶ death by accident
  - ▶ permanent consequences of the accident
- ✓ **Luggage insurance**
- ✓ **Flight delay insurance**
- ✓ **Liability insurance**
  - ▶ damage to leased movable property
- ✓ **Legal aid insurance**
- ✓ **STORNO cancellation insurance**

**The scope of insurance and the limits are determined by the insurance variant: Comfort Single, Comfort Family, Premium Single, Premium Family, Rodina.**

The exact scope of your insurance can be found in the valid insurance contract.



### What is not covered?

- ✗ medical expenses for **injuries and illnesses that occurred before you went abroad**
- ✗ manufacture of dentures, crowns or jaw corrections
- ✗ cosmetic procedures and vaccinations
- ✗ injuries and liability for injuries caused by being **under the influence of alcohol, narcotic or psychotropic substances**
- ✗ damage **caused by acts of war**
- ✗ accidental events resulting from **the action of nuclear energy**
- ✗ cancellation of travel services due to illness or accident, that were already known to you at the time of purchase
- ✗ cancellation of travel service due to change of travel plan or inability to use travel service for work reasons

Please read the exact wording of the exclusions carefully in the applicable insurance policy.



### Are there any limitations in insurance coverage?

- The insurance does not cover
- ! claims occurring in the territory of a country in which you have your permanent or temporary residence or are a member of a public health insurance scheme or are staying in breach of the applicable laws of that country
  - ! medical expenses for injuries sustained when engaging in **risky sporting activities** (e.g. hiking at altitudes of 5,000 m above sea level, mountaineering, skydiving, parachuting, paragliding, heliskiing)
  - ! spouse, partner, partner's spouse (Comfort Family, Premium Family), if they are not living in the same household with you (the cardholder) at the time of the insured event
  - ! costs for which public health insurance has a right to reimbursement

Please read the exact wording of the limits and restrictions carefully in the applicable insurance policy.



## Where am I covered?

The insurance is arranged with a **worldwide** territorial coverage.



## What are my duties?

- To answer truthfully and completely our questions about the insurance being arranged.
- Make all efforts that can reasonably be required to prevent the occurrence of an insured event.
- If a damage event occurs, take all measures to avoid increasing the extent of the consequences of the event; in the event of a claim caused by acute illness or accident, seek medical treatment immediately and be treated as directed by your doctor.
- To fulfil other obligations arising from the insurance contract or the insurance conditions.



## When and how to make payments?

The premium is a regular premium and its amount is specified in the bank's tariff. The insurance period is a calendar month. The insurance fee, if any, will be automatically debited from the account to which your credit card was issued, or paid by the bank. You do not need to enter any payment order.



## When does the insurance coverage start and end?

The insurance coverage for individual payment cards begins when the cardholder joins the insurance scheme, effective from 00:00 on the day of card activation, or on another date specified in the Master Insurance Contract.

If the cardholder joins the insurance scheme after his/her payment card has been activated, the coverage begins at 00:00 on the day following their enrollment.

The individual insurance relating to the payment card ends at 24.00 on the day of:

- termination of the payment card contract
- death of the cardholder
- requests for termination of insurance.

Individual insurance may also be terminated in other ways provided by law.



## How can I terminate the contract?

If you no longer wish to be insured, you can cancel your optional insurance coverage by **submitting a termination request**.