



OVERVIEW OF INSURANCE PERFORMANCE	
Total limit	CZK 100,000,000
Insurance limit for medical expenses abroad (LVZ)	CZK 100,000,000
outpatient medical treatment	CZK 100,000,000
medicines and other medical supplies	CZK 100,000,000
hospitalization including transport to hospital	CZK 100,000,000
treatment, diagnosis and surgery	CZK 100,000,000
transport of the insured to the Czech Republic, repatriation of remains to the Czech Republic	CZK 100,000,000
expenses for the transport of a family member during the repatriation of the insured	CZK 100,000,000
acute dental treatment	20,000 CZK
expenses for accommodation of a family member during hospitalization of the insured	max. 100,000 CZK
insurance for risks related to terrorism (medical expenses abroad)	1,500,000 CZK
repatriation related to terrorism	1,500,000 CZK
partial limit for medical expenses related to the illness of COVID-19	CZK 15,000,000
accommodation and board costs related to the ordered preventive quarantine related to the disease COVID-19, which does not take place within the agreed accommodation and board of the insured or at the expense of local authorities	CZK 30,000, co-payment 10%
the costs of returning to the Czech Republic after the end of the ordered preventive quarantine outside the territory of the Czech Republic in connection with the disease and/or reasonable suspicion of the disease COVID-19, if it was not possible to use the originally planned mode of transport to return to the Czech Republic	CZK 30,000, co-payment 10%
Accident insurance	
accidental death	200,000 CZK
permanent consequences of an accident, proportional payment from the sum insured	CZK 400,000
daily compensation for hospitalization	100 CZK/day, a total of max. 20 days
Baggage and air travel insurance	
all damage to the luggage of one insured	20,000 CZK
sorry about one thing	10,000 CZK
damage caused by vehicle break-in	10,000 CZK
damage to one item stolen from the vehicle	CZK 5,000
flight delay of more than 7 hours or flight cancellation	500 CZK per hour, a total of max. 7,000 CZK
baggage delay of more than 7 hours	CZK 7,000
rental of spare sports equipment	max. 1,000 CZK/day, total max. 5,000 CZK
Insurance	
for personal injury or death	CZK 3,000,000
for damage to things	CZK 1,000,000
damage caused by a dog or cat to health or death and to property	20,000 CZK
consequential damages	200,000 CZK
participation	CZK 5,000

Assisting services		
telephone assistance		Yes
Insurance of additional assistance services		
all damages from insurance of additional assistance services		CZK 35,000
legal aid abroad		CZK 35,000
guardian		CZK 35,000
loss, theft, destruction of documents		CZK 5,000
basic technical assistance in case of property damage at the place of residence		CZK 5,000
Trip cancellation insurance		
Trip cancellation insurance	the limit is indicated on the insurance contract document, deductible 20%	
Missed departure insurance	actual cost, deductible 20%	
Early return insurance	actual travel costs to the Czech Republic and CZK 700 for each unused day, max. CZK 5,000	
Optional insurance		
Risk sports insurance	up to the LVZ limit	
Insurance drink allowed	up to the LVZ limit	
Chronic disease insurance	2,500,000 CZK	
Car assistance insurance	CR	Foreign
On-site vehicle repair	arrival + 1 hour of work	arrival + 1 hour of work
or		
Towing to the nearest service station	actual costs	actual costs
Parking fee	3 days - actual cost	3 days - actual cost
Alternative hotel accommodation	1 night - 2,000 CZK/person/night	2 nights - €80/person/night
or		
Replacement transport to the destination and home	train, bus - actual costs	train, bus - actual costs
Repatriation of an unrepaired car to the Czech Republic	-	if it cannot be repaired within 5 working days days, up to a limit of CZK 55,000
Scrapping the vehicle	-	if it cannot be repaired within 5 working days and the towing price to the Czech Republic exceeds the residual value of the vehicle, max. €500
Telephone interpretation when dealing with the authorities	-	Yes
Work and study insurance	Extension of the scope of coverage, up to the maximum limit of LVZ and accident insurance	
Insurance deductible for trip cancellation insurance	actual cost, deductible 0%	
Trip cancellation insurance in the event of an ordered COVID-19 quarantine	the limit is indicated on the insurance contract document, deductible 20%	

LVZ

medical expenses abroad

Participation

the percentage share of the damage borne by the insured