

# Trip Cancellation Insurance

## Insurance product information document

**Company:** ERGO Cestovní Pojišťovna, a. s., Czech Republic

**Product:** HotelStorno insurance for cancelling accommodation

Full pre-contractual and contractual information is provided in your policy and respective insurance terms and conditions.

### What is this type of insurance for?

HotelStorno insurance protects you in case you suddenly have to cancel accommodation.



#### What is insured?

- ✓ trip cancellation (cancellation fees) and personal liability for damages in the accommodation facility,
- ✓ or trip cancellation (cancellation fees), personal liability for damages in the accommodation facility and an unused holiday.



#### What is not insured?

- ✗ deliberate action,
- ✗ chronic illnesses,
- ✗ isolated or repeated instances of alcohol, narcotic or psychotropic substances abuse,
- ✗ mental disorders or mental illnesses,
- ✗ travels to risk areas or war zones,
- ✗ force majeure and other inadvertent events,
- ✗ blanket quarantine,
- ✗ widespread intervention by a state power or public administration.



#### Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! possibility to reduce claim settlement by half in case of travels to countries whose political, health and other situation may give rise to travel concerns,
- ! definition of a family member.



#### Where am I covered?

- Anywhere. The insurance policy is not geographically restricted.



#### What are my obligations?

- Contact us in any situation, when you feel like you have serious reasons to cancel your trip.
- Make every effort to prevent damage or to minimize its scope.
- Inform us immediately about any damage incurred.
- Fill in the claim report properly, enclose original documents and describe the circumstances of the damage the best you can.



#### When and how do I pay?

- You can take out the insurance within up to 3 working days after you have booked the first travel service related to your trip or paid for the trip. If you book a travel service or pay for a trip less than 15 days before the departure date, you are required to take out cancellation insurance on the day of booking/payment.
- One-off premium always belongs to us in full regardless the reason or manner of the insurance termination.



#### When does the cover start and end?

- Trip cancellation insurance is established once the premium is paid and ends the moment you start using the travel service.
- Personal liability insurance and unused holiday insurance last from the provable departure until the end of the trip.
- The insurance usually ends by the expiration of the agreed insurance period.



#### How do I cancel the contract?

- Within 2 months of the arrangement.  
We will terminate your insurance within 8 days of receiving the notice.
- Within 3 months of reporting a claim.  
We will terminate your insurance within 30 days of receiving the notice.
- Within 2 months of finding that we have violated the equal treatment principles.  
We will terminate your insurance within 8 days of receiving the notice.