

ERGO

Cestovní Pojišťovna

The better HotelStorno insurance not only for trip cancellations

Pre-contract information and policy conditions



Plan your
holiday
without
worries

ergo-cestovni.cz

What information you will find in this document

Thank you for choosing us for your insurance.
We believe we will convince you that you have made the right choice.

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ERGO Cestovní Pojišťovna in numbers



1,7 mil.

insured clients per year



318

partner travel operators



4,8 of 5

by Google Reviews



12

assistance centres worldwide



300

experts with local knowledge



119 let

we are here for you

HotelStorno insurance - table of limits

What we will pay (limits in CZK)	Standard	Optimal
Cancellation (limit of the total price of accommodation services)	✓ ¹⁾	✓ ¹⁾
Liability for damages in accomodation facilities	50 000	100 000
Unused holiday	-	10 000 ²⁾

Explanatory notes: 1) deductible of 10-20%, 2) CZK 1 000 per day

This table is an integral part of the Insurance Terms and Conditions.

„You travel. We care.“

Before you buy insurance

(pre-contract information)

Before arranging the insurance, always consider the nature of your trips and all the activities you intend to pursue. Make sure the product version you have selected and its extension options include these activities.

When taking out insurance on behalf of somebody who is not a member of your nuclear family, obtain their consent and forward the insurance terms and conditions to them.

The English version of this document is an informative translation from the Czech language. In the event of any inconsistency between the language versions, the Czech version shall be binding.

What is HotelStorno insurance

HotelStorno insurance is designed to cover you in case you have to cancel your accommodation suddenly.

It covers accidental events related to travel (but never to travel concerns) as described below in the insurance terms and conditions, which occur during the insurance period.

HotelStorno insurance can be arranged in two variants - Standard and Optimal. Both options include, at a minimum, cancellation of the trip for serious medical reasons of the passengers.

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. If you do not meet the deadlines for taking out the insurance, we cannot provide you with insurance benefits. In this case, you are entitled to a refund of the premium.

If a trip to a country whose security, health, political or climatic situation may give rise to travel concerns is cancelled, the insurance benefit may be reduced by half.

For the purpose of determining the scope of insurance cover within the family, there is a special term "next of kin", the definition of which can be found in the Explanation of Terms.

The table of insurance coverage limits also provides information on when and what amount you will contribute to each claim settled (deductible).

What the insurance does not cover (exclusions)

Insurance does not cover events that you cause intentionally, events that constitute violation of the law as well as any of the events expressly listed among the exclusions.

For the list of **exclusions**, please see **page 8** of the insurance terms and conditions, entitled „What the insurance does not cover“ as well as the detailed description of each type of insurance. All exclusions are colour-coded. Please review the exclusions before entering into an insurance contract.

Pay attention also to your responsibilities described in the insurance terms and conditions. By adhering to them, you will be able to use the insurance to the fullest and we will not have to cut or refuse your insurance claim settlement.

How much the insurance costs and how long it takes

We set the price of the insurance (one-off premium) for the entire insurance period. The price depends on the insurance coverage and the term of the selected insurance, the geographical area, the purpose of travel and the number and age of the people.

The insurance contract is established with the payment of the premium, which must be paid before the onset of the trip. One-off premium always belongs to the insurer in full regardless the reason or manner of its termination.

The premium is not subject to value added tax and the insurance claim settlement is not liable to income tax.

The insurance starts when you pay the premium and ends when you start using the travel service or cross the border of the Czech Republic.

Before taking out insurance, please read our current position on the situation abroad, which is available on our website. At the same time, you should carefully follow any recommendations of the Ministry of Foreign Affairs of the Czech Republic (MFA) or other government bodies related to travel and any restrictions on travel.

The validity of your insurance may therefore be limited on the basis of the following information current immediately prior to the date of your departure.

How the insurance is linked to other products

We offer insurance under the same conditions separately or as a supplement to another product or service (trip, flight ticket, bicycle, etc.). However, you can always buy a product or service without insurance.

How travel insurance expires

Travel insurance usually ends upon the expiration of the negotiated term. Insurance may also be terminated by:

- mutual consent, withdrawal from the contract,
- if either you or we submit false information, withdrawal from the contract within 14 days of arranging the insurance using means of remote communication, as long as the term of your insurance exceeds one month,
- a notice of termination sent within 2 months of the arrangement date. We will terminate your insurance within 8 days of receiving the notice,
- a notice of termination sent within 3 months of reporting a claim. We will terminate your insurance within 30 days of receiving the notice,
- a notice of termination sent within 2 months of establishing that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.

Where and how complaints may be lodged

Please let us know of your complaint using the channel that best fits your needs:

- by e-mail to klient@ergo-cestovni.cz.
- via www.ergo-cestovni.cz.
- by a letter to ERGO Cestovní Pojišťovna, a. s., Křížíkova 237/36a, 186 00 Praha 8, Česká republika.
- by phone at **+420 221 860 860**.

You can also complain to the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, Czech Republic, phone: **+420 224 411 111**.

For out-of-court settlement of consumer disputes, you can contact

- Office of the Ombudsman of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, phone: **+420 602 273 096**, www.ombudsmancap.cz,
- Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, phone: **+420 296 366 360**, www.coi.cz.

Who we are and what we do

We are an insurance company. A travel insurance company. We are different because travelling is our life. It has been like that for over 100 years now.

We deal with insurance in the non-life insurance segment. If you are interested in how we are doing, go to ergo-cestovni.cz/en/mandatory-information.

You can find us at ERGO Cestovní Pojišťovna, a. s., Křížíkova 237/36a, 186 00 Praha 8. Our ID number is 492 40 196 and we are registered in the Commercial Register kept by the Municipal Court in Prague, Section B, File 1969.

Our website is www.ergo-cestovni.cz, and you may call us at +420 221 860 860 or email us at any time at klient@ergo-cestovni.cz.

Regardless of the channel of communication you choose, we will speak Czech/English to you.

What principles we follow

Our operations are overseen by the Czech National Bank. We are subject to the law of the Czech Republic, and any disputes are resolved by Czech courts.

The insurance contract that regulates our mutual relationship is mainly governed by the Civil Code and the Insurance terms and conditions.

We also follow the Code of Ethics of the Czech Insurance Association, the Code of Ethics for the Financial Market (cap.cz) and ERGO Group's internal policies.

Consult with us the reasons for cancellation

Contact us in any situation where you feel you have to cancel your trip for serious reasons.

What will we ask you?

- Your name and date of birth,
- what happened or what health problems you may have,

- policy number,
- contact telephone number.
- You can contact us:
 - by e-mail to klient@ergo-cestovni.cz
 - or by calling **+420 221 860 860**.

What you should do in case of an insured event

When cancelling a trip

- Contact us immediately and consult the next steps with us.
- Have your travel agent/service provider issue a cancellation invoice for the tour/service you have purchased.
- The claim should be reported before the scheduled onset of the trip, if possible.

For personal liability

- Never acknowledge personal liability without our consent and immediately inform the assistance services.
- Do not compensate the injured person for the loss incurred, even in part.
- Do not sign any documents, the content of which you do not understand.
- Inform the injured party of your insurance and transmit our contact details to them.
- Try to obtain a written testimony from the injured person and any witnesses.
- Provide photos documenting the circumstances surrounding the event leading to the damage.

Make it easy for yourself to report a claim

In order for us to deal with any claim, we will always require a claim report duly filled in. The easiest way is to report the claim on-line via www.ergo-cestovni.cz. With this service, any claim will be settled within 7 business days. For a smooth settlement process, carefully fill in all columns of the online claim report, attach the scanned originals of the documents and provide the most detailed possible description of the circumstances in which the damage occurred. Keep the original documents for possible verification. You may also print the claim report out and send it to us by post.

For smooth reporting of claims, have the appropriate documents ready, e.g.

- insurance contract, medical report, receipts, medical treatment bills and medication receipts, confirmation of the damage incurred issued by the carrier/police/hotel/car rental company, etc.
- Attach photos or written testimonies, where available.

For a specific list of documents required for your type of damage, please refer to step 1 of the online report.

We will keep you informed of the progress achieved in investigating the claim and the insurance claim settlement.

What terms we use

We tried to be as accurate as possible while writing the text of the insurance terms and conditions. Yet, it may not always reflect every possible scenario. In order to make the text easy to follow, we prepared a glossary of basic terms defining the expressions used.

Accident denotes a traffic accident or incident in which damage to the vehicle occurs as a result of vandalism, terrorism or other third party violent crimes, attempted theft of a vehicle or natural disaster.

Closest relatives are your parents and children, i.e. your dependants up to the age of 26. A husband and wife, registered partners and partners who share a common household are also regarded as the closest relatives.

Collective claim is a claim resulting from one event that involves more than 3 of your employees.

Compensation table is a list of physical harm scenarios caused by an injury, on the basis of which we determine the amount of permanent disablement benefits. The table is available at our website.

Continued treatment denotes health care that is provided to you following the treatment of an acute illness or injury. Whether we regard the treatment as continued treatment will be decided by the physician of our Assistance after consulting your attending physician.

Deductible denotes an amount you contribute to each claim settled. Employee refers to a person under a labour-law or similar relationship with an employer, or an entrepreneurial natural person.

Employer refers to a legal entity or entrepreneurial natural person whose employees are covered by the insurance.

Europe means all European countries, the Mediterranean countries (Egypt, Morocco, Tunisia, Turkey, etc.), the Azores, the Canary Islands and Madeira.

Expedition denotes a pre-organised trip, the purpose of which is to achieve a special sporting or scientific result.

Fellow traveller refers to a person travelling with you, who is named in the same policy, or tour contract.

Fixed-sum insurance denotes insurance under which a predetermined amount is paid to you in the event of a claim. The actual damage worth is irrelevant.

Gross negligence is your top-intensity negligence, which is characterised by a particularly serious dereliction of duty, carelessness and recklessness. This includes not respecting operating rules or instructions (e.g. in water parks, on ski slopes) or not using protective equipment (e.g. pads, helmets, gloves).

Home country refers to the territory of the Czech Republic.

Hunting activity is any activity related to the hunting of game or other wildlife, both in the wild and in enclosed hunting grounds, excluding fishing. It includes, in particular, hunting with firearms, bow, crossbow, traps or other permitted methods, tracking, chasing, trapping, falconry and all preparatory and accompanying activities such as staying on the hunting ground, handling weapons and hunting equipment, transporting hunted game,

participation in hunting events or organised trapping, training activities and shooting preparation.

Chronic illness denotes an illness that existed at the time of the conclusion of the insurance contract or that has caused you health complications or has led to a change in medication or your treatment regimen during 6 months prior to your scheduled departure, for cancellation insurance prior to the moment the insurance was taken out. We do not automatically treat incurable diseases as chronic illnesses.

Individual item also denotes a set of your things of a similar or identical nature or use (e.g. a camera with accessories), even though they may not have been bought at the same time.

Injury is a health issue you have suffered due to the sudden action of an external factor or your own physical strength regardless of your will. More serious injuries may be lethal or result in permanent consequences.

Insurance risk denotes a specific situation, during which a claim may occur. Insurance coverage denotes an amount of money we will pay you on your claim.

Insured event (claim) denotes an accidental event as described in the insurance terms and conditions, which occurred during the insurance term and which establishes our obligation to provide you with insurance coverage.

Insured person denotes the person stated in the insurance contract as the beneficiary of the insurance coverage.

Loss event denotes an event that leads to damage on your part. It may result in the insurance claim settlement.

Loss insurance denotes an insurance, under which we will cover the actual amount of your loss subject to the negotiated limits.

Manual labour denotes any compensated work other than administrative or managerial work.

Natural disaster denotes the devastating action of natural forces. This mainly involves fires, explosions, direct strikes of lightning, storms, floods or area flooding, hail storms, landslides, rocks or earth collapsing, avalanche falls and falls of trees or posts, earthquake, volcanic activity, etc.

Outpatient treatment denotes a treatment provided by a physician, which does not require your hospitalisation.

Personal effects denote luggage and personal items customary to the given purpose of the trip. You may either own these items and take them on your journey or acquire them while travelling. If you have taken out insurance for items belonging to your employer (e.g., a mobile phone, notebook), they are also treated as your personal effects.

Policy is a confirmation of the insurance you have taken out.

Policy holder denotes a person who has entered into an insurance contract with us.

Robbery denotes the appropriation of an insured item with the use of violence or a threat of imminent violence.

Table of insurance coverage limits (table) means an overview of the highest possible amounts that may be paid to you on claims that occur during a single trip abroad in the course of the insurance term. The table also shows specific insurance coverage limits and your deductible on each claim settled.

Terrorism denotes the purposeful use of violence or a threat of violence. It is usually directed against unsuspecting persons and its aim is to incite fear with a view to achieving a political, religious or ideological goal.

Tour denotes a combination of travel services fixed in advance, which the travel agent sells you for an overall price.

Travel service is a particular tourism service (air ticket, ticket, accommodation, car rental, etc.).

Valuables refer to antiquities, jewellery, furs, precious stones and items containing precious metals.

We are ERGO Cestovní Pojišťovna, a. s., with our registered office at Křižíkova 237/36a, 186 00 Praha 8, Czech Republic. Our ID number is 492 40 196 and we are registered in the Commercial Register kept by the Municipal Court in Prague, Section B, File 1969.

You refer to the person entering into an insurance contract with us, or the person referred to in the contract as the insured person.

Frequently asked questions

Not everyone has the time or the patience to read the lengthy insurance terms and conditions. Therefore, we have created a list of questions and answers, which will provide you with all the essentials you need to know.

Will I get insured if I am undergoing a long-term treatment?

Yes, you can, the insurance also covers the chronically ill. However, it is a condition that your health condition is stable 6 months before your planned departure, i.e. that the disease has not caused any health complications, change in medication or treatment regime. For cancellation insurance, this is 6 months before the insurance is taken out.

What does "deductible" means?

Deductible is a specific amount or percentage you contribute to each claim settled. For example, if your deductible is 20%, on a claim amounting to CZK 10,000, we will pay you CZK 8,000. When you take out insurance, you can choose whether you want a variant with or without an insurance deductible.

What is cancellation insurance for?

Trip cancellation insurance provides coverage in case you need to suddenly cancel your accommodation. The reasons may include, for example, your serious acute illness

or injury that requires hospitalisation, death of your closest relative or extensive damage to your residence. You can find the amount of the deductible you contribute to each claim paid in the table of limits and the text of these Policy Conditions.

Until when can I buy my cancellation insurance

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. If you do not meet the deadlines for taking out insurance, we cannot provide you with insurance payments. In this case, you are entitled to a refund of the premium.

How long am I covered by cancellation insurance?

Cancellation insurance lasts until you start to use your travel service(s) or cross the Czech border. This means, for example, when you check in at an airport or cross a border into a foreign country in your own vehicle.

Does my insurance cover business trips?

Yes, we will take care of you regardless of whether you are travelling abroad for business or entertainment.

What the insurance does not cover

(general exclusions)

To clarify what your insurance does cover, let us list the instances where it will not provide any coverage. This will typically involve situations where the loss occurs as a result of:

1. Your deliberate action or the deliberate action of other persons prompted by you.
2. Your gross negligence, which, however, does not apply to liability or legal protection insurance.
3. Isolated or repeated instances of abuse of alcohol, narcotic or psychotropic substances.
4. Mental disorder or mental illness including depression.
5. Contracting AIDS.
6. Inadvertent events that cannot be prevented regardless of all efforts (e.g. pandemics, epidemics, strikes and other types of suspension of work).
7. Nuclear leaks or leaks of radiation from radioactive fuel or waste, the effects of nuclear, chemical or biological weapons.
8. War, civil unrest, declared, or non-declared military action, civil war, invasion, rebellion, revolution, uprising, military coup, or violent usurpation of power.
9. Trips to areas we have designated as war zones, or in respect of which the Ministry of Foreign Affairs issued a warning prompting citizens to reconsider travelling to that area.
10. Transport of war related material to areas we have designated as war zones, or in respect of which the Ministry of Foreign Affairs issued a warning prompting citizens to reconsider travelling to that area.
11. Terrorism and any other violent acts you participate in.
12. Your participation in trips to places with extreme climatic or natural conditions and in expeditions (e.g. polar expeditions, desert trips, cave exploration, etc.).
13. Organisation of any extraordinary events to save your life or to ensure your rescue in remote areas or in extreme conditions (e.g., in rebel areas, mountains, deep forests, in the open sea, in sparsely populated areas).
14. Your participation in motor racing events or, engaging in motor racing practice.
15. Flying on board of an air plane or a helicopter, except for flights on board of registered personal aircraft or helicopters as a traveller.
16. Hunting activities;
17. Sports activities other than those expressly covered by your insurance.
18. Professional sports activities or participation in competitions of any kind whatsoever (including training or events organised by a school, sports club or leisure organisation), unless insurance has been arranged within the respective category of sports (see summary "What sports we insure").

We are not obliged to provide any insurance claim settlement when:

19. Loss occurs as a result of the original loss.
20. Accommodation and return travel costs have not been approved by our Assistance in advance.
21. The damage was caused by the actions of you or your fellow traveller (e.g. insufficient time reserve, commencement of a sentence, non-approval of leave). This does not apply to liability or legal expenses insurance.
22. There is an entity with which you are under a contractual relationship (e.g. a carrier, travel agency, employer), or whose regulations you are required to respect (e.g. the state or a public administration authority), and this entity is primarily obliged to pay compensation for the damage incurred.
23. You do not, through your own fault, meet the conditions for entry / exit to / from the destination or the conditions of the destination in which the transfer to the connecting transport connection will take place.
24. There was widespread intervention by a state power or public administration.
25. The blanket quarantine have been imposed in your district, city, street etc.
26. You stay for more than 14 days in an area that we marked as a war zone during your stay or the Ministry of Foreign Affairs of the Czech Republic did not recommend travelling to it. We will not terminate the insurance if you cannot leave the area for objective reasons.

Other possible coverage limitations under your insurance are specified with regard to specific types of insurance.

What specific types of insurance cover

(specific insurance terms and conditions)

This section describes in detail the types of problems that may be covered by the insurance. The specific scope of your coverage can be found in the table of insurance coverage limits in the introduction to these insurance terms and conditions.

I. Trip Cancellation

Unexpected events may occur between the arrangement of your trip and the actual departure. Some of them may force you to cancel your trip. That is why you may appreciate this specific insurance.

If a situation occurs forcing you to cancel your trip, promptly inform us thereof so that we can advise you on how to proceed in this case. Otherwise, your claim to insurance coverage may be curtailed reasonably.

Cancel your trip as soon as it becomes clear that you will not be able to travel.

When reporting the claim to us, submit documents attesting to the reasons for cancelling your trip, such as a cancellation invoice, tour contract, flight ticket, medical report issued before the trip cancellation containing the date of onset of your condition or accident and the diagnosis, certificate of death, confirmation of ordered preventive quarantine or non-admission to the means of transport or country. At the same time, be able to provide any other documents we may request from you.

The insurance claim settlement paid to you, member/s of your family or any other injured persons for all claims reported during a single year will not exceed the insurance coverage limit specified in the table. This also applies in the case of conclusion of multiple individual insurance contracts.

For cancellation insurance, we will insure you, your family and all your co-travellers on one insurance contract up to a maximum of CZK 300 000. All travel services paid by you are included in this amount.

I.1 Cancellation fees (loss)

1. If you are unable to travel, we will reimburse you for cancellation fees that you must pay to the accommodation or travel agent from the price of prepaid travel services for cancellation if you were unable to travel due to:
 - 1.1 hospitalisation or confinement to bed as decided by the attending doctor for you or a co-traveller,
 - 1.2 hospitalisation or confinement to bed due to a decision of the attending doctor for your nearest relative who should not have been on the same trip, if you have to take care of him/her on the days of the planned trip; this applies only for one carer,
 - 1.3 the death of you, a co-traveller, your next of kin, siblings or grandparents or the next of kin of a member of your family who was due to take part in the same trip,
 - 1.4 the death of your next of kin, who should not have been on the same trip, less than 30 days before departure,

- 1.5 hospitalization due to pregnancy or the onset of a high-risk pregnancy up to two months before expected delivery,
- 1.6 rape of you or your next of kin.
2. Other reasons for cancellation include
 - 2.1 unintentional loss of employment due to organisational changes or employer closure occurring after the conclusion of the insurance contract and occurring to you or your co-traveller,
 - 2.2 divorce proceedings that were initiated after the conclusion of the insurance contract and to which you and your co-traveller are parties,
 - 2.3 taking a remedial examination where the failure to pass the examination occurred after the conclusion of the insurance contract and the date of the remedial examination is fixed,
 - 2.4 extensive damage to your home less than 30 days before departure, when your presence on the days of your planned trip is demonstrably necessary.
3. Your insurance deductible for each claim paid is 20%, and 10% for cancellations due to hospitalisation or death of you or your co-traveller.
4. We will only pay cancellation fees for a co-traveller who is not your next of kin if he/she would have to travel alone.
5. 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.
6. 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.

What the insurance does not cover

1. We are not obliged to pay if
 - 1.1 you or your travel agent/travel service provider change your travel itinerary or your plans, which includes changes in the tour reservation,
 - 1.2 the travel agent/travel service provider cancels your trip,
 - 1.3 you cancel the trip before the travel agent/travel service provider does if it is clear the travel agent/travel service provider would cancel the tour anyway,
 - 1.4 you are not granted a visa or leave of absence,
 - 1.5 you miss your departure or do not show up for your departure, are excluded from transport, you have not checked in, etc.,
 - 1.6 an important but substitutable person (driver, boat captain, guide, etc.) cannot participate in your trip,

- 1.7 a co-traveller, who is not a member of your family, cannot participate in your trip,
- 1.8 you do not want to travel to a destination that is not directly threatened by extraordinary circumstances or where these circumstances do not have a significant impact on the provision of travel services,
- 1.9 there are adverse weather conditions in the destination.
- 1.10 you fail to meet the deadlines for taking out insurance.
- 2. Other factors we do not consider as eligible reasons for cancelling a trip include
 - 2.1 illness or injury which, at the time of the arrangement of the insurance, was being treated or for which examinations required to establish a diagnosis or the treatment method were being conducted,
 - 2.2 your chronic illness,
 - 2.3 mental disorders or mental illnesses including depression, except for their first manifestation or occurrence,
 - 2.4 injury you have suffered while consciously violating the law and recommendations,
 - 2.5 planned surgeries and examinations,
 - 2.6 blanket quarantine (in your region, city, street, etc.),
 - 2.7 changes in health related to the ingestion or use of alcohol, narcotics or psychotropic substances.
- 3. The cancellation fees do not include costs that will only be incurred by the service provider as a result of your departure, e.g. insurance, optional excursions, airport taxes.

G. Liability for damages in accommodation facilities (loss)

- 1. We will provide compensation for any damage caused to the accommodation facility where you stayed during your trip for which you are liable under the laws of the Czech Republic of the relevant country.
- 2. If a court or other authorised body decides on compensation for damages, we will only provide insurance benefits in accordance with its decision once it has become final.

What the insurance does not cover

- 1. We are not obliged to cover damage caused
 - 1.1 while engaging in any work-related or other professional activity,
 - 1.2 to items loaned or rented to you, or placed in your custody,

- 1.3 to items transmitted to you for use, possession, transport or processing,
 - 1.4 by the use of vehicles, craft or aircraft,
 - 1.5 by information or advice,
 - 1.6 by your own animal or an animal entrusted to you.
- 2. In addition, we are not obliged to cover any damage
 - 2.1 acknowledged beyond the framework established by the relevant legal regulations,
 - 2.2 that do not concern harm to health or damage to property (e.g., financial loss),
 - 2.3 for which you are liable to your fellow traveller or one of your closest relatives.
- 3. The insurance also does not apply to
 - 3.1 mental suffering,
 - 3.2 personal misfortune,
 - 3.3 the price of items of special sentimental value to you,
 - 3.4 unpaid work.

J. Travel disruption

You may have to curtail, interrupt or prolong your trip due to serious reasons. That is when you will appreciate this insurance.

If a situation occurs forcing you to curtail, interrupt or prolong your trip, promptly inform us thereof so that we can advise you on how to proceed in this case. Otherwise, your insurance settlement claim may be denied.

When reporting the claim, submit documents that certify the reasons for curtailing, interrupting or prolonging your trip, such as your tour contract, airline ticket, accommodation bill, police report, medical report, death certificate or confirmation of your quarantine. At the same time, provide any other documents we may request from you.

J.3 Unused holiday (fixed-sum)

- 1. We will provide compensation for each day of unused leave if you are forced to:
 - 1.1 cut short your trip due to serious acute illness, accident or death of any person insured under the same insurance contract and participating in the same trip,
 - 2. We will also compensate you if you are forced to interrupt your journey due to:
 - 2.1 hospitalisation of your next of kin or a close associate,
 - 2.2 death of an immediate relative, sibling, grandparent, spouse's immediate relative or close associate,
 - 2.3 rape of your next of kin,
 - 2.4 substantial damage to your property caused after your departure when your immediate presence is demonstrably necessary,

3. The shortening or interruption of your trip must occur more than 24 hours before your scheduled return.
4. Your entitlement to compensation starts on the day after the journey is cut short or interrupted.

What the insurance does not cover

1. We are not obliged to pay for any shortening, interruption or extension of the trip
 - 1.1 within 24 hours before your scheduled return,
 - 1.2 not pre-approved by our help desk,
 - 1.3 due to a change in your travel plans or intentions,
 - 1.4 if you fail to get a visa, etc.,
 - 1.5 if you could have foreseen the reason for it before you went abroad or started using the travel service.



What general rules of insurance apply?

(general insurance terms and conditions)

1. What is travel insurance

- 1.1 Trip cancellation insurance provides you with insurance coverage when you have to cancel your trip or travel-related service for serious reasons.

2. How is an insurance contract formed

- 2.1 The insurance is regulated under Act No. 89/2012 Coll., Civil Code (hereinafter referred to as the "Act"), and other generally binding legal regulations of the Czech Republic. It is also governed by the present insurance terms and conditions and other provisions of the insurance contract. The latter is governed by Czech law and any disputes are resolved by Czech courts.
- 2.2 An insurance contract will be deemed established between us once you pay the premium.
- 2.3 We will issue a policy for you, stating your name, the insurance contract number, the insurance coverage and the duration thereof, the amount of the premium and the date of establishment of the contract.
- 2.4 The insurance contract and any legal acts related to the insurance must be provided in writing. This requirement is fulfilled when we communicate electronically or by phone as long as we are able to verify your identity in such communication.
- 2.5 You are required to inform us of any changes to your personal data, including your contact address.

3. How do we determine the premium

- 3.1 For cancellation insurance, we determine the premium according to the price of the services for which the insurance is taken out.
- 3.2 We set the insurance premium for the entire duration of the insurance (one-off premium), and the amount and due date thereof are stipulated in the insurance contract.
- 3.3 One-off trip cancellation premium (even if combined with our travel insurance) always belongs to us in full regardless the reason or manner of its termination.

4. Who can be insured

- 4.1 The insurance contracts states the names of the persons insured. We insure citizens of the Czech Republic as well as foreign nationals.

5. When the insurance commences

- 5.1 Trip cancellation insurance is established once the premium is paid and ends in the moment you

start using the travel service or cross the border of the Czech Republic.

- 5.2 The insurance contract indicates the start and the end of the duration of the contract.
- 5.3 The insurance coverage may be limited based on our latest statement or recommendations of the MFA (or other state administration bodies) related to the situation abroad and possible travel restrictions.
- ## 6. How does the insurance expire
- 6.1 With the lapse of the agreed insurance term.
- 6.2 By mutual consent between you and us.
- 6.3 By withdrawal from the contract, if either you or we submit false information.
- 6.4 By withdrawal from the contract within 14 days of arranging the insurance using means of remote communication, as long as the term of your insurance exceeds one month.
- 6.5 By a notice of termination sent within 2 weeks of the arrangement date, in which case we will terminate the insurance within 8 days of receiving the notice.
- 6.6 By a notice of termination sent within 3 weeks of reporting a claim, in which case we will terminate the insurance within 30 days of receiving the notice.
- 6.7 By a notice of termination you will serve within 2 months of establishing that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.

If a notice of termination is served, we will keep the premium paid and you are entitled to settlement on claims that occurred before the termination.

7. What are the factors affecting claim settlements

- 7.1 We will settle your insurance claims as defined under the insurance contract.
- 7.2 If we enter into multiple insurance contracts covering the same insurance risks, we will only settle your claim once.
- 7.3 Your claim settlement will be paid to you within 15 days of the completion of our investigation into your claim.
- 7.4 The settlement amount will be paid to you in the local currency, at the exchange rate of the foreign currency market promulgated by the Czech National Bank on the day of the claim.
- 7.5 If you violate any of the obligations laid down in the insurance terms and conditions or any legal

regulations, we may reasonably reduce your settlement amount.

- 7.6 If a trip to a country whose security, health, political or climatic situation may give rise to travel concerns is cancelled, the insurance claim settlement may be reduced by half.
- 7.7 Always provide complete, true and undistorted data when reporting a claim. Otherwise, your insurance settlement claim may be denied in its entirety.
- 7.8 If, during the insurance term, you experience consequences of an event that occurred before its commencement, your settlement claim may be denied.
- 7.9 We can only provide you with insurance protection and insurance claim settlement if they do not contravene any laws, sanctions, embargoes, prohibitions or restrictions of the Czech Republic, the European Union or the United Nations. The same applies to restrictions imposed by the United States of America, provided that such restrictions do not contravene the regulations of the Czech Republic or the European Union.

8. How are the rights under insurance claim settlements passed on

- 8.1 Your rights vis-à-vis your health insurance company resulting from a claim will pass to us.
- 8.2 If anybody causes you any damage that you may recover, then the right passes to us, up to the amount of the insurance claim settlement we have paid to you.

9. What do you have to do in the event of a claim

- 9.1 Do your best to avert or mitigate the extent of imminent damage.
- 9.2 Let us know as soon as possible that you have incurred damage and provide complete, true and undistorted data on the damage.
- 9.3 Carefully fill in all columns of the online claim report, attach the scanned originals of any documents and provide the most detailed possible description of the circumstances in which the damage occurred.
- 9.4 Provide evidence that the damage occurred during the insurance term.
- 9.5 If you have arranged any similar insurance, tell us the name of the other insurance company.
- 9.6 Make sure that we can apply our claim to damages with a third party.

- 9.7 In the event of harm to your health, grant your consent to us reviewing your medical records, or submit to a medical examination conducted by our physician.
- 9.8 If a police report is necessary to prove the damage, immediately report the damage to the local police.

10. How long do we investigate a claim

- 10.1 We will start investigating a claim immediately after you report it. We are obliged to close the investigation within 3 months. The time limit may be extended by mutual consent.
- 10.2 The time limit for the investigation will be suspended during the time we cannot go on with the investigation due to reasons attributable to you.
- 10.3 If we cannot close the investigation in good time, we will let you know why.
- 10.4 If you provide sufficient evidence for your claim, we will provide an advance on your claim settlement amount.

11. Where and how can you file complaints

- 11.1 Please submit your complaint using the channel that best fits your needs:
- By e-mail at klient@ergo-cestovni.cz.
 - Via www.ergo-cestovni.cz.
 - By a letter sent to ERGO Cestovní Pojišťovna, a. s., Křížkova 237/36a, 186 00 Praha 8, Czech Republic.
 - By phone on +420 221 860 860.
- 11.2 You can also complain to the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, Czech Republic, phone: +420 224 411 111.
- 11.3 For out-of-court settlement of consumer disputes, you can contact:
- Office of the Ombudsman of the Czech Insurance Association, Elišky Krásnohorské 135/7, 110 00 Praha 1, phone: +420 602 273 096, www.ombudsmancap.cz,
 - Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Praha 2, Czech Republic, www.coi.cz, phone: +420 296 366 360.

12. What is marketing consent?

- 12.1 By entering into an insurance contract, you agree that all the personal data you provided to us will be used for the purpose of sending our commercial communications and offers.
- 12.2 If you do not agree to receive such information, please send us an email or a letter to that effect.

13. How do we modify the insurance terms and conditions

- 13.1 We may unilaterally amend the insurance terms and conditions that apply to already concluded insurance contracts in a way that benefits you.
 - 13.2 In order for any amendment to apply, we must communicate it to you and give you an opportunity to comment on it within 30 days.
 - 13.3 If you do not comment within the time limit above, you will be deemed to approve of the amendment.
 - 13.4 If you express your disapproval by email or letter, you also have the option to terminate the insurance contract. Your contract will then expire on the day the notice of termination is delivered to us.
 - 13.5 Unless you approve an amendment, we may terminate your insurance contract after 30 days from the effective date of the amendment.
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How we process personal data

(GDPR)

We are taking the liberty of informing you about the protection of your personal data, particularly in connection with your arranged insurance coverage. Protection of your privacy and your data is of absolute fundamental importance to us, and therefore we are focusing on ensuring the security of our internal systems as well as careful selection of our partners. We also respect the standards established by the Czech Insurance Association, of which we are members.

Who is the administrator of your personal data

The administrator of your personal data is ERGO Cestovní Pojišťovna, a. s., a joint-stock company with its registered office at Křižíkova 237/36a, 186 00 Prague 8 – Karlín, Czech Republic. Our ID No. is 492 40 196, and we are registered in the Commercial Register at the Municipal Court in Prague, Section B, File 1969.

You can contact us using the method you prefer:

- by e-mail to klient@ergo-cestovni.cz,
- by visiting our website ergo-cestovni.cz,
- by sending a letter to our address at Křižíkova 237/36a, 186 00 Prague 8 - Karlín, Czech Republic,
- by calling us on +420 221 860 860.

Where and how you can ask

We have our own person entrusted with ensuring protection of personal data (Data Protection Officer; DPO), whom you can contact with any question regarding the processing of your personal data or with complaints.

You can contact him:

- by e-mail at dpo@ergo-cestovni.cz,
- via the on-line form at the website ergo-cestovni.cz,
- by sending a letter to the address of our registered office.

If you have a question, concern or complaint, you can also contact the **Personal Data Protection Office**, Pplk. Sochora 27, 170 00 Prague 7 – Holešovice, Czech Republic, phone: +420 234 665 111, e-mail: posta@uoou.cz, www.uoou.cz.

What types of personal data we process

For entering into an insurance policy and for insurance claim resolution, we may process your personal data, such as your full name, birth number, date of birth, residential address, phone number and e-mail address. These are essential identification and contact details. If you suffer harm to health, we may also process data relating to your medical condition.

If your data regarding your medical condition will need to be examined to evaluate the insurance risk and its determination, then we will process such data only with your express consent.

Whenever you visit our website, for security reasons all identification data are recorded on our server (IP address) and other information (data, time, viewed page). We do not use Java Applets or Active X Controls.

Our pages use cookies, which can make it easier for you to use our internet services. We use these data solely for statistical purposes, and we guarantee your absolute anonymity. If you wish to block cookies, select the appropriate choice in your web browser (most often in the section Settings -> Privacy). After blocking cookies, you will not be able to use certain functions of our website.

If you send an e-mail via our site that contains details such as your name and e-mail address, we will use that information only for sending information that you have requested. When access to certain pages at **ergo-cestovni.cz** is conditioned upon you providing personal data, we will work with such data only for the purposes of fulfilling our obligations, and we will not use the data for any other purposes.

In order to improve the quality of our services, we record phone calls to our client line with your prior consent. If you do not agree to call recording, you can use other communication channels, such as e-mail or chat.

What are the purposes of personal data processing

We need your personal data so that we can evaluate the insurance risk and arrange an insurance policy, for administration of your insurance policy and related records, sending of insurance policies and/or for examination of an insurance claim or payout of indemnity. All communication with us is monitored and archived, including client calls. Neither arrangement of an insurance policy nor administration of an insurance policy nor resolution of an insurance claim can occur without personal data processing. We may also process your personal data in order to fulfil regulatory requirements for insurance statistics or for development of new tariffs.

Therefore, our processing of data constitutes personal data processing as defined in particular by Act No. 277/2009 Coll., on insurance, and Act No. 89/2012 Coll., the Civil Code. Processing of personal data for direct marketing purposes is our legitimate interest under the GDPR.

Another legitimate interest of ours is processing of your personal data for ensuring IT operations and their security and for prevention and investigation, particularly if there is a suspicion of insurance fraud.

How we store personal data

We store insurance policies with your personal data on the servers of our internal system, and upon request we can provide extracts from them for you.

When arranging insurance coverage electronically, the policy will be entered into in individual steps defined by the technical solution of the on-line system. When insurance data are entered, the system will enable you to identify and correct any potential errors.

What if you refuse to provide personal data

If you refuse to provide personal data, then unfortunately we cannot enter into an insurance policy with you or process your insurance claim.

For how long we process personal data

We are authorised to store your personal data for the duration of the insurance policy or based on obligations stemming from such policy, but for a maximum of 16 years, after which your personal data will be destroyed. Following the expiration of the regular statute of limitations in accordance with the Civil Code, which is 4 years, your personal data will be pseudonymised in our IT system and archived until their destruction occurs.

Personal data are stored based on statutory archiving requirements, particularly pursuant to tax and accounting regulations.

With whom we share your personal data

We are entitled to share your personal data with a third party only in exceptional cases, and solely when investigating your insurance claim or administering your insurance policy.

We, our employees or contractual processors, particularly IT service providers, assistance companies, securing parties and/or insurance brokers have access to your personal data.

If you are interested, you can find a complete list of contractual processors, including descriptions of their activities, on our website.

What are automated decisions

Automated decisions/profiling occur in particular when arranging an insurance policy via our on-line system, which is intended to make the selection and purchase of the best insurance coverage more pleasant and faster.

All automated decisions are based on predefined rules, particularly based on insurance and mathematical calculations.

What are your rights

Upon request, we are obliged to inform you about processing of your personal data or to correct such data.

If you believe that we are processing your data in a manner that violates your privacy or the law, we must either rectify or sufficiently explain the situation. If we do not satisfy your request, you may contact the Czech Personal Data Protection Office.

Whenever your personal data are processed via automated decisions and you have discovered that your data are being processed in a manner that violates your privacy or personal life or in a manner that conflicts with the applicable law, you have the right to raise objections.

You also have the right to deletion (the right to be forgotten), the right to limitation of processing and the right to transferability of data.

If your personal data are processed based on consent that you have granted, you may revoke such consent at any time.

On our website, in the section devoted to personal data protection, you will find:

- this information,
- an overview of all contact details,
- a link to an on-line form, which you can use to ask a question or present a suggestion,
- additional updated information relating to such matters.

<https://www.ergo-cestovni.cz/en/information-about-the-website>



We are an insurance company, but just for travellers.

We do things differently, since travelling has been our life for more than 110 years. Each year, we personally verify the standard of medical care abroad. We have built our own network of assistance centres on every continent. Claims are settled fairly and within 7 working days. Over million clients a year make us No. 1 on the Czech market. You travel. We care.



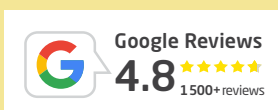
Own specialized assistance service

Limit is important, price is important, but neither will save your life. We have a unique global network of assistance centres that gives us detailed knowledge of the situation in the areas you travel to. That is why we are ready to arrange care at vetted medical facility for you at any times.



Awards

We have won the Association of Czech Insurance Brokers' Insurance Company of the Year award fifteen times. Also, we have been voted by travel industry experts as the insurer with the best travel insurance in the TTG Travel Awards sixteen times in a row.



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ERGO

Cestovní Pojišťovna