

# TRAVEL HEALTH INSURANCE FOR FOREIGNERS

## Information document about the insurance product

Company: Colonnade Insurance S.A., registered office Rue Jean Piret 1, L-2350 Luxembourg, registered under no. B 61605, acting through Colonnade Insurance S.A., branch office, Na Pankráci 1683/127, 140 00 Prague 4, identification no.: 044 85 297, registered in the Commercial Register administered by the Metropolitan Court in Prague, file no. A 77229 (hereinafter "the Insurer")

Product: Travel and Accident Insurance

Full pre-contractual and contractual information can be found in the policy's Terms and Conditions (T&C), the Insurance Policy, and other referenced documents.

## What type of insurance is this?

Travel Health Insurance for Foreigners is private and operates on an indemnity basis. The policyholder may be a physical or legal person.



### What does the insurance cover?

- ✓ Comprehensive health care in the Czech Republic.
- ✓ Transport to the nearest specialized health care facility.
- ✓ Repatriation or transport of remains of the insured to their country of origin.
- ✓ Essential stomatological treatment.
- ✓ Medication prescribed as part of outpatient care.
- ✓ Medical services related to the insured's woman pregnancy and childbirth after qualifying period.
- ✓ Preventive care and mandatory vaccinations.
- ✓ Essential and urgent health care outside the Czech Republic, in the Schengen Area.
- ✓ 24/7 assistance service.

The agreed scope of cover is specified in your Insurance Policy and T&C.



### What does the insurance not cover?

#### The insurance does not cover any loss events or damage that:

- ✗ Are in connection with ionizing radiation or radioactive contamination by any radioactive toxic explosive.
- ✗ Occur before the insurance commencement or after its expiration.
- ✗ Involve medical care beyond the scope of public insurance.
- ✗ Happen outside the agreed territorial applicability of the cover or beyond the agreed scope of cover.
- ✗ Relate to any professional-level sport, unless additional insurance is obtained explicitly for professional athletes.
- ✗ Occur during service or training with any military, semi military or police organization.
- ✗ Are in connection with injury or illness that existed before the insurance commencement.
- ✗ Take place before the payment of the premium.
- ✗ Occur during a qualifying period.

Full list of exclusions is specified in your Insurance Policy and T&C.



### Are there any restrictions on cover?

- ! Within Travel Health Insurance for Foreigners following qualifying periods apply: 3 months for pregnancy, 8 months for childbirth and 36 months for nursing care unless otherwise specified in the contract.
- ! Medical expenses and transportation to the healthcare facility are covered up to the limit of 10 000 000 CZK unless otherwise specified in the contract.
- ! Urgent stomatological treatment is covered up to the limit of 20 000 CZK unless otherwise specified in the contract.
- ! Medical expenses are limited to the amount covered by public health insurance in the Czech Republic.

For a complete list of limits and exclusions, please refer to the policy Terms and Conditions and the Insurance Policy.



## Where does the cover apply to me?

- ✓ **Czech Republic** – in the extent of comprehensive health care.
- ✓ **Schengen Area (Czech Republic excluded)** – in the extent of essential and urgent care.  
In this instance the insurance covers tourist trips up to 90 days.



## What are my obligations?

### Before signing the insurance

- Provide accurate and complete information pertaining to the insurance being sought.

### During the insurance term

- Inform the insurer of any claim termination.
- Refrain from actions that increase insurance risk without insurer's consent and take reasonable steps to prevent or mitigate potential insured events.
- Pay the premium on time, unless alternative arrangements have been agreed upon with the insurer.
- Disseminate the insurer's privacy policy to the insured, beneficiaries, and relevant insured individuals.

### In case of a claim

- In case of injury or illness, immediately contact the 24-hour assistance line.
- Notify the insurer of the claim occurrence within thirty days from the claim date.
- Agree to a medical examination by a physician designated by the insurer upon insurer's request.
- All legal actions regarding the initiation or termination of the insurance policy must be documented in writing.



## When and how do I pay?

- The amount of the premium, due dates and details of the payment method are specified in the insurance policy.



## When does the cover commence and expire?

- The start and end of the coverage are explicitly indicated in your insurance policy.
- Cover begins at 12:00 a.m. on the specified start date and concludes at 11:59 p.m. on the specified end date, as outlined in the policy.
- The insurance contract becomes effective upon payment of the full amount of the single premium.



## How do I terminate the contract?

- Termination within 2 months from the contract conclusion requires written notice with an 8-day notice period, after which the contract expires.
- Termination within 3 months from the reported insured event demands written notice with a 1-month notice period, after which the contract expires.
- The insurance can be terminated by death of the insured, refusal of insurance benefits, non-payment of premiums, withdrawal from the contract, agreement, termination of residence in the Czech Republic, participation in public health insurance, expulsion.

Specific conditions for terminating the insurance, along with premium settlement, are detailed in the policy's Terms and Conditions.