

Travel insurance handbook

Allianz 

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UniCredit Bank

DO YOU TRAVEL ABROAD? TO THE SEA OR FOR SKIING? TO EXOTIC COUNTRIES? ALONE OR TOGETHER WITH YOUR FAMILY? ARE YOU AN ACTIVE SPORTSPERSON?

THE FREE TRAVEL INSURANCE **TRAVEL BASIC** IS INCLUDED AS PART OF SELECTED EMBOSSED DEBIT PAYMENT CARDS ISSUED BY UNICREDIT BANK.

EVERY HOLDER OF A DEBIT ELECTRONIC PAYMENT CARD OR EMBOSSED PAYMENT CARD, OR ANY CREDIT CARD HAS THE POSSIBILITY TO ARRANGE YEAR-ROUND TRAVEL INSURANCE **TRAVEL BASIC** UNDER ADVANTAGEOUS CONDITIONS.

ALL HOLDERS OF DEBIT AND CREDIT CARDS HAVE A UNIQUE OPPORTUNITY TO ARRANGE AT ANYTIME THE HIGH-QUALITY EXTENDED TRAVEL INSURANCE **TRAVEL PLUS** FOR THE ENTIRE FAMILY WITH UNLIMITED VALIDITY OR FOR ONE MONTH ONLY.

SEVEN BASIC FACTS ABOUT TRAVEL INSURANCE

1. The insurance is valid around the world outside the Czech Republic and the cardholder's country of origin.
2. The insurance is valid every first 90 days for every trip abroad.
3. TRAVEL Basic and Plus insurance covers both private and business trips of the insured person.
4. TRAVEL Basic and Plus insurance is valid for any cardholder without age limitation.
5. TRAVEL Basic and Plus insurance applies to the practice of water, winter, and other sports.
6. It is not possible to arrange TRAVEL Plus insurance without arranging TRAVEL Basic insurance.
7. TRAVEL Plus supplementary insurance applies also for an accompanying spouse, registered partner, and children under 18. Taking out the extra TRAVEL Plus insurance is conditional upon having a valid TRAVEL Basic insurance.

Types of cards:

Embossed debit payment card – the card number is embossed

Electronic debit payment card – the card number is not embossed

Credit cards – are issued to a credit account at the bank

HOW ARE YOU INSURED?

The scope of the insurance and amount of insurance benefit limits depend on your type of payment card. Detailed conditions are specified in the overview of insurance with payment cards at the end of this handbook. Insurance conditions and related documents are available at any UniCredit Bank or UniCredit Bank Expres branch as well as on the bank's website.

Travel insurance provided automatically or optionally to every payment card includes:

- insurance for medical expenses and repatriation, including terrorist attacks
- round-the-clock assistance services
- insurance for a summoned person (guardian)
- insurance against loss, theft and damage to luggage
- insurance against delay of luggage
- accident insurance against permanent injury and death
- insurance against liability for damage to health and property
- above-standard assistance and legal services (bail, loan, replacement documents)
- insurance for summer and winter sports
- insurance for private and business trips

If you are the holder of a Gold or Platinum premium payment card, your TRAVEL Basic travel insurance automatically includes in addition:

- insurance against trip cancellation
- insurance against trip interruption
- legal assistance

We recommend that you also insure these risks on other payment cards within TRAVEL Plus insurance. In case you are travelling alone, TRAVEL Plus Insurance increases the limits of insurance coverage.

The most prestigious payment card, Visa Platinum, automatically includes both types of insurance TRAVEL Basic and TRAVEL Plus.

BANK'S TIP
INSURE AGAINST TRIP CANCELLATION WITH THE PURCHASE OF TRAVEL PLUS!

FREQUENTLY ASKED QUESTIONS

To whom does the insurance apply?

- The basic travel insurance TRAVEL Basic applies only to the payment card's holder. The extended travel insurance TRAVEL Plus covers the card holder, his family members (husband/wife/registered partner and children) who travel and stay abroad together with the cardholder. **Adults are insured without age limitation.**
- The maximum age for children is considered to be just before turning 18 years old. Children are covered regardless of whether they are biologically one's own or adopted. The insurance covers the cardholder's children, even those from previous marriages. A cohabitating boyfriend or girlfriend is not regarded as a family member of the cardholder.



Which insurance should we choose for family travelling?

- If you travel together with your family, then the most suitable insurance for you is the extended family travel insurance TRAVEL Plus. It applies to the cardholder and accompanying family members, i.e. a husband or wife and children under 18 who travel abroad together with the cardholder. Taking out the extra TRAVEL Plus insurance is conditional upon having a valid TRAVEL Basic insurance.
- If you are so busy that your family travels abroad separately, then have a separate card issued for family members with their own travel insurance.

How to protect grown-up children who often travel and also want to use the advantages of travel insurance?

- For your adult children, it definitely pays to arrange travel insurance for their payment cards. Just the TRAVEL Basic variant is sufficient to ensure them unrivalled insurance protection during their travels.
- This insurance covers not only their travels near and far in pursuit of knowledge and adventure but also provides them security even in the case of recreational practice of common summer and winter sports.

What is the difference between recreational, high-risk and professional sport?

- **Travel insurance** in its basic version already **applies to common recreational sports**, such as ball games, tennis, swimming, tourism, cycling, horseback riding, skating, etc. **Moreover, even more dangerous types of water, winter and other sports are insured**, so you can feel free to devote yourself during your vacation to water skiing, surfing, rafting, snorkelling, recreational diving with an oxygen tank and a guide or instructor while complying with all safety and local regulations for diving, skiing, snowboarding, bobsleighbing, skibobbing, luge, hiking in mountains up to 3,000 metres above sea level, horseback riding, cyclo-cross and other similar types of more dangerous sports.
- **High-risk sports** for which there is a high probability that an insured event will occur **are not covered** as part of travel insurance with a payment card. These sports without question include off-trail skiing, heli-skiing, ski-alpinism, scuba diving without an instructor or without an oxygen tank, or climbing at heights exceeding 3,000 metres above sea level.
- Professional sports the practice of which is a source of income for the insured person or in which the insured person participates in international competitions in the given field are excluded from the insurance.

To what events does the insurance not apply?

- Insured events from an illness or accident the causes of which occurred before the commencement of the trip are not covered by the insurance.
- Incidents that occurred while participating in excursions to places with extreme climatic or natural conditions are also excluded. For example, this includes an excursion to a desert without a guide or excursion to other sparsely populated areas. This exclusion also applies for polar expeditions, cave explorations and similar expeditions.
- Travel insurance with a payment card does not apply to the practice of any kind of aviation, including parachute jumps, or the practice of motorsports.

Concurrence with Allianz travel insurance?

If you are the holder of multiple payment cards from UniCredit Bank and you are insured more than once, in the case of an insured event you are entitled to obtain coverage only for one card, and that being the highest level of coverage. The particular maximum limit of insurance coverage is constant even in the case of multiple accompanying family members (i.e. this limit does not increase with the number of travel companions; it is not multiplied).

When and where is the insurance valid?

- The basic travel insurance TRAVEL Basic as well as the extended travel insurance TRAVEL Plus purchased additionally are automatically valid throughout the entire validity period of the payment card. **It is not necessary to activate them before your trip.**
- The insurance applies to all your trips abroad as long as the length of stay does not exceed 90 days. In case of an insured event, it is necessary to document the dates of individual travels, e.g. by a stamp in your passport, a flight ticket or other travel ticket.
- Insurance coverage begins immediately upon leaving the territory of the Czech Republic on a trip abroad and ends upon returning to the Czech Republic, though no longer than 90 days from the start of the trip.
- If you hold an embossed debit payment card, your TRAVEL Basic travel insurance automatically begins to apply immediately on the day following acceptance of the payment card. If you arrange additional TRAVEL Basic travel insurance with a Visa Electron or Maestro electronic payment card or if you extend your travel insurance to the family variant TRAVEL Plus, such travel insurance also begins to apply on the day following the additional arrangement.

What should I not forget before the trip?

- Study in detail the insurance conditions that are presented in the relevant insurance conditions of the insurer (PPCP, DPP UCB). They are available at the bank's branches and on its website. **Kindly familiarise yourself carefully with them before you travel abroad.**
- Before travelling abroad, do not forget to check whether you need a special vaccination, what is the security and political situation in the destination country, and what is the visa policy of the relevant country. For more information, visit the website of the Ministry of Foreign Affairs, www.mzv.cz.

How to contact the Allianz Assistance service?

- Part of travel insurance is the free Allianz Assistance service. Its operators speak not only Czech but also all major world languages as well as many European languages and are available 24 hours a day. They stand ready to help insured persons who find themselves in unexpected situations in a foreign country.
- Together with your payment card, you have obtained a Allianz Insurance Card upon which you will find, among other information, the policy number and contact telephone number of Generali Assistance. **Always keep this card with you during your travels abroad.**

Allianz Assistance service

Tel.: +420 241 170 000

How can the assistance service help you?

Should you need medical care when abroad or find yourself in some other difficult situation (loss of luggage, traffic accident, assault, etc.), contact the Allianz Assistance service, either personally or through a travel companion or attending physician.

Upon contacting the assistance service, always provide the following information (the call is made at the caller's expense):

- you are insured at Allianz pojišťovna, a.s.
- name and surname of the person involved in the insured event
- birth number or date of birth
- your insurance policy number – **698041050**
- the reason why you are contacting the assistance service
- a telephone number at which you (or your physician or representative) can be reached

My family and I are leaving tomorrow and I do not have any insurance arranged. What should I do?

You can arrange insurance also by telephone at our **Infoline 800 14 00 14**. The insurance will be valid as from the following day, both for you and your family members. You will be able to print your insurance card easily from the website www.unicreditbank.cz.

When arranging travel insurance for a person who is abroad at the time of the insurance arrangement, the insurance will be valid at the earliest on the third day following the insurance arrangement.

WHAT TO DO IN CASE OF AN INSURED EVENT?

Injury or sudden illness

- Seek medical attention without undue delay.
- The assistance service will recommend a physician or arrange medical treatment, provide transfer and acceptance into a high-quality, well-equipped hospital, pay costs for treatment and stay, and, if necessary, provide transfer back to one's home country (repatriation). In case of long-term hospitalisation, Allianz pojišťovna, a.s. will arrange the visit of the person (guardian) of your choosing to help make such difficult times in a foreign country easier for you.
- For less serious ambulatory care, it is not always necessary to call the assistance service. In such case, it is always preferable to agree on the form of paying the costs of treatment in advance directly with the physician. You will be reimbursed the incurred costs by Allianz after returning home and submitting the relevant documents. Therefore, do not forget to request a medical report from the attending physician and keep it safe along with all bills. In the event of the insured person's death, it is necessary to enclose the certificate of death and a confirmation of the cause of death from the physician.
- In the case of summoning a guardian, retain the documents confirming the expenses you incurred (travel tickets, hotel bill, etc.).
- The insurance benefit is always paid in Czech crowns.

Example of dealing with common illness

If you come down with an illness that does not require treatment and consultation with a specialised physician, we will pay your receipts for common medicaments related to treatment of this illness even without confirmation that these medicaments have been prescribed to you by your general practitioner. For illnesses requiring the attention of a specialised physician, please first contact the assistance service which will advise you on how best to proceed in the given situation (what medications to purchase, which physician to visit, etc.).

BANK'S TIP

SAVE THE PHONE NUMBER OF THE ASSISTANCE SERVICE AND THE POLICY NUMBER (698041050) IN YOUR MOBILE PHONE!

Theft, loss, damage or delay of luggage

- If your luggage is stolen in a burglary or armed robbery, inform the police immediately and request that a police report be written up. If your luggage is stolen or damaged during travel, immediately notify the carrier responsible for the luggage during transit about the damage and request a confirmation from the carrier.
- The insurance covers the typical personal belongings that you take with you on your travels or, as the case may be, that you buy during your travels. Payment cards, money, as well as things placed in a hotel safe, for which the hotel is liable, are excluded from the insurance.
- If your properly registered luggage is not delivered to you by the airline company within 6 hours of arrival, request a confirmation of delay from the airline immediately. After you return, the insurance company will reimburse you the documented necessary costs for refreshments, toiletries, clothing, etc.

Damages to the property or health of third parties

Prior to making any payment for damage caused, always contact Allianz Assistance service. In the event of damaging another person's health or property, send a detailed account of the incident, police report, if one was drawn up, or any other document concerning the event and the names of witnesses of the event.

Traffic accident and bail

Also contact the assistance service if you become involved in a dispute with local authorities, e.g. in a more serious traffic accident. Allianz Assistance service will give you advice, arrange and cover the costs for emergency legal assistance, and, in case of detention, provide a no-interest loan to pay bail so as to suspend or cancel custody.

Loss or damage of travel documents

Allianz Assistance service will always help you contact a representative institution or lend funds for procuring replacement documents and necessary personal items.

IF YOU HAVE THE AUTOMATICALLY VALID INSURANCE TRAVEL BASIC AS PART OF A PRESTIGE PAYMENT CARD, YOUR INSURANCE IS EXTENDED FOR THE FOLLOWING EVENTS:

Trip cancellation

Should you not be able to take your planned trip abroad because of a serious injury or serious illness or, as the case may be, because of the death of a family member, contact the insurance company as soon as possible and it will refund up to 80% of the documented, non-refundable trip expenses that you have paid. A theft or burglary in your place of residence or a natural disaster in the area of your permanent residence may also be a reason for trip cancellation.

Travel interruption

If you are forced by circumstances to prematurely terminate your trip, first consult with Allianz Assistance service about such situation. Possible reasons may include, for example, serious acute illness of yours or a relative, natural disaster in the location of your residence, etc. It is possible to cover costs from the insurance for alternative transportation back, to compensate for unused hotel accommodation, etc.

NOTIFICATION OF DAMAGE

A claim to resolve an insured event must be invoked by filling out the "Insurance Claim Notification" form, which is available on the websites of Allianz pojišťovna, a.s. or which can be sent to you upon request. The form, together with a copy of a document with your name and signature and originals of the requested documents (please, for the case of loss of documents, make photocopies of all documents), should be sent, preferably by registered mail, to the insurance company's address:

Allianz pojišťovna, a.s.
Ke Štvanici 656/3, 186 00 Prague 8
Czech Republic

You will find detailed information on the required particulars for filing a claim to the insurance benefit in the insurance terms and conditions (PPCP, DPP UCB), which are available at all places of business of UniCredit Bank and at www.unicreditbank.cz.

You can obtain basic information on travel insurance at the places of business of UniCredit Bank or via telephone on the Infoline **800 14 00 14**.

LIMITS OF TRAVEL INSURANCE

	Type A	
Personal cards	Visa Electron, Debit MC Partners, Debit MC Partners PCC, Debit MC / Maestro / Expres Visa Clasic, MC Standard – TRAVEL Basic free of charge	
	Visa AXA Electron, Visa AXA Club, Visa AXA/Partners, Visa Credit Classic Visa Generali, MC AGIP, MC Miles&More Standard – TRAVEL Basic free of charge	
Credit cards	Visa Professional Visa Advantage, MC Preference, MC Preference – Weekly – TRAVEL Basic free of charge	
	Business cards	
Insurance options	TRAVEL Basic	TRAVEL Basic & Plus
Insured persons	holder	holder, husband/wife and children up to 18 years
Medical expenses including assistance and repatriation	CZK 2,000,000	CZK 3,500,000
– acute dental treatment	CZK 10,000	CZK 20,000
– terroristic attack	CZK 1,500,000	CZK 1,500,000
– accommodation of relative person in case of insured person hospitalisation	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days
Luggage insurance	CZK 30,000	CZK 50,000
– damage, loss, theft of luggage after hand over to transporter	CZK 5,000	CZK 5,000
– delayed flight (6 hrs)	CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person
– delayed luggage (6 hrs)	CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person
– lease of sport equipment	CZK 1,000/day, max. 5,000 person	CZK 1,000/day, max. 5,000 person
Injury insurance		
– death due an injury	CZK 200,000/person	CZK 200,000/person
– persistent effects	CZK 400,000/person	CZK 400,000/person
– daily compensation	uninsured	uninsured
Extra assistance services		
– legal assistance	uninsured	CZK 100,000
– costs of replacement documents	uninsured	CZK 10,000
– technical assistance in damages at home	uninsured	CZK 5,000
– arrival of guardian – transport	CZK 50,000	CZK 50,000
Liability insurance	CZK 1,025,000	CZK 2,025,000
– for bodily harm	CZK 500,000	CZK 1,000,000
– for property damage	CZK 500,000	CZK 1,000,000
– subsequent damages	CZK 25,000	CZK 25,000
– co-insurance	–	–
Cancellation fee	uninsured	CZK 30,000
– co-insurance	–	20%
Trip interruption	uninsured	CZK 10,000
– co-insurance	–	20%
Sports		
– water and winter sports (basic)	insured	insured
– risk and extreme sports	uninsured	uninsured
Private/business trips	insured	insured
Maximum duration of one trip	90 days	
Territorial applicability	Entire world except for the Czech Republic	

Type B		Type C	
		Visa Platinum – TRAVEL Basic & Plus free of charge Visa Gold – TRAVEL Basic free of charge	
		MC Gold, Debit MC Gold – TRAVEL Basic free of charge	
		Visa Credit Gold MC Miles&More Gold – TRAVEL Basic free of charge	
Visa Business – TRAVEL Basic free of charge		Visa Gold Business – TRAVEL Basic free of charge	
MC Business – TRAVEL Basic free of charge		MC Business Gold, MC Gold Charge – TRAVEL Basic free of charge	
TRAVEL Basic	TRAVEL Basic & Plus	TRAVEL Basic	TRAVEL Basic & Plus
holder	holder, husband/wife and children up to 18 years	holder	holder, husband/wife and children up to 18 years
CZK 2,000,000	CZK 4,000,000	CZK 2,500,000	CZK 5,000,000
CZK 10,000	CZK 20,000	CZK 10,000	CZK 20,000
CZK 1,500,000	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000
CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days
CZK 30,000	CZK 50,000	CZK 30,000	CZK 60,000
CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000
CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person
CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person	CZK 200/hr, max. CZK 5,000/person
CZK 1,000/day, max. 5,000 person	CZK 1,000/day, max. 5,000 person	CZK 1,000/day, max. 5,000 person	CZK 1,000/day, max. 5,000 person
CZK 200,000/person	CZK 200,000/person	CZK 250,000/person	CZK 250,000/person
CZK 400,000/person	CZK 400,000/person	CZK 500,000/person	CZK 500,000/person
uninsured	uninsured	uninsured	uninsured
uninsured	CZK 100,000	CZK 100,000	CZK 200,000
uninsured	CZK 10,000	CZK 10,000	CZK 20,000
uninsured	CZK 5,000	CZK 5,000	CZK 10,000
CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000
CZK 1,025,000	CZK 2,025,000	CZK 3,050,000	CZK 3,050,000
CZK 500,000	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000
CZK 500,000	CZK 1,000,000	CZK 1,000,000	CZK 1,000,000
CZK 25,000	CZK 25,000	CZK 50,000	CZK 50,000
–	–	–	–
uninsured	CZK 30,000	CZK 30,000	CZK 30,000
–	20%	20%	20%
uninsured	CZK 10,000	CZK 10,000	CZK 10,000
–	20%	20%	20%
insured	insured	insured	insured
uninsured	uninsured	uninsured	uninsured
insured	insured	insured	insured
90 days			
Entire world except for the Czech Republic			

All insurance limits relate to one trip abroad. TRAVEL Basic relates only to the card holder, TRAVEL Basic & Plus related to the card holder and his/her family as defined in DPP UCB.

Číslo pojistky: **698041050**

Operátory asistenční služby můžete kontaktovat 24 hodin denně v případě, že se v souvislosti s cestou dostanete do potíží.

Při kontaktování této služby uveďte vždy číslo pojistky, své jméno, datum narození a kontaktní telefon. **Tato karta je platná pouze po dobu trvání Vašeho cestovního pojištění.**

POJISTITEL

Allianz pojišťovna, a. s.

Ke Štvanici 656/3, 186 00 Praha 8

IČO 47 11 59 71

OPRÁVNĚNÁ OSOBA

Osoby, kterým vznikne právo na pojistné plnění, určují pojistné podmínky.

CESTOVNÍ POJIŠTĚNÍ

Asistenční služba nonstop
+420 241 170 000

Allianz 

 **UniCredit Bank**



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