

LIMITS OF TRAVEL INSURANCE

UniCredit Bank Czech Republic and Slovakia, a.s.

Valid from: 1. 9. 2018

	Type A		Type B		Type C	
	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 Visa Professional Visa Advantage, MC Preference, MC Preference – Weekly – TRAVEL Basic free of charge		Visa Business – TRAVEL Basic free of charge MC Business – TRAVEL Basic free of charge		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 Gold Business – TRAVEL Basic free of charge MC Business Gold, MC Gold Charge – TRAVEL Basic free of charge	
Personal cards						
Credit cards						
Business cards						
Insurance options	TRAVEL Basic	TRAVEL Basic & Plus	TRAVEL Basic	TRAVEL Basic & Plus	TRAVEL Basic	TRAVEL Basic & Plus
Insured persons	holder	holder, husband/wife and children up to 18 years	holder	holder, husband/wife and children up to 18 years	holder	holder, husband/wife and children up to 18 years
Medical expenses including assistance and repatriation	CZK 2,000,000	CZK 3,500,000	CZK 2,000,000	CZK 4,000,000	CZK 2,500,000	CZK 5,000,000
– acute dental treatment	CZK 10,000	CZK 20,000	CZK 10,000	CZK 20,000	CZK 10,000	CZK 20,000
– terroristic attack	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000	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	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
Luggage insurance	CZK 30,000	CZK 50,000	CZK 30,000	CZK 50,000	CZK 30,000	CZK 60,000
– damage, loss, theft of luggage after hand over to transporter	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000	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	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
– delayed luggage (6 hrs)	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
– lease of sport equipment	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 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	CZK 200,000/person	CZK 200,000/person	CZK 250,000/person	CZK 250,000/person
– persistent effects	CZK 400,000/person	CZK 400,000/person	CZK 400,000/person	CZK 400,000/person	CZK 500,000/person	CZK 500,000/person
– daily compensation	uninsured	uninsured	uninsured	uninsured	uninsured	uninsured
Extra assistance services						
– legal assistance	uninsured	CZK 100,000	uninsured	CZK 100,000	CZK 100,000	CZK 200,000
– costs of replacement documents	uninsured	CZK 10,000	uninsured	CZK 10,000	CZK 10,000	CZK 20,000
– technical assistance in damages at home	uninsured	CZK 5,000	uninsured	CZK 5,000	CZK 5,000	CZK 10,000
– arrival of guardian – transport	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000
Liability insurance	CZK 1,025,000	CZK 2,025,000	CZK 1,025,000	CZK 2,025,000	CZK 3,050,000	CZK 3,050,000
– for bodily harm	CZK 500,000	CZK 1,000,000	CZK 500,000	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000
– for property damage	CZK 500,000	CZK 1,000,000	CZK 500,000	CZK 1,000,000	CZK 1,000,000	CZK 1,000,000
– subsequent damages	CZK 25,000	CZK 25,000	CZK 25,000	CZK 25,000	CZK 50,000	CZK 50,000
Cancellation fee	uninsured	CZK 30,000	uninsured	CZK 30,000	CZK 30,000	CZK 30,000
– co-insurance	–	20%	–	20%	20%	20%
Trip interruption	uninsured	CZK 10,000	uninsured	CZK 10,000	CZK 10,000	CZK 10,000
– co-insurance	–	20%	–	20%	20%	20%
Sports						
– water and winter sports (basic)	insured	insured	insured	insured	insured	insured
– risk and extreme sports	uninsured	uninsured	uninsured	uninsured	uninsured	uninsured
Private/business trips	insured	insured	insured	insured	insured	insured
Maximum duration of one trip	90 days					
Territorial applicability	Entire world except for the Czech Republic					