

Individual travel insurance

Insurance product information document



Company: Union poisťovňa, a. s., Slovak Republic, Company ID NO. (IČO) 31 322 051

Product: PANDEMIC supplementary insurance
Product: PANDEMIC EXTRA supplementary insurance

This information document is intended to provide you with a basic overview of the scope and conditions of the **PANDEMIC supplementary insurance and / or PANDEMIC EXTRA supplementary insurance** agreed within the Individual Travel Insurance. **For complete information on the scope of rights and obligations arising from the insurance policy, acquaint yourself with the wording of the insurance contract and the currently valid wording of the General Insurance Terms and Conditions for Individual Travel Insurance and Special Arrangements for PANDEMIC and PANDEMIC EXTRA insurance policies.**

What insurance is this?

The PANDEMIC and PANDEMIC EXTRA supplementary insurance is intended to cover your costs associated with a disease classified by the World Health Organization as an epidemic/pandemic (e. g. COVID-19) or with a suspected disease and in case of PANDEMIC EXTRA supplementary insurance also costs associated with an incident if these costs are incurred during your travels and stay outside your place of residence (permanent or temporary) or before embarking on this journey. This insurance may be arranged only as a supplementary insurance to the insurance policies agreed in the insurance contract within the Individual Travel Insurance.



What is covered by the insurance?

In the case of journeys **outside the territory of the Slovak Republic (to abroad) the following is insured:**

- ✓ a disease classified by the World Health Organization as an epidemic/pandemic (e. g. COVID-19) and the associated treatment costs
- ✓ a disease classified by the World Health Organization as an epidemic/pandemic (e. g. COVID-19) and the associated accommodation costs incurred during the ordered quarantine travel expenses for transporting the insured to the home country after the end of the prescribed quarantine abroad
- ✓ Incident and the related accommodation costs at extension of stay abroad
- ✓ Incident and related travel costs when extending a stay abroad
- ✓ incident and additional travel expense (accommodation costs, travel costs)
- ✓ incident and extraordinary expenses (daily indemnity, missing the departure of the means of mass transport, early return and unused services, insurance extension)

if the disease occurred within the insurance policy period abroad.

- ✓ a disease classified by the World Health Organization as an epidemic/pandemic (e. g. COVID-19) if it was the reason for the cancellation of the ordered service (ticket, trip, accommodation)

if the disease occurred between the date following the conclusion of the insurance contract and the date when the use of the ordered service should have started.

Insurance indemnity is provided in the scope and in accordance with applicable policy conditions and the insurance policy, up to the amount of the insured sum stated in the insurance policy.



What is not covered by the insurance?

- ✗ planned, preventive, above-standard healthcare, and supplementary health care (rehabilitation, physiotherapy, spa treatment)
- ✗ travel costs, if it will be used originally to return to the homeland assumed means of transport



Are there any restrictions coverage?

- ! The insurance does not apply, in particular, to:
 - ! illnesses and accidents existing at the time of concluding the insurance, and mental illnesses and diseases
 - ! failure to complete available vaccinations prior to departure to abroad
 - ! deliberate damage to your health,
 - ! events that occurred when you were under the influence of alcohol, drugs or other narcotics
 - ! events that could have been foreseen, expected or already happened known at the time of conclusion of the insurance contract
 - ! failure to comply with measures and instructions of local authorities, police officers and military units aimed at maintaining safety of persons
 - ! non-compliance with the conditions and restrictions for entry into the relevant country at the time of embarking on the journey
 - ! cancellation of the ordered service, if the insurance was concluded later than 2 working days after the day of the binding booking of the ordered service
 - ! cancellation of the ordered service if the cancellation insurance of the ordered service was not simultaneously agreed in the insurance policy
- ! The insurance does not apply to events that occurred in the territory of the Slovak Republic, in the territory of a country where you reside, or in the territory of a country where you are a participant of public health insurance, except for the case when the ordered services are cancelled.
- ! Insurance cannot be negotiated separately

You will find a full list of exclusions from the insurance in the policy conditions and in the insurance policy.



Where does the coverage apply to me?

- ✓ The insurance applies to events anywhere in the world in accordance with the territorial validity arranged in the insurance policy, i.e. the territory of the Czech Republic, or the territory of Europe, including other states outside the geographical definition of Europe, namely those specified in the insurance conditions, or the territory of the whole world.



What are my obligations?

- when concluding the insurance, state all information necessary for correctly determining the territorial validity of the insurance and for correctly determining the risk group
- take care as far as possible to ensure that the insured event does not occur and to not unnecessarily increase the risk of the insured event occurring
- in the case of an insured event comply with the instructions of the insurance company or its partner (assistance company)
- give consent to an attending physician to provide the insurance company or its partner (assistance company) with information about your health status
- report a damage event to the insurance company or its partners promptly after it has occurred, and submit any necessary documents (as listed on the form for Damage Event Report and in the policy conditions)
- where this concerns a criminal offence, report the event to police authorities without delay
- comply with the regulated measures and instructions of local authorities, police officers and military units aimed at maintaining the safety of persons
- comply with the laws of the country, the territory you are in



When and how do I make the payment?

You pay the insurance premium in a single amount for the entire term of the insurance on the day of concluding the insurance policy, either in cash or by payment card via a payment terminal, if your insurance was arranged at a point of contact of the insurance company or at one of its brokers. In the case that your insurance was arranged via the insurance company's website, or the website of one of its partners, you pay the insurance via the payment instrument available on the website or by bank transfer at your bank.



When does the coverage begin and end?

The insurance is concluded for a specific period delimited by the dates from – to (fixed term), with the insurance beginning at the zero hour of Central European Time of the day indicated in the insurance policy as the insurance valid-from date. If you conclude the insurance on the day of departing abroad, the insurance begins on the hour stated in the insurance policy. The insurance ends on the 24th hour of Central European Time of the day indicated in the insurance policy as the insurance valid-to date. **The travel abroad from the territory of the Slovak Republic or from the country of permanent residence must occur during the validity period of the insurance contract**

Cancellation insurance, if arranged in the insurance policy, begins on the day following the day when you concluded the insurance, and ends on the day when you should have begun to use the ordered service.



How can I terminate my insurance policy?

You can terminate your insurance policy in writing within 2 months after concluding it, with an 8-day notice period. If you concluded your insurance policy via the form on the insurance company's website, or its partner's website, via a mobile application, by telephone or via SMS, and for a period longer than 30 days, you can withdraw from the insurance policy within 14 calendar days from the day of concluding the insurance policy. The insurance policy may lapse also due to non-payment of the premium.