



Poist'ovňa

**SPECIAL ARRANGEMENTS FOR PANDEMIC and
PANDEMIC EXTRA INSURANCE POLICIES ODPPAN/0622
to the General Insurance Conditions of Individual Travel Insurance
VPPICP/0619**

valid from 1 June 2022

Introductory provisions

PANDEMIC and PANDEMIC EXTRA ODPPAN/0622 insurance arranged by Union poisťovňa, a.s., corporate ID 31 322 051, is subject to the relevant provisions of the Civil Code (Act No. 40/1964 Coll. as amended), to the General Insurance Conditions of Individual Travel Insurance VPPICP/0619 (hereinafter referred to as the "Insurance Conditions"), to these Special Arrangements for PANDEMIC and PANDEMIC EXTRA ODPPAN/0622 (hereinafter referred to as the "Special Arrangements"), and to the insurance policy.

**PART A GENERAL
PART**

**Article 1
Definitions**

In addition to the interpretation of terms listed in Part A, Article 1 of the Insurance Conditions, for the purposes of these Special Arrangements the terms below shall be construed as follows:

| | |
|---|---|
| Infection | <p>an infectious disease which</p> <ul style="list-style-type: none">- has been classified by the World Health Organization as an epidemic/pandemic or even a suspicion of this disease, including in countries designated as risky by the Ministry of Foreign and European Affairs of the Slovak Republic or by another competent body of a state authority;- arose suddenly over the course of the duration of the insurance;- by its nature directly threatens the life or health of the insured independently of his/her will, and which requires essential and/or urgent medical treatment. <p>The following shall not be considered an infection:</p> <ul style="list-style-type: none">- a disease whose treatment began before the start of the insurance;- a disease that was manifested before the start of the insurance, even if not medically examined or treated |
| Quarantine | <p>mandatory isolation of people in an accommodation facility other than originally envisaged for observation purposes as to whether a person shows symptoms of infection and/or if additional costs were billed to the insured for such stay</p> |
| Epidemic | <p>an unusually high incidence of the same infectious disease (infection) of persons in a delimited area during a defined period of time.</p> |
| Mass/originally envisaged means of transport | <p>a mass/originally envisaged means of transport shall be considered to be:</p> <ol style="list-style-type: none">aircraft, if it serves for mass transportation of passengers as part of regular air transport;bus, if it serves for mass transportation of passengers as part of regular or shuttle bus transport;train, if it serves for the mass transport of passengers as part of regular train transport;ship or ferry, if it serves for mass transportation of passengers as part of regular and/or shuttle (tourist) water transport; |
| Individual transport | <p>transport by personal motor vehicle used to transport the insured to and from the journey and stay</p> |

Incident

constitute the following:

in the case of the **PANDEMIC** insurance, an incident shall be considered to

- epidemic;
- pandemic;

in the case of the **PANDEMIC EXTRA** insurance, an incident shall be considered to constitute the following:

- epidemic;
- pandemic;
- crash of a means of mass transport;
- technical failure of a means of mass transport;
- traffic jam;
- traffic accident;
- strike with the exception of a strike by the employees of the carrier that was to carry out the transport and with the exception of a strike announced or expected at the time of arranging the insurance;
- winding up of the transport company that was to carry out the transport, due to bankruptcy;
- adverse weather conditions (wind speed and direction, intensity of precipitation, visibility, cloudiness, mechanical impurities in the air), if due to atmospheric effects they fail to meet the requirements set for the departure of the aircraft from the relevant airport or if they fail to meet the prescribed aerodrome operating minima set by the aviation authority for the relevant airport;
- a condition when the take-off and landing runways and taxiways fail to meet the requirements set for the aircraft's departure from the relevant airport due to atmospheric effects;
- outage of radio navigation, communication, lighting, and landing equipment due to a natural event;
- natural event;
- terrorist act;
- increased security risk due to civil unrest, rebellion, insurrection, invasion, violent criminal activity, war events.

In the case of a natural event, act of terrorism or increased security risk due to civil unrest, rebellion, uprising, invasion, violent criminal activity, war events, the case where this risk was already known, announced, or expected based on publicly available information at the time of the insurance arrangement shall not be considered to constitute an extraordinary event.

A delay at the border due to the failure to comply with the carrier's obligations, or due to failure to present any documents required by the insured shall not be considered to constitute an incident.

Pandemic

a large-scale epidemic with an indefinite time limit and practically no spatial limit, with a large number of people being affected across a large area (continents). The World Health Organization declares a pandemic (e.g. COVID-19).

Home country

the Slovak Republic, if the insured has permanent residence in the territory of the Slovak Republic or participates in public health insurance in the territory of the Slovak Republic or in a Member State of the European Union (hereinafter referred to as the "EU") where the insured has permanent residence or where the insured participates in public health insurance

Article 2**Types of insurance, subject of insurance**

1. Under the **PANDEMIC** insurance, the following is arranged in addition to the insurance specified in the insurance conditions:
 - a) medical cost insurance abroad (Part B of the insurance conditions)
 - b) assistance services abroad (Part A, Article 15 of the insurance conditions)
 - c) insurance for additional travel costs (Part B of these Special Arrangements)

- d) cancellation insurance for the booked service (Part F of the insurance conditions and Part C of these Special Arrangements)
2. Under the **PANDEMIC EXTRA** insurance, the following is arranged:
- medical cost insurance abroad EXTRA (Part B of the insurance conditions)
 - assistance services abroad (Part A, Article 15 of the insurance conditions)
 - insurance for additional travel costs (Part B of these Special Arrangements)
 - cancellation insurance for the booked service (Part F of the insurance conditions and Part C of these Special Arrangements)
 - extraordinary cost insurance (Part D of these Special Arrangements)

Article 3 Insured sum

- The insured sum is the sum that is the insurance indemnity cap per insured event, unless stated otherwise in these Special Arrangements.
- For the **PANDEMIC** insurance, the insured sums are determined as follows:

| insurance | | scope of insurance | insured sum |
|-----------|--------------------------------------|--|--|
| 1. | medical cost insurance abroad | <p>medical expenses incurred as a result of infection with an epidemic or pandemic disease in the following scope:</p> <p>a) outpatient treatment, medicines, medical aids and materials, hospitalisation, and medical treatment during hospitalisation, including medicines, medical aids and materials, transport to and from a medical facility, transport to the home country (according to Part B, Article 1, point 2 of the insurance conditions)</p> <p>b) accommodation of an accompanying person at the place of hospitalisation, if the hospitalised child is younger than 18 years of age (according to the last sentence of Part B, Article 1, point 2, point (b) of the insurance conditions)</p> <p>c) transportation of remains (according to Part B, Article 1, point 3 of the insurance conditions)</p> | <p style="text-align: right;">50 000 €</p> <p>50 €/night, max. 500 €</p> <p style="text-align: right;">10 000 €</p> |
| | assistance services abroad | service available 24 hours daily in case of an insured event abroad (according to Part A, Article 15 of the insurance conditions) | no limit |

| | | | |
|----|---|---|---|
| 2. | additional travel expenses Part B of these Special Arrangements | – accommodation costs of the insured abroad in an accommodation facility other than the one originally envisaged in the event that quarantine of the insured was ordered due to suspicion of infection or due to confirmed infection with a pandemic or epidemic disease in case of the insured and/or if additional charges were charged to the insured for such stay The insurer reserves the right to decide on an appropriate accommodation facility in advance. | 50 €/night, max. 500 € |
| | | – travel expenses for transporting the insured to the home country after the end of the originally envisaged period of the insured's stay abroad (insurance valid to) due to an incident abroad, provided that the insured is unable to use the originally envisaged means of transport, and no later than 14 days after the expiry of the insurance validity. The insurer reserves the right to decide on the method of transport and on the means of transport to be used in advance. | 750 €/person |
| 3. | cancellation of booked service Part F of the insurance conditions and Part C of these Special Arrangements | – ordered quarantine of the insured in the home country of the insured due to suspicion of infection with a pandemic or epidemic disease in case of the insured, lasting at the time of embarking on a journey to using the booked service – failure to comply with the conditions for travelling as specified by the carrier or the provider of the booked service due to a suspicion of infection with a pandemic or epidemic disease in case of the insured at the time of the insured's embarking to use the booked service (e.g. check-in before boarding a means of mass transport), where the suspicion must be proven by a control test in case of the insured, carried out by the carrier before boarding the means of mass transport | 80% of cancellation fee max. 1 000 €/person according to Part F, Article 4, point 3, paragraph 3.1 of the insurance conditions |

3. For the **PANDEMIC EXTRA** insurance, the insured sums EXTRA are determined as follows:

| insurance | scope of insurance | insured sum |
|--|---|--|
| <p>1</p> <p>medical insurance EXTRA</p> <p>Part B of the insurance conditions</p> <p>cost abroad</p> | <p>medical expenses incurred as a result of infection with an epidemic or pandemic disease in the following scope:</p> <p>(a) outpatient treatment, medicines, medical aids and materials, hospitalisation, and medical treatment during hospitalisation, including medicines, medical aids and materials, transport to and from a medical facility, transport to the home country (according to Part B, Article 1, point 2 of the insurance conditions)</p> <p>(b) accommodation of an accompanying person at the place of hospitalisation, if the hospitalised child is younger than 18 years of age (according to the last sentence of Part B, Article 1, point 2, point (b) of the insurance conditions)</p> <p>(c) transportation of remains (according to Part B, Article 1, point 3 of the insurance conditions)</p> | <p>100 000 €</p> <p>50 €/night, max. 500€</p> <p>10 000 €</p> |
| <p>assistance services abroad</p> | <p>service available 24-hour daily in the event of an insured event abroad (according to Part A, Article 15 of the insurance conditions)</p> | <p>no limit</p> |
| <p>2.</p> <p>additional travel expense</p> <p>Part B of these Special Arrangements</p> | <p>accommodation costs of the insured abroad in the event that</p> <ul style="list-style-type: none"> - the insured was ordered to quarantine due to a suspicion of infection or due to confirmed infection with a pandemic or epidemic disease in case of the insured person, and the insured person is accommodated during such quarantine in an accommodation facility other than originally envisaged and/or if the insured was charged additional costs for such stay - due to an incident, the insured cannot return to the home country from abroad within the originally envisaged period (insurance valid to). <p>The insurer reserves the right to decide on an appropriate accommodation facility in advance.</p> | <p>100 €/night, max. €1 000</p> |

| | | | |
|----|---|--|--|
| | | <p>– travel expenses for the transport of the insured to the home country after the end of the originally envisaged period of the insured's stay abroad (insurance valid to) due to an incident abroad, provided that the insured is unable to use the originally envisaged means of transport, and no later than 14 days after the expiry of the insurance validity.</p> <p>The insurer reserves the right to decide on the method of transport and the means of transport used in advance.</p> | 1 000 €/person |
| 3. | <p>cancellation of booked service</p> <p>Part F of the insurance conditions and Part C of these Special Arrangements</p> | <p>- ordered quarantine of the insured in the home country of the insured due to suspicion of infection with a pandemic or epidemic disease in case of the insured, lasting at the time of embarking on a journey to using the booked service</p> <p>- failure to comply with the conditions for travelling as specified by the carrier or the provider of the booked service due to a suspicion of infection with a pandemic or epidemic disease in case of the insured at the time of the insured's embarking to use the booked service (e.g. check-in before boarding a means of mass transport), where the suspicion must be proven by a control test in case of the insured, carried out by the carrier before boarding the means of mass transport</p> | <p>80% of cancellation fee max. 1 000 €/person</p> <p>according to Part F, Article 4, point 3, paragraph 3.1 of the insurance conditions</p> |
| 4. | <p>extraordinary expenses</p> <p>Part D of these Special Arrangements</p> | <p>daily indemnity for</p> <p>- days of the ordered quarantine</p> <p>- days by which the insured's stay abroad was extended due to an incident</p> | 50 €/day, max. 10 days |
| | | <p>missing the departure of the means of mass transport</p> <p>where the insured, due to an incident, misses the departure of a means of mass transport purchased by the insured prior to the departure for the journey and stay abroad, the insured is entitled to reimbursement of travel expenses for replacement transportation to the place of stay abroad or for return to the insured's home country</p> | 500 €/person |
| | | <p>early return and unused services</p> <p>- travel expenses</p> <p>- unused services upon early return from abroad</p> | <p>500 €/person</p> <p>1 000 €/person</p> |
| | | <p>insurance extension in the event that the insured is unable due to an incident to return to the home country within the insurance validity.</p> | max. 10 days |

Article 4

Insurance period

1. In the case of the PANDEMIC EXTRA insurance, the insurance period is automatically extended if the insured cannot return to the home country due to an incident within the originally envisaged period (during the insurance validity). In such case, the insurance shall end upon the insured's return to the home country, the insurance shall though end no later than upon the expiry of the 10th day following the arranged expiry of the insurance (the date stated in the insurance policy as insurance valid to).

Article 5
Territorial validity of the insurance

1. The territorial validity of the insurance is agreed in the insurance policy, namely:
 - Czech Republic or
 - Europe or
 - World.
2. If the territorial validity of the insurance has been agreed in the insurance policy as the “Czech Republic”, this means that the insurance relates to insured events that occur in the Czech Republic, with the exception of cases where the insured person has permanent residence in the territory of the Czech Republic or is a participant of public health insurance in the Czech Republic.
3. If the territorial validity of the insurance has been agreed in the insurance policy as “Europe”, this means that the insurance relates to insured events that occur in European states and in Turkey, Algeria, Morocco, Tunisia, Cyprus, Egypt, Israel, Jordan, Georgia, Armenia, Azerbaijan and in the European part of the Russian Federation, with the exception of the Slovak Republic, countries of permanent residents of the insured person and countries in which the insured person is a participant of public health insurance.
4. If the territorial validity of the insurance has been agreed in the insurance policy as “World”, this means that the insurance relates to insured events that occur anywhere in the world with the exception of the Slovak Republic, countries of permanent residence of the insured person and countries in which the insured person is a participant of public health insurance.

Article 6
Exclusions from insurance

1. In addition to exclusions from the insurance referred to in Part A, Article 12 of the insurance conditions, the insurer shall not provide any indemnity in case that:
 - a) departure of the insured for a journey and stay from the territory of the Slovak Republic or from the country of permanent residence of the insured (home country) did not take place within the validity period of the insurance policy.
 - b) the incident could have been foreseen, anticipated or had already been known at the time of concluding the insurance policy;
 - c) the incident took place in connection with events at the place of the insured’s stay abroad, if the insured travelled or is staying at the place of the insured’s stay abroad despite recommendations of the Ministry of Foreign and European Affairs of the Slovak Republic not to travel to the country or leave the country;
 - d) the insured was unable to use the originally envisaged means of transport due to a change in the conditions of the carrier;
 - e) the incident occurred due to failure to comply with the instructions for entering the relevant country (e.g. mandatory registration) applicable at the time the insured embarked on the journey.
 - f) the incident took place due to a strike with the exception of a strike by the employees of the carrier who was to carry out the transport or due to a strike announced or expected at the time of arranging the insurance;
2. The insurer shall not reimburse any expenses incurred following an unjustified refusal
 - a) of transportation or refusal of the method of transportation of the insured to return to the homeland on the date proposed by the insurer or its partner.
 - b) accommodation in an accommodation facility proposed by the insurer or its partner.

Article 7
Obligations of the insured

1. In addition to the obligations listed in part A, article 10 of the insurance conditions the insured shall be obliged:
 - a) at the insurer’s request in connection with the automatic extension of the insurance pursuant to Article 4 of this part of the Special Arrangements to prove the occurrence of an incident that caused the extension of the insured’s stay abroad following the agreed expiry of the insurance (the date indicated in the insurance contract as insurance valid to).
 - b) to report the loss event to the insurer or its partner no later than 24 hours after the occurrence of the incident.

**Part B
SPECIAL PROVISIONS
FOR ADDITIONAL TRAVEL EXPENSE INSURANCE**

I. Accommodation costs

Article 1

Subject and scope of insurance, insured sum, insured event

1. If due to
 - a) infection with an epidemic or pandemic disease, the insured was ordered to quarantine abroad in the case of PANDEMIC insurance and PANDEMIC EXTRA insurance;
 - or if due to
 - b) an incident, the insured cannot return to the home country from abroad within the originally envisaged period (insurance valid to), where the PANDEMIC EXTRA insurance is concerned, the insurer shall indemnify the accommodation expenses abroad in an accommodation facility other than the one originally envisaged with a view to monitoring the presence of infection symptoms and/or when the insured was charged additional expenses for this stay at most though up to the insured sum as referred to in Part A, Article 3 of these Special Arrangements and depending on the agreed type of insurance.

The insurer reserves the right to decide on an appropriate accommodation facility in advance.
2. The insured event is:
 - a) the insured's infection with an epidemic or pandemic disease abroad due to which the insured was ordered to quarantine abroad in the case of PANDEMIC insurance and PANDEMIC EXTRA insurance;
 - b) an incident due to which the insured cannot return to the home country from abroad within the originally envisaged period (insurance valid to), in the case of the PANDEMIC EXTRA insurance type,

Article 2

Exclusions from insurance

1. In addition to exclusions from the insurance referred to in Part A, Article 12 of the insurance conditions, the right to insurance indemnity shall not arise if the insured gets infected in connection with:
 - a) deliberate failure to comply with an attending physician's recommendations, deliberate failure to use or improper use of medicines issued to the insured on medical prescription;
 - b) infection with a pandemic or epidemic disease, if such already existed at the time of concluding the insurance;
2. The right to insurance indemnity shall not arise if the infection occurred in the insured who had not complete the mandatory vaccination prior to the insured's departure for abroad if such vaccination is required before entering the country.
3. Costs for additional services related to accommodation (e.g. laundry, parking, transport services, etc.) are not considered accommodation costs.

Article 3

Obligations of the insured

1. In addition to the obligations listed in Part A, Article 10 of the insurance conditions, the insured is obliged to submit the originals of the following documents:
 - a) the report of the attending physician abroad on the health state of the insured with an indication of the diagnosis;
 - b) document of payment of costs for accommodation abroad in an accommodation facility other than the one originally envisaged;
 - c) document confirming the booking or payment of the costs for the initially envisaged accommodation booked before the departure for abroad;
 - d) document proving the order of quarantine of the insured abroad with the period of its duration;
 - e) police report;
 - f) document proving the occurrence of the incident in accordance with Article 1, Part A (Definitions) of these Special Arrangements;
 - g) other documents clearly proving the occurrence of the insured event, or other documents requested by the insurer and necessary for liquidating the insured event.

The insurer is entitled to request the submission of the originals of these documents.

Submission of these documents is a precondition for payment of the respective insurance indemnity.

Article 4 Indemnity

1. The claim to insurance indemnity according to this paragraph shall also arise for one another travelling companion listed together with the insured on one insurance policy, who travelled abroad together with the insured for a joint stay.
2. The insurance indemnity shall be paid out by the insurer or partner on the basis of the submitted originals of the documents listed in Article 3 of this paragraph (Obligations of the Insured).
3. The indemnity shall be paid by the insurer in the currency valid in the territory of the payee's residence or registered office.
4. If the insured paid the costs, the insurer shall pay out to the insured the insurance indemnity in the currency valid in the territory of the Slovak Republic at the exchange rate of funds according to the exchange rate sheet of the European Central Bank applicable on the day of the insured event occurring.

II. Travel expenses

Article 1

Subject and scope of insurance, insured sum, insured event

1. If, as a result of an incident, the insured cannot return to the home country from abroad by the originally envisaged means of transport and/or within the originally envisaged period, the insurer shall reimburse the insured for the increased travel costs for the insured's transportation to the home country after the end of the originally envisaged period of stay abroad (insurance valid to); but no later than 14 days after the agreed end of the insurance (the day indicated in the insurance policy as insurance valid to). The insurer reserves the right to decide in advance on the method of transfer and on the means of transport used.
2. The insured sum, depending on the agreed type of insurance, is specified in Part A, Article 3 of these Special Arrangements.
3. Depending on the agreed type of insurance (Part A, Article 2 of these Special Arrangements), the insured event is the infection of the insured with an epidemic or pandemic disease or an incident, requiring transportation from abroad by a means of transport other than the one originally envisaged and/or within a period other than the one originally envisaged.

Article 2

Exclusions from insurance

1. In addition to exclusions from the insurance referred to in Part A, Article 12 of the insurance conditions, the right to insurance indemnity shall not arise if the insured gets infected in connection with:
 - a) deliberate failure to comply with an attending physician's recommendations, deliberate failure to use or improper use of medicines issued to the insured on medical prescription;
 - b) an acute illness if it already existed at the time of concluding the insurance;
2. The right to insurance indemnity shall not arise if the infection occurred in the insured who had not complete the mandatory vaccination prior to the insured's departure for abroad if such vaccination is required before entering the country.

Article 3

Obligations of the insured

1. In addition to the obligations listed in Part A, Article 10 of the insurance conditions, the insured is obliged to submit the originals of the following documents:
 - a) the report of the attending physician abroad on the insured's state of health with an indication of the diagnosis;
 - b) document of payment of travel costs for transportation from abroad to the home country by a means of transport other than the one originally envisaged;
 - c) document of payment of travel costs for the originally envisaged means of transport purchased prior to the departure for abroad;
 - d) document proving the occurrence of the incident due to which the means of mass transportation was cancelled or delayed in accordance with Article 1, Part A (Definitions) of these Special Arrangements;
 - e) police report,
 - f) other documents clearly proving the occurrence of the insured event, or other documents requested by the insurer and necessary for liquidating the insured event.

The insurer is entitled to request the submission of the originals of these documents. Submission of these documents is a precondition for payment of the respective insurance indemnity.

Article 4 Indemnity

1. The claim to insurance indemnity according to this paragraph shall also arise for one another travelling companion listed together with the insured on one insurance policy, who travelled abroad together with the insured for a joint stay.
2. The insurance indemnity shall be paid out by the insurer or partner on the basis of the submitted originals of the documents listed in Article 3 of this paragraph (Obligations of the insured).
3. The indemnity shall be paid by the insurer in the currency valid in the territory of the payee's residence or registered office.
4. If the insured paid the costs, the insurer shall pay out to the insured the insurance indemnity in the currency valid in the territory of the Slovak Republic at the exchange rate of funds according to the exchange rate sheet of the European Central Bank applicable on the day of the insured event occurring.

Part C SPECIAL PROVISIONS FOR CANCELLATION INSURANCE OF A BOOKED SERVICE

Article 1 Subject of insurance, insured event

1. The insurance is arranged above the framework of the conditions applicable to the cancellation insurance of a booked service (Part F of the insurance conditions); the claim to the insurance indemnity thus arises to the insured only if the insurance policy also includes the arrangement for cancellation insurance for a booked service.

Article 2 Insurance claim

1. The insured event is
 - a) cancellation of an ordered service by the customer, or
 - b) a notification of a change of date at which the pre-ordered service was to have been provided, or
 - c) a notification of a change of person to whom the pre-booked service was to have been provided, for reasons referred to in point 2 of this article, which happened during the insurance period, at a time between the day following that of concluding the insurance policy, while the day of concluding the insurance policy may not be later than 2 working days from the day of the binding ordering of the ordered service and the day of commencing the journey to use the ordered service, though not later than the day of cancellation of the ordered service by the insured person at the provider of the ordered service.
2. A reason for an insured event under point 1 of this article is:
 - a) ordered quarantine of the insured in the home country of the insured due to suspicion of infection with a pandemic or epidemic disease in case of the insured, lasting at the time of embarking on a journey leading to the use of the booked service;
 - b) failure to comply with the conditions for travelling as specified by the carrier or the provider of the booked service due to a suspicion of infection with a pandemic or epidemic disease in case of the insured at the time of the insured's embarking to use the booked service (e.g. check-in before boarding a means of mass transport), where the suspicion must be proven by a control test in case of the insured, carried out by the carrier prior to boarding the means of mass transport.

Article 3 Obligations of the insured

1. In the event of an insured event, the insured is, in addition to the documents listed in Part F, Article 5, points 3 and 4 of the insurance conditions, obliged to submit the following documents, depending on the type of costs incurred:

- a) document evidencing the ordering of quarantine of the insured in the home country due to suspicion of infection with an epidemic or pandemic disease and stating the period of its duration, issued in accordance with the applicable regulation of the competent authority of the state power in the home country of the insured;
- b) document on the result of a test carried out to detect infection with a pandemic or epidemic disease in the insured, a close person of the insured, a person who lives with the insured in the same household or a person with whom the insured was in contact at the workplace;
- c) document proving the failure to comply with the travel conditions determined by the carrier or service provider by the insured due to the suspicion of infection with an epidemic or pandemic disease in the insured at the time of the insured's embarking to use the booked service;
- d) other documents clearly proving the occurrence of the insured event, or other documents requested by the insurer and necessary for liquidating the insured event.

The insurer is entitled to request the submission of the originals of these documents. Submission of these documents is a precondition for payment of the respective insurance indemnity.

Article 4 Exclusions from insurance

1. In addition to exclusions from insurance listed in Part A, Article 12 of the insurance conditions and in Part F, Article 3 of the insurance conditions, the right to insurance indemnity shall not arise if:
 - a) the conditions and restrictions on entering the destination country of the insured's stay abroad have changed, including the transit countries through which the insured will travel on the way to such destination country, provided that such change occurred between:
 - the day following the day of conclusion of the insurance policy, where the date of conclusion of the insurance policy must not be later than 2 business days from the day of binding booking of the booked service and between
 - the day of embarking on the journey leading to the use of the booked service.

Part D SPECIAL PROVISIONS FOR TRAVEL EXPENSES INSURANCE EXTRA

I. Daily indemnity

Article 1

Subject and scope of insurance, insured sum, insured event

1. If due to
 - a) the infection with an epidemic or pandemic disease, the insured was ordered to quarantine abroad;
 or if due to
 - b) an incident, the insured cannot return to the home country from abroad within the originally envisaged period (insurance valid to), the insurer shall pay the insured daily damages in accordance with point 2 of this article.
2. If the event referred to in point 3 of that article takes place, the insurer shall pay the insured daily damages up to a maximum amount of the insured sum referred to in Part A, Article 3 of these Special Arrangements for:
 - a) every day of the ordered quarantine;
 - b) each day by which, due to the incident, the insured's stay abroad is extended after the agreed end of the insurance (the day indicated in the insurance policy as the insurance valid to); in a maximum though for 10 days.
3. The insured event is:
 - a) the insured's infection with an epidemic or pandemic disease abroad due to which the insured was ordered to quarantine abroad;
 - b) an incident due to which the insured cannot return to the home country from abroad within the originally envisaged period (insurance valid to).

Article 2 Exclusions from insurance

1. In addition to exclusions from insurance listed in Part A, Article 12 of the insurance conditions, the right to insurance indemnity shall not arise if the insured is infected with an epidemic or pandemic disease in connection with:
 - a) deliberate failure to comply with an attending physician's recommendations, deliberate failure to use or improper use of medicines issued to the insured on medical prescription;

- b) infection with a pandemic or epidemic disease if such already existed at the time of concluding the insurance.
2. The right to insurance indemnity shall not arise if the infection occurred in the insured who had not complete the mandatory vaccination prior to the insured's departure for abroad if such vaccination is required before entering the country.

Article 3
Obligation of the insured

1. In addition to the obligations listed in Part A, Article 10 of the insurance conditions, the insured is obliged to submit the originals of the following documents:
 - a) document proving the order of quarantine of the insured abroad with the period of its duration;
 - b) document proving the occurrence of an incident resulting in the extension of the insured's stay abroad after the agreed end of insurance (the date indicated in the insurance policy as insurance valid to) in accordance with Article 1, Part A (Definitions) of these Special Arrangements;
 - c) police report;
 - d) other documents clearly proving the occurrence of the insured event, or other documents requested by the insurer and necessary for liquidating the insured event.

The insurer is entitled to request the submission of the originals of these documents. Submission of these documents is a precondition for payment of the respective insurance indemnity.

Article 4
Indemnity

1. The claim to insurance indemnity according to this paragraph shall also arise for one another travelling companion listed together with the insured on one insurance policy, who travelled abroad together with the insured for a joint stay.
2. The insurance indemnity shall be paid out by the insurer or partner on the basis of the submitted originals of the documents listed in Article 3 of this paragraph (Obligations of the insured).
3. The indemnity shall be paid by the insurer in the currency valid in the territory of the payee's residence or registered office.
4. If the insured paid the costs, the insurer shall pay out to the insured the insurance indemnity in the currency valid in the territory of the Slovak Republic at the exchange rate of funds according to the exchange rate sheet of the European Central Bank applicable on the day of the insured event occurring.

II. Missing the departure of the means of mass transport

Article 1
Subject and scope of insurance, insured sum, insured event

1. In the event that, due to an incident, the insured missed the departure of a means of mass transport for which the insured has purchased a valid travel ticket and with which the insured was supposed to travel abroad, the insured shall be entitled to reimbursement of travel costs for substitute transportation to the place of stay abroad according to the purchased travel ticket or to return to the territory of the Slovak Republic or to the country of permanent residence of the insured. The insured sum is specified in Part A, Article 3 of these Special Arrangements.
2. The insured event is the late missing of a means of mass transport, with which the insured was to travel abroad, due to an incident.

Article 2
Obligations of the insured

1. In addition to the obligations listed in Part A, Article 10 of the insurance conditions, the insured is obliged to submit the originals of the following documents:
 - a) valid ticket for missed means of mass transport;
 - b) document proving the occurrence of the incident causing the missing of the means of mass transportation in accordance with Article 1, Part A (Definitions) of these Special Arrangements;
 - c) police report,
 - d) other documents clearly proving the occurrence of the insured event, or other documents requested by the insurer and necessary for liquidating the insured event.

The insurer is entitled to request the submission of the originals of these documents. Submission of these documents is a precondition for payment of the respective insurance indemnity.

Article 3 Indemnity

1. The claim to insurance indemnity according to this paragraph shall also arise for one another travelling companion listed together with the insured on one insurance policy, who travelled abroad together with the insured for a joint stay.
2. The insurance indemnity shall be paid out by the insurer or partner on the basis of the submitted originals of the documents listed in Article 2 of this paragraph (Obligations of the insured).
3. The indemnity shall be paid by the insurer in the currency valid in the territory of the payee's residence or registered office.
4. If the insured paid the costs, the insurer shall pay out to the insured the insurance indemnity in the currency valid in the territory of the Slovak Republic at the exchange rate of funds according to the exchange rate sheet of the European Central Bank applicable on the day of the insured event occurring.

III. Early return and unused services

Article 1

Subject and scope of insurance, insured sum, insured event

1. If the insured returned to the home country more than 3 days before the envisaged end of the insured's stay abroad (insurance valid to) due to:
 - a) the insured's infection with an epidemic or pandemic disease; or
 - b) an increased risk occurring at the place of insured's stay during such stay abroad as a result of an incident; or
 - c) death of the insured occurring during the period of stay abroad in consequence of the infection with an epidemic or pandemic disease,

the insurer shall provide the insured or, in the event of the insured's death, his or her close relatives with:

- insurance indemnity in the amount of travel costs associated with an early return from the place of stay abroad to the home country by a means of transport other than the one originally envisaged. The maximum amount of the insured sum per person is specified in Part A, Article 3 of these Special Arrangements.
 - insurance indemnity for unused services, calculated as the basic price of the booked service (i.e. the price for accommodation and meals) for the number of nights for which the insured returned earlier from abroad before the envisaged period of stay abroad (insurance valid to). The maximum amount of the insured sum per person is specified in Part A, Article 3 of these Special Arrangements.
2. The insured event is:
 - a) infection with an epidemic or pandemic disease in the insured, requiring a return to the home country provided that the attending physician at the place of the insured's stay abroad recommended the insured's return to the home country;
 - b) increased danger in the place of the insured's stay abroad due to an incident;
 - c) death of the insured as a result of the infection with an epidemic or pandemic disease during the insurance period.

Article 2

Exclusions from insurance

1. In addition to exclusions from insurance listed in Part A, Article 12 of the insurance conditions, the right to insurance indemnity shall not arise if the insured is infected with an epidemic or pandemic disease in connection with:
 - a) deliberate failure to comply with an attending physician's recommendations, deliberate failure to use or improper use of medicines issued to the insured on medical prescription;
 - b) infection with an epidemic or pandemic disease if such already existed at the time of concluding the insurance.
2. The right to insurance indemnity shall not arise if the infection occurred in the insured who had not complete the mandatory vaccination prior to the insured's departure for abroad if such vaccination is required before entering the country.
3. The claim to insurance indemnity shall not arise also in the event where the insured was not recommended to travel to the home country by the attending physician abroad.

Article 3
Obligations of the insured

1. In addition to the obligations listed in Part A, Article 10 of the insurance conditions, the insured is obliged to submit the following documents:
 - a) report of the attending physician at the place of insured's stay abroad on the insured's state of health, indicating the diagnosis and information on the recommendation as to the insured's return to the home country, where the insured event is the circumstance specified in Article 1 (2) (a) of this paragraph;
 - b) document proving the occurrence of an increased risk due to an incident at the place of the insured's stay abroad, where the insured event is the circumstance specified in Article (1) (2) (b) of this paragraph;
 - c) death certificate of the insured, indicating the cause of death, if the insured event is the circumstance specified in Article 1 (2) (c) of this paragraph;
 - d) confirmation of the accommodation facility indicating the end date of the accommodation;
 - e) travel tickets for a means of mass transport from the place of the insured's stay abroad to the home country;
 - f) document of payment for travel tickets for a means of mass transport according to point (e) of this paragraph;
 - g) breakdown of the price of the booked service from its provider;
 - h) police report;
 - i) other documents clearly proving the occurrence of the insured event, or other documents requested by the insurer and necessary for liquidating the insured event.

Article 4
Indemnity

1. The claim to insurance indemnity according to this paragraph shall also arise for one another travelling companion listed together with the insured on one insurance policy, who travelled abroad together with the insured for a joint stay.
2. The insurance indemnity shall be paid out by the insurer or partner on the basis of the submitted originals of the documents listed in Article 3 of this section (Obligations of the insured).
3. The indemnity shall be paid by the insurer in the currency valid in the territory of the payee's residence or registered office.
4. If the insured paid the costs, the insurer shall pay out to the insured the insurance indemnity in the currency valid in the territory of the Slovak Republic at the exchange rate of funds according to the exchange rate sheet of the European Central Bank applicable on the day of the insured event occurring.

Part E
FINAL PROVISIONS

1. These Special Arrangements come into effect on **1 June 2022**.