

About our travel insurance services

The insurer

This insurance cover is provided by Chartis Europe S.A., (Czech Republic Branch). We are a branch office in the Czech Republic of Chartis Europe S.A., an insurance company registered in France. We are authorised to provide general insurance products throughout the European Union. We are based at V Celnici 1031/4, 110 00 Prague, Czech Republic.

Trade or public registers

Information about incorporation of the branch in the Commercial Register: Chartis Europe S.A., pobočka pro Českou republiku

Identification number: 27655385

Registered seat: V Celnici 4, 110 00 Prague 1

Registered in the Commercial Register maintained by the City Court in Prague, Section A, Insert 56494

Who regulates us

Chartis Europe S.A., (Czech Republic Branch) is authorised and regulated by:

- Autorité de contrôle des assurances et des mutuelles (ACAM) 61 Rue Taitbout 75436 Paříž, Cedex 09, France (tel.: +33 1 55 50 41, fax +33 1 55 50 41 50) in France; and
- The Czech National Bank (ČNB), Na Příkopě 28, 115 03 Prague 1 (tel.: +420 224 411 111, fax: +420 224 412 404) in the Czech Republic. Both ACAM and ČNB regulates financial services.

For further information on the ACAM and ČNB please refer to its website: www.ccamip.fr and www.cnb.cz.

Main characteristics of the travel insurance

This travel insurance provides cover for cancelling and cutting short your stay. You will find more detail in the policy wording and your Certificate of Insurance.

Cover for cancellation begins when you book your stay or pay your insurance premium, whichever is the later. Cover for cutting short your stay begins when you leave your home address, or from the start date shown on your Certificate of Insurance, whichever is the later. Cover ends when you return to your home address, or the end date shown on your Certificate of Insurance, whichever is the earlier.

The insurance starts to exist at the day set out in the policy, however only under the condition that the premium has been duly paid up.

The cover can be purchased only by persons younger than 79 years of age.

Price

The cost of this travel insurance is shown on your Certificate of Insurance. Please note that the premium you have paid is in CZK. The premium is paid as a lump-sum premium.

Termination of insurance

The insurance ends especially after expiration of the policy period set out in the Certificate of Insurance or withdrawal according to the following section. Other reasons for termination of the insurance, such as withdrawal, termination due to refusal to provide insurance benefits or agreement are set out in detail in the Act on Insurance Contracts.

What to do if you want to cancel your policy

If this travel insurance is not suitable for you, you may cancel your policy by emailing a notice on withdrawal so as we receive it within 14 days as of the cover starting or the date on which you get your policy documents, whichever date is later at zakaznik@travelguard.com.

We will refund all premiums you have paid through policy holder within 30 days of the date you contact us to request cancellation. However, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

What to do if you have a complaint

We will make every effort to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

In relation to sales or administration matters:

Chartis Europe S.A., (Czech Republic Branch)

Accident & Health Profit Centre Manager
V Celnici 1031/4, 110 00 Prague 1, Czech Republic
Tel: +420 844 000 002
Fax: +420 234 108 383

In relation to claims:

Chartis Europe S.A., (Czech Republic Branch)

Claims Manager
V Celnici 1031/4, 110 00 Prague, Czech Republic
Tel: +420 844 000 002
Fax: +420 234 108 383

To help us to deal with your comments quickly, please quote your Policy/Claim Number and the Policyholder/Insured Name.

We will do our best to resolve any difficulty directly with you. If you are not satisfied, you are entitled to refer this

matter to the Czech National Bank which will deal with your complaint. Their address is: Czech National Bank, Na Příkopě 28, 115 03 Prague 1. (tel. +420 224 411 111).

Tax regulations

Tax aspects relating to the insurance are set out in the act no. 586/1992 Coll., on the income taxes.

Distance communication charges

We do not charge any additional fees for using the means of distance communication.

Law and language

This insurance will be governed by Czech Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Czech Republic.

All contractual terms and conditions, as well as any information provided prior to the conclusion of the contract, are in Czech and all communications will be in Czech.

You can ask us anytime during the policy period for the policy wording in a written form and/or to change the distance way of communication.

Travel Insurance Policy Wording

GENERAL INFORMATION

Your travel insurance

All insurance policies contain restrictions and exclusions that you should know about. Please make sure that the cover meets your needs.

IMPORTANT INFORMATION

Contract of travel insurance

This policy wording together with the Certificate of Insurance forms the basis of your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions which apply to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

This insurance covers the policyholder, his/her partner and/or his/her family according to what was agreed in the policy. Adults can travel independently; children are covered only when accompanied by an adult person insured under this policy. Persons having reached their 79 birthday on or before the start date of any trip are not eligible for single trip cover.

Excesses

Under this insurance you have to pay the first part of any claim (an excess).

Law

This contract will be governed by Czech Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Czech Republic.

Your personal data

By concluding the insurance contract you express your consent with the processing your personal and sensitive data provided within the duration of the insurance contract within the scope of name, surname, date of birth and other personal data (such as data relating to your health conditions) necessary for investigation of insurance events by the insurer and with the following processing of such data (if necessary also via an external processor) for purposes of fulfilling the insurance contract and investigation of insurance events.

You are entitled to access the personal data and correct the personal data. If we process your inaccurate personal data or if you have any other doubts concerning a breach of your private and personal life or the Act 101/2000 Coll., you may ask us or our processor for an explanation and request explanation and resolution. You may in particular ask for blocking, correction, completion or liquidation of personal data. If we are not able to comply with your request, you are

entitled to appeal to the Office for Personal Data Protection. You may also appeal directly to this Office.

To prevent insurance frauds we keep your personal data in an information system and we may submit them into the centralised system. We treat your personal data in accordance with act no. 101/2000 Coll. on personal data protection.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please email zakaznik@travelguard.com. We aim to respond to your enquiry within next working day of receipt.

Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

'We', 'us' (in all formats)

Chartis Europe S.A., (Czech Republic Branch). Travel Guard is a marketing name for Chartis Europe S.A. and its affiliated general insurance companies worldwide. All references to "Travel Guard" in this policy shall be deemed to be references to Chartis Europe S.A.

'Illness'

Any fortuitous bodily illness or sickness but excluding any sickness or illness which is, arises out of or is caused by a condition or defect for which medical treatment was recognised, advised, sought out, or should have reasonably sought out, or received at any time before the trip. '

'Business associate'

Any person who works at your place of business and who, if you were both away from work at the same time for one or more days, would prevent the business from continuing effectively.

'Partner'

A person whom you are permanently living with in the same household as if married, or who is your spouse, common-law spouse or partner.

'Residence'

Cover for cancellation and cutting short stay starts at the time that you book the trip or pay the insurance premium, whichever is later.

Special note

Cover under this insurance ends when you return to your home.

'Certificate of Insurance'

The document proving that the policy contract was concluded and showing statutory formalities relating to the policy contract. The Certificate of Insurance is a confirmation that the policy contract was purchased.

'Family'

Insured person, his/her partner and dependent children provided that they are under the age of 18 years or 23 years as long as they are dependent and in full-time education.

'Relative'

Husband, wife, common-law-spouse, partner, child, adoptive or foster child, child of the husband/wife or common-law spouse, parent, parent-in-law, parent of common-law spouse, grandparent, grandchild, brother, sister, half-siblings, stepsiblings, daughter-in-law, son-in-law, fiancé or fiancée.

'Bodily Injury'

Injury to the body caused by an Accident which occurred during your stay and not by any gradual cause. It does not include:

- sickness or disease unless this results from injury to the body;
- post-traumatic stress disorder; or
- a psychological or psychiatric illness or condition even if it is as a result of an Accident.

'You', 'your'

Each insured person named on the Certificate of Insurance. Please see the Eligible Persons section on page 3.

TRAVEL OPTIONS

This travel insurance provides cover for cancelling and cutting short your stay.

Geographical areas

Czech Republic

Medical and other emergencies

24-hour emergency service

Travel Guard provides a 24-hour emergency service 365 days a year and you can contact them on:

Emergency phone no: **+420 225 341 156**

When you contact Travel Guard you will need to say that you are insured with Chartis Europe S.A., (Czech Branch Office) and give the following information:

Your name, address, phone number and number of your policy certificate.

In certain cases we may need to contact your personal doctor. Please keep a note of your doctor's telephone number with your policy document.

Returning earlier

If you have to return earlier under Section A (Cancelling and cutting short your stay) Travel Guard must authorise this. If they do not provide prior authorisation this could mean that we will not provide cover or we may reduce the amount we pay for your returning earlier .

Important claims information – How to make a claim

You must notify any claim to Chartis Claims Department within 31 days of your trip ending. Fulfilment of this notification duty is a condition of a claim for insurance benefits. If you need to make a claim, please either write with a brief description of your claim or phone or email:

Chartis Claims Department

Claims Manager

V Celnici 1031/4, 110 00 Prague, Czech Republic

Tel: +420 844 000 002

Fax: +420 234 108 383

E-mail: skody@chartisinsurance.com

Chartis Claims Department is open every weekday from 9:30 a.m. until 5:00 p.m. Central European time and will send you a claim form as soon as you tell them about your claim.

THE INSURANCE **General conditions**

The following conditions apply to this insurance.

1. You must give true and complete answers to our questions.
2. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your full claim or withdraw from the Policy.
3. You must take all reasonable steps to avoid or reduce any loss that may mean that you have to make a claim under this insurance.
4. You must supply all the documents that Chartis Claims Department reasonably requests to deal with any claim. You will be responsible for any costs involved in doing this.
5. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim we will not cover your claim or any part of your claim.
6. The claims handling team may require that you have a medical examination. We will pay your reasonable costs of attending the examination and we will pay for the examination itself. If you die, we are entitled to carry out a post mortem examination. You or your legal representatives will be responsible for any costs resulting from these examinations.
7. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.
8. You must obtain prior authorisation from Chartis or Travel Guard if you have to return to your home address under Sections A) Cancelling and cutting short your stay. If you

Chartis Europe S.A.

Registered address: PARIS LA DEFENSE - 34 Place des Corolles - 92400 COURBEVOIE - FRANCE

Registered in France: company number 552 128 795 R.C.S. Nanterre

VAT EEC FR 41 552 128 795

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do not, we may reduce the amount we pay for your return to your home or we may not provide cover.

General exclusions

We will not cover the following:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a. The claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance;
 - b. you are travelling against medical advice;
 - c. you are travelling to receive medical advice or treatment;
 - d. you are on a list awaiting hospital treatment; or
 - e. you have been given a terminal diagnosis, or
 - f. pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the start of or during the trip.
2. Any claim caused by or related to AIDS or HIV or where AIDS or HIV is present.
3. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
4. Any claim arising directly or indirectly from your financial problems.
5. Any claim resulting from the tour operator or any other person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
6. Any claim arising or resulting from you being involved in any illegal or criminal act.
7. Any claim arising or resulting from
 - (i) your suicide or attempted suicide, or
 - (ii) depression, anxiety, mental strain, psychotic mental illness, your depressive illness of any type, or
 - (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
8. Any claim where you are not able to provide claims evidence as requested by us and which may be reasonably required to provide taking into consideration the opportunities available to us to obtain such evidence.
9. For any expenses that you would normally incur regarding your trip.
10. Claims arising from any person(s) who have reached the age of 79 at the start date of any trip.
11. Any medical expenses incurred in a private facility or from private medical treatment in the Czech Republic.

have paid or have agreed to pay and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your stay as a result of the following:

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, close business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are required to attend court as a witness (but not as an expert witness) or you are put in compulsory quarantine.
4. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your stay, you had no reason to believe that you would be made redundant.
5. If the police or the Insurers of your home need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
6. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate .

What you are not covered for

1. You not wanting to travel.
2. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
3. Cancelling or cutting short the stay because of a medical condition or any illness related to a medical condition that you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
4. The cost of your original return trip if this has already been paid and you need to cut short your journey.
5. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.
6. Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the beginning of the trip or 22 weeks in the case of a known multiple pregnancy (unless the pregnancy was confirmed after the date your travel tickets or confirmation of booking were issued or in the case of single trip policies, the start date of your policy) and cancellation or cutting short your stay is confirmed medically necessary.

Please read the general conditions, exclusions and Schedule of Benefits.

Section A - Cancelling and cutting short your stay

What you are covered for

We will pay up to the overall limit shown on in the Schedule of Benefits for travel and accommodation expenses that you

Schedule of Benefits

The following cover is provided for each insured person

Section	Benefit	Bronze	Policy Excess
A	Cancelling and Cutting Short your Stay	120,000 CZK (or up to costs of the stay, whichever is lower)	25 % on cancellation

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