



Offer and scope of travel and trip cancellation insurance cover

1. Travel insurance - Europe and the world

Table of tariffs and sums insured	K15N
Medical expenses insurance	CZK 15 000 000 / EUR 600 000
Acute dental treatment	up to the medical expenses limit
Assistance services insurance	CZK 15 000 000 / EUR 600 000
Insurance of medical expenses and assistance services - max. benefit	CZK 15 000 000 / EUR 600 000
<i>Assistance services insurance includes</i>	
- repatriation costs of the insured	CZK 15 000 000 / EUR 600 000
- the cost of repatriation of the insured's remains	CZK 15 000 000 / EUR 600 000
- the cost of sending a guardian	CZK 140 000 / EUR 5 600
- costs of early return from the insured trip	CZK 140 000 / EUR 5 600
- the cost of legal aid abroad, including the cost of arranging it	CZK 140 000 / EUR 5 600
- costs arising from the loss of travel documents	CZK 140 000 / EUR 5 600
- rescue costs	CZK 4 500 000 / EUR 180 000
- compensation in the event of the insured being detained when an aircraft or bus is hijacked	CZK 140 000 / EUR 5 600
- arranging financial assistance to the insured	CZK 140 000 / EUR 5 600
- costs incurred due to baggage delays	CZK 5 000 / EUR 200
- costs incurred due to flight delays	CZK 5 000 / EUR 200
Accident insurance - death due to accident	CZK 300 000 / EUR 12 000
Accident insurance - permanent consequences of an accident	CZK 600 000 / EUR 24 000
Accident insurance - hospital indemnity (hospitalisation accident + illness)	CZK 600 / day, EUR 24 / day
Accident insurance - daily compensation	NO
Liability insurance for bodily injury and third party property	CZK 5 000 000 / EUR 200 000
Luggage insurance	CZK 25 000 / EUR 1 000 CZK 5 000 / EUR 200 / item in luggage
Winter sports insurance	NO
Dangerous sports insurance	YES
Extended Auto+ assistance services	NO
Price / person / day / including insurance for risk sports / Europe	CZK 52 / EUR 2,1
Price / person / day / including insurance for risky sports / World	CZK 103 / EUR 4,12

Examples of premiums:

Journey / duration	7 days	10 days	14 days	7 days	10 days	14 days
Geographical zone	Europe	Europe	Europe	World	World	World
Yachting insurance	yes	yes	yes	yes	yes	yes
Premium / person	CZK 364 / EUR 15	CZK 520 / EUR 21	CZK 728 / EUR 29	CZK 721 / EUR 29	CZK 1 030 / EUR 41	CZK 1 442 / EUR 58
Insurance premium / 4 persons	CZK 1 456 / EUR 58	CZK 2 080 / EUR 83	CZK 2 912 / EUR 117	CZK 2 884 / EUR 115	CZK 4 120 / EUR 165	CZK 5 768 / EUR 231



The price of insurance is determined by the number of insured persons multiplied by the number of days per geographical zone and the daily rate per selected geographical zone.

Insurance arranged for the geographical zone EUROPE covers claims that occur on the territory of the following countries: Albania, Andorra, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Montenegro, Denmark (Faroe Islands), Egypt, Estonia, Finland, France, Greenland, Croatia, Ireland, Iceland, Italy, Israel, Liechtenstein, Lithuania, Latvia, Luxembourg, Hungary, Macedonia, Malta, Morocco, Moldova, Monaco, Netherlands, Norway (Svalbard), Poland, Portugal (Azores, Madeira), Austria, Romania, Russia (European part only up to the Ural Mountains and the Ural River), Greece, San Marino, Slovakia, Slovenia, United Kingdom of Great Britain and Northern Ireland (Isle of Man, Gibraltar, Channel Islands), Serbia, Spain (Canary Islands, Balearic Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City

2. Cancellation fee insurance

Table of tariffs and sums insured	S
Cancellation fee insurance - 80% of the final price of the boat charter arranged by the insurer, but up to the maximum amount of the excess (the deductible is 20 %)	CZK 300 000 / EUR 12 000
Insurance premium from the boat charter price	5 %

Examples of premiums:

Boat charter price	CZK 50 000 / EUR 2 000	CZK 100 000 / EUR 4 000	CZK 150 000 / EUR 6 000	CZK 200 000 / EUR 8 000	CZK 250 000 / EUR 10 000
Cancellation premium 5 %	CZK 2 500 / EUR 100	CZK 5 000 / EUR 200	CZK 7 500 / EUR 300	CZK 10 000 Kč / EUR 400	CZK 12 500 / EUR 500

The cancellation price is based on 5 % of the charter price.



Travel insurance

WHO IS THE INSURED

Name list of persons covered by the insurance

WHAT IS INSURED

Medical expenses limit CZK 15 000 000 / EUR 600 000

Assistance services

- Repatriation up to 15 000 000 CZK / EUR 600 000
- Distance of the vessel from the coast without affecting the insurance claim
- Costs of rescue operations, search operations, necessary helicopter interventions up to CZK 4 500 000 / EUR 180 000

Sports, covered by insurance

- Sailing, but also other sports. E.g. spearfishing, fishing from a boat, jet skiing, banana boating, parasailing, diving with an instructor, etc.

Accident insurance

- permanent consequences of an accident with a percentage benefit according to the valuation tables.
- death due to accident
- hospitalization daily compensation 600 CZK / day / 24 EUR / day

EXCLUSIONS (WHAT IS NOT INSURED)

- Unstabilised chronic diseases that have not been stable for the last 12 months prior to travel
- Illnesses and accidents that occurred before the insurance was taken out
- Injuries arising from uninsured sports
- Injuries and illnesses that occurred outside the territorial scope of insurance
- Injury that occurred during criminal activity
- Preventive checks, rehabilitation, extra care
- Injuries and illnesses that occur after alcohol or substance abuse
- Pregnancy after the 26th week
- During races and regattas, including preparation for them



Liability insurance

WHO IS THE INSURED

Name list of persons covered by the insurance

WHAT IS INSURED

- Damage caused by the insured to a third party
- Limit 5 000 000 CZK / 200 000 EUR
- The insurance covers bodily injury and death
- Damage to or destruction of tangible property
- Other damage resulting from bodily injury and death and damage to property (consequential financial loss) caused by activities in normal civil life in the course of normal tourist activities

EXCLUSIONS (WHAT IS NOT INSURED)

There is no damage insurance:

- Caused by intent, willfulness, fraud or malice
- On things taken over
- Caused by the operation of a boat or other motorised or non-motorised craft or means of transport
- Caused to borrowed goods
- Caused by you to members of your family



Cancellation of stay

WHO IS THE INSURED

Name list of persons covered by the insurance

WHEN CANCELLATION CAN BE APPLIED

- Involuntary loss of employment
- Serious acute illness or accident that prevents the insured person from leaving
- Death of the insured or a person close to the insured
- A serious act of violence against the insured or a person close to the insured
- Health complications during pregnancy up to the 26th week of pregnancy
- Bringing an action for divorce
- An unexpected summons to appear in court
- An event due to a natural disaster (fire, flood, windstorm) occurring no more than 5 days before the start of the trip and damaging your property
- An unintentional accident

TO WHAT EXTENT IS IT POSSIBLE TO ARRANGE A CANCELLATION?

Limit / sum insured maximum CZK 300 000 / EUR 12 000

WHO ALL IS ENTITLED TO AN INSURANCE CLAIM?

- spouse, partner or registered partner, children, parents of the insured named on the same application form
- a skipper who is listed on the same application form as other persons travelling on the boat
- other persons listed on the same application for insurance only if they are travelling together with the insured and are also listed on the same insurance policy (application for insurance)

WHAT IS THE AMOUNT OF THE TRIP CANCELLATION INSURANCE?

The insurer will provide 80 % of the proven paid cancellation fees.

- The deductible is 20 %.

BY WHEN MUST THE CANCELLATION BE PAID?

- On the day of arranging the boat charter and payment for the boat charter
- no later than the day after the cancellation insurance has been arranged and no later than the last payment for the boat charter
- If the insurance is paid later, **the insurance will not apply and the insured person will not have cancellation insurance.**



EXCLUSIONS (WHAT IS NOT INSURED)

- Cancellation of travel in the event that the Ministry of Foreign Affairs of the Czech Republic does not recommend or the government prohibits travel to the destination or the area is closed by local authorities, check the terms and conditions in your insurance policy and policy conditions.
- Concern about COVID-19 itself
- Failure of the employer to grant leave
- Failure to obtain a visa or invalid travel documents
- Chronic or acute illness or injury, if it existed at the time the insurance policy was taken out, even if it has not been treated up to that time
- Failure to obtain mandatory vaccinations or reactions to them
- Periodic check-ups, taking up a spa stay or planned surgery
- Situations where the tour could not be carried out by the tour operator
- Situations where the skipper is not insured on the same application form as all insured persons travelling on the boat