

**Scope of insurance coverage and policy limits
according to insurance contracts MBT 1/2010 and MBT 1/2025**

Coverage Table	Travel insurance Personal	Travel insurance Family
Insurance of medical expenses and assistance services	10 000 000 CZK	10 000 000 CZK
Sub-limit for dental treatment	25 000 CZK	25 000 CZK
Insurance of accompaniment	50 000 CZK	50 000 CZK
Daily limit	5 000 CZK	5 000 CZK
Insurance of legal assistance and bail in case of a traffic accident	150 000 CZK	150 000 CZK
Liability insurance		
Damage to health	5 000 000 CZK	5 000 000 CZK
Damage to property	5 000 000 CZK	5 000 000 CZK
Trip cancellation insurance	20 000 CZK (15% deductible; the deductible does not apply in case of hospitalization or death)	20 000 CZK (15% deductible; the deductible does not apply in case of hospitalization or death)
Insurance for unused services	20 000 CZK (15% deductible; the deductible does not apply in case of hospitalization death and repatriation)	20 000 CZK (15% deductible; the deductible does not apply in case of hospitalization death and repatriation)
Insurance for early return	20 000 CZK	20 000 CZK
Insurance for missed departure of a means of transport	20 000 CZK	20 000 CZK
Insurance for baggage delay (delay of at least 5 hours)	Lump sum 5 000 CZK	Lump sum 5 000 CZK (In case of multiple travelers under the Travel insurance Family package, combined maximum 10 000 CZK)
Insurance for baggage and personal belongings	50 000 CZK	50 000 CZK

Insurance for flight delay or cancellation (delay of at least 5 hours; flight cancellation and new flight at least 5 hours later)	Lump sum 5 000 CZK	Lump sum 5 000 CZK (In case of multiple travelers under the Travel insurance Family package, combined maximum 10 000 CZK)
Accidental death insurance	Lump sum 1 000 000 CZK	Lump sum 1 000 000 CZK
Permanent disability insurance due to accident	Insured amount 1 000 000 CZK	Insured amount 1 000 000 CZK
Insurance for deductible on a rented vehicle	20 000 CZK	20 000 CZK
Insurance for express issuance of documents	10 000 CZK	10 000 CZK

The scope of insurance coverage depends on the selected option.

Unless stated otherwise, for the Travel insurance Family option, the insured amounts and limits/sublimits of insurance benefits apply to each individual claim and each insured person separately.

More Information about Travel Insurance

- Valid worldwide.
- The number of trips is unlimited and applies to all types of travel: summer/winter holidays, shopping abroad, extended weekends, long-term trips, or private/business trips.
- The duration of each stay abroad can be up to 90 calendar days.
- Family members for the **Travel insurance Family** option:
 - Spouse, registered partner, or partner living in the same household as the cardholder.
 - Any number of children under 18 years old, provided they reside in the same home country as the cardholder and do not live abroad (including the cardholder's children, adopted children, children placed in foster care with the cardholder, partner's children, children adopted by the partner, and children placed in foster care with the partner).
- Family members do not need to travel with the primary insured (cardholder).
- In case of any claim, contact the assistance service, available 24/7 at **+420 234 240 244**.
- Claims can be reported online at <https://cardifcz.eclaims.europ-assistance.com/login> or via email: likvidace@europ-assistance.cz.
- All additional information can be found in the Insurance Contract and General Insurance Terms and Conditions.