

# TRAVEL INSURANCE LIMITS

UniCredit Bank Czech Republic and Slovakia, a.s.

Valid from: 1 October 2022

	A option		B option		C option	
<b>Personal cards</b>	Visa Standard, Visa Partners, Visa Cinestar, Visa Dětská Karta /Classic/Debit MC Standard/Cinestar/Partners				Visa Premium, Visa Gold	
<b>Credit cards</b>	Visa Partners – Klub výhod, Visa Credit Classic				Debit MC Gold, MC Gold	
	Visa Generali, MC Miles&More Standard				Visa Credit Gold	
<b>Business cards</b>	Visa Business Standard Deposit		Visa Business Professional, Visa/MC Business, Visa Business Credit		MC Miles&More Gold	
	Visa Business Standard, Visa Advantage, MC Preference				Visa Business Premium, Visa Business Gold, Visa Business Gold Credit	
<b>Insurance type</b>	TRAVEL Basic	TRAVEL Basic & Plus	TRAVEL Basic	TRAVEL Basic & Plus	TRAVEL Basic	TRAVEL Basic & Plus
<b>Insured persons</b>	holder	holder, spouse and children under 18 years	holder	holder, spouse and children under 18 years	holder	holder, spouse and children under 18 years
<b>Medical expenses</b> , including assistance and repatriation	CZK 2,000,000	CZK 3,500,000	CZK 2,000,000	CZK 4,000,000	CZK 2,500,000	CZK 5,000,000
– acute dental treatment	CZK 10,000	CZK 20,000	CZK 10,000	CZK 20,000	CZK 10,000	CZK 20,000
– terrorist attack	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000	CZK 1,500,000
– accommodation of a close person during the hospitalisation of the insured person	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days	CZK 3,000/day, max. 5 days
<b>Luggage insurance</b>	CZK 30,000	CZK 50,000	CZK 30,000	CZK 50,000	CZK 30,000	CZK 60,000
– damage, loss, theft of luggage after delivery to the carrier	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000
– delayed flight (6 hours)	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person
– delayed luggage (6 hours)	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person	CZK 200/h, max. CZK 5,000/person
– rental of sports equipment	CZK 1,000/day, max. CZK 5,000/person	CZK 1,000/day, max. CZK 5,000/person	CZK 1,000/day, max. CZK 5,000/person	CZK 1,000/day, max. CZK 5,000/person	CZK 1,000/day, max. CZK 5,000/person	CZK 1,000/day, max. CZK 5,000/person
<b>Accident insurance</b>						
– death as a result of an accident	CZK 200,000/person	CZK 200,000/person	CZK 200,000/person	CZK 200,000/person	CZK 250,000/person	CZK 250,000/person
– permanent consequences	CZK 400,000/person	CZK 400,000/person	CZK 400,000/person	CZK 400,000/person	CZK 500,000/person	CZK 500,000/person
– daily compensation	uninsured	uninsured	uninsured	uninsured	uninsured	uninsured
<b>Supplementary assistance services</b>						
– legal assistance	uninsured	CZK 100,000	uninsured	CZK 100,000	CZK 100,000	CZK 200,000
– costs of replacement documents	uninsured	CZK 10,000	uninsured	CZK 10,000	CZK 10,000	CZK 20,000
– technical assistance in the case of damage at home	uninsured	CZK 5,000	uninsured	CZK 5,000	CZK 5,000	CZK 10,000
– arrival of guardian – transport	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000
<b>Liability insurance</b>	CZK 1,025,000	CZK 2,025,000	CZK 1,025,000	CZK 2,025,000	CZK 3,050,000	CZK 3,050,000
– for bodily harm	CZK 500,000	CZK 1,000,000	CZK 500,000	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000
– for property damage	CZK 500,000	CZK 1,000,000	CZK 500,000	CZK 1,000,000	CZK 1,000,000	CZK 1,000,000
– subsequent damage	CZK 25,000	CZK 25,000	CZK 25,000	CZK 25,000	CZK 50,000	CZK 50,000
<b>Cancellation fee</b>	uninsured	CZK 30,000	uninsured	CZK 30,000	uninsured	CZK 30,000
– deductible	–	20%	–	20%	20%	20%
<b>Interrupted travel</b>	uninsured	CZK 10,000	uninsured	CZK 10,000	CZK 10,000	CZK 10,000
– deductible	–	20%	–	20%	20%	20%
<b>Sports</b>						
– water and winter sports (basic)	insured	insured	insured	insured	insured	insured
– risk and extreme sports	uninsured	uninsured	uninsured	uninsured	uninsured	uninsured
<b>Private/business trips</b>	insured	insured	insured	insured	insured	insured
<b>Maximum duration of one trip</b>	90 days					
<b>Territorial applicability</b>	Entire world except for the Czech Republic					

A description of the full scope of insurance, related conditions and exclusions from travel insurance are set forth in the insurance terms of conditions of Travel Allianz insurance for UniCredit Bank payment-card holders and are available on the website. All insurance limits apply to one trip abroad. TRAVEL Basic applies only to the card holder; TRAVEL Basic & Plus applies to the card holder and his/her family as defined in the UCB Additional Insurance Terms and Conditions.