

Equa bank

Travel Insurance

Safe prospects for your travels



- / for individuals or a family
- / valid for up to 90 days in Europe or worldwide depending on the type of coverage
- / simple to arrange

/ More than you expect
www.equabank.cz

Travelling to the sea, for skiing or for shopping? Are you going alone or with your family? Equa bank is now proud to offer travel insurance in cooperation with BNP Paribas Cardif Pojišťovna, a.s.

After arranging this coverage, you will no longer have to worry about arranging coverage before every trip and you can enjoy greater peace of mind on all your trips for a few crowns.



Who is insured

Single Europe (Jednotlivec Evropa) and Single World (Jednotlivec Svět) Travel insurance only covers a current account holder at Equa bank.

Family Europe (Rodina Evropa) and Family World (Rodina Svět) Travel insurance covers the Equa bank current account owner and their co-travelling family members up to the age of 75 who travel and stay together with the account owner abroad:

- spouse,
- siblings, parents,
- registered partner,
- partner living in the same household,
- any number of children up to the age of 18

The age limit for children is 18, and insurance covers the client's own or adopted children, or foster children and the children of their spouse / partner living with the client in the same household.

Insurance coverage and limits

Insured risk / Insured sums	EUROPE	WORLD
Medical expenses and assistance services	2 500 000 CZK	6 000 000 CZK
- for acute dental treatment	10 000 CZK	10 000 CZK
- phone calls during hospitalization	3 000 CZK	3 000 CZK
The cost of accompaniment / per person	30 000 CZK	50 000 CZK
- daily limit	2 000 CZK	2 000 CZK
Death due to an accident	200 000 CZK	200 000 CZK
Permanent disability due to an accident	300 000 CZK	300 000 CZK
Liability for damages	2 000 000 CZK	4 000 000 CZK
- of which, compensation for pecuniary damage	1 000 000 CZK	2 000 000 CZK
- of which, compensation for non-pecuniary damage	1 000 000 CZK	2 000 000 CZK
Loss, theft, or damage to luggage	20 000 CZK	20 000 CZK
Delayed luggage in air travel (time deductible 3 hours)	5 000 CZK	5 000 CZK
Time deductible	3 hours	3 hours
Trip cancellation	30 000 CZK	30 000 CZK
Financial deductible	15 % of the costs	15 % of the costs
Legal assistance and bail in the case of a car accident	100 000 CZK	100 000 CZK

Validity of insurance

Insurance is valid effective the day after it is arranged. Travel insurance is valid as long as you maintain your account and is valid for the first 90 days of any trip abroad. Insurance coverage begins and ends upon crossing the state border of the Czech Republic and there is no limit on the number of trips abroad.

Insurance in the Europe package is valid in the countries of continental Europe, the European part of Russia (as determined by the Ural mountains and river), including adjacent islands, as well as Egypt, Morocco, Tunisia and Turkey. There are no territorial restrictions in the World variant, but it does not cover the territory of the Czech Republic or the country in which the insured maintains their permanent residence. The specified insurance limits apply to every insured traveller individually in the case of family travel insurance.

All of the above insurance packages apply to summer and winter recreational sports, such as skiing and snowboarding on marked trails, bicycling and mountain hiking up to an elevation of 3,500 m above sea level.

Insurance fees

Single Europe Travel Insurance	CZK 59/month
Single World Travel Insurance	CZK 69/month

Family Europe Travel Insurance	CZK 79/month
Family World Travel Insurance	CZK 109/month

Insurance coverage is agreed upon for a 12-month period, and insurance payments are made monthly as a direct debit from your current account at Equa bank beginning with the month after you arrange insurance.

What to do in the case of an insurable event

Injury or sudden illness

The assistance service will recommend a doctor or arrange medical treatment, arrange transport and admission to a well-equipped hospital, cover the costs of treatment and stay. If necessary, they will arrange for repatriation. During long-term hospitalization, the assistance service may arrange a visit from one of your chosen persons (guardian) to help make difficult moments in a foreign country a bit more bearable.

Theft, loss or damage to luggage

Immediately report any damage to luggage to the police or the carrier and request confirmation. Insurance benefits will be paid to you directly by the insurer after you return home.

Injury to third parties or property damage

Contact the assistance service before you may any payment for any injury.

How to report injury or damages

If you suffer damage or injury abroad, please contact the assistance service at: 234 240 244

Carefully retain all documentation, bills for care and medical reports and then report the loss event to the assistance company after you return from abroad

Europ Assistance s.r.o.

Na Pankráci 121

140 00 Prague 4

phone: +420 234 240 244

fax: +420 221 586 100

e-mail: likvidace@europ-assistance.cz

How the assistance service can help you

Travel insurance includes **a free assistance service**. Its operators speak Czech and all the main global and many European languages and are available **24 hours a day, 365 days a year**. They are ready to assist the insured if they find themselves in an unforeseen situation.

The assistance card is available at every Equa bank branch and is available to download at www.equabank.cz, and contains the contact number to the assistance service:

Assistance service +420 234 240 244

Ensure you keep this card with you during all your trips abroad.

If you require medical care or find yourself in a difficult situation abroad (lost luggage, traffic accident, robbery, etc.), please contact the assistance service in person or through your co-traveller or the examining physician.

Please have the following information available and provide it when contacting the assistance service:

- the fact that you are insured by BNP Paribas Cardif Pojišťovna, a.s.,
- the first and last name of the account owner (and the first and last name of the person involved in the insured event in the case of family travel insurance),
- date of birth of the account owner,
- reason for contacting the assistance service,
- phone number at which you (or the physician or representative) can be contacted.

Prior to departing abroad, the assistance service will provide you with the following information related to your trip abroad:

- Visa requirements,
- mandatory immunisations,
- the weather abroad,
- foreign currency exchange rates,
- contacts to Czech embassies abroad,
- flight and luggage delays,
- contacts for translators and interpreters.

Examples of insurance exclusions

Insurable events arising in association with the following are excluded from insurance coverage:

- driving of any motor vehicles, vessels, aircraft or hot air balloons without the appropriate licence or with the unauthorised use thereof on the part of the insured, complications arising from infertility treatment, complications from the voluntary termination of pregnancy, complications
- pregnancy, complications from a pregnancy in the period after the end of the 24th week of pregnancy, complications associated with a risky pregnancy or complications during birth,

- continuation or recurrence of an illness which the insured suffered from prior to heading abroad, with the exception of cases where this involves acute worsening of a stabilised chronic illness,
- cancellation of a trip purchased in the period before insurance was arranged,
- failure to make a planned trip due to an illness which is a continuation or recurrence of an illness which the insured suffered in the period before the insurance arose.

An overview of all exclusions is provided in the Terms and Conditions for travel insurance No. 2/2020.

The termination of the insurance

Insurance will lapse in the following cases:

- on the last day of the calendar year, in which you reach 75 years of age,
- the last day of validity of your current account,
- upon written agreement,
- the day of your death; if the FAMILY variant is agreed and the death occurs abroad, the insurance lapses upon repatriation of the insured's family member from abroad,
- withdrawal from insurance within a period of 14 days from arrangement of the insurance coverage (withdrawal is performed over the phone, or in writing),
- on any other grounds set out in the insurance policy and in the insurance conditions.

Detailed travel insurance conditions, including exclusions from insurance, are stipulated in Insurance Policy No. LTEQ 1/2020 and Terms and Conditions for travel insurance No. 2/2020 which govern the insurance. You can find them at www.equabank.cz.

Arrange insurance coverage



simply and in a few clicks online in internet banking at www.equabank.cz



at a branch, a list of branches is available at www.equabank.cz/pobocky

For more information, please contact



Client centre
222 010 222, Mon–Sun 8:00 am to 8:00 pm



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