

**Scope of insurance coverage and policy limits
according to insurance contract MBK5615**

Scope of insurance	Travel Insurance Personal	Travel Insurance Family
	Insured Amount	Insured Amount
Insurance of medical expenses and assistance services	400.000 €	400.000 €
Sub-limit for dental treatment	1.000 €	1.000 €
Insurance of costs for sending a guardian	2.000 €	2.000 €
Daily limit	max. 200 € (up to the overall limit 2.000 €)	max. 200 € (up to the overall limit 2.000 €)
Insurance of legal assistance and bail in case of a traffic accident	6.000 €	6.000 €
Liability insurance		
Damage to health	200.000 €	200.000 €
Damage to property	200.000 €	200.000 €
Trip cancellation insurance	800 € (15% deductible; the deductible does not apply in case of hospitalization or death)	800 € (15% deductible; the deductible does not apply in case of hospitalization or death)
Insurance for unused services	800 € (15% deductible; the deductible does not apply in case of hospitalization or repatriation)	800 € (15% deductible; the deductible does not apply in case of hospitalization or repatriation)
Insurance for early return	800 €	800 €
Insurance for missed departure of public transport	800 €	800 €
Insurance for baggage delay (delay of at least 5 hours)	200 €	200 € (in case of multiple travelers under the Travel Insurance - Family, combined maximum 400 €)
Insurance for baggage and personal belongings	2.000 €	2.000 €

Insurance for flight delay or cancellation (delay of at least 5 hours; flight cancellation and new flight at least 5 hours later)	200 €	200 € (in case of multiple travelers under the Travel Insurance - Family, combined maximum 400 €)
Accidental death insurance	40.000 €	40.000 €
Permanent disability insurance due to accident	40.000 € (the benefit will be determined as a percentage of this amount according to the valuation tables)	40.000 € (the benefit will be determined as a percentage of this amount according to the valuation tables)
Insurance for deductible on a rented vehicle	800 €	800 €
Insurance for express issuance of documents	400 €	400 €
Insurance for mountain rescue intervention (in Slovakia)	10.000 €	10.000 €

The scope of insurance coverage depends on the selected option.

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

More Information about Travel Insurance

- It is 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 in case of **Travel Insurance - Family**:
 - Spouse 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, foster children, 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 **+421 220 510 848**.
- Claims can also be reported via email: likvidace@europ-assistance.cz.
- All additional information can be found in the Insurance Contract and General Insurance Terms and Conditions.