

Contents

Welcome	3
Table of Benefits	4
Important Information	5
How to Claim	5
How to Cancel	5
Insured peril	5
General Conditions and General Exclusions	5
Persons Covered	5
Policy Definitions	5
Trips Covered	5
Trips Not Covered	5
The Cover We Provide	6
When You Are Covered	6
When Cover Will End Automatically	6
Automatic Extension of the Period of Insurance	6
Section 1 - Cancellation	7
Section 2 – Curtailment	9
General Exclusions	11
Making a Claim	13
Claim Conditions	13
Other Insurance	13
Complying with Special Conditions	13
Supplying Details & Documents	13
Your Duty to Avoid or Minimise a Claim	13
Sending Us Legal Documents	13
Subrogation	13
Recognising Our Rights	13
Fraudulent Claims	13
Paying Claims	13
General Conditions	14
Contract	14
Choice of Law	14
Compliance with Policy Requirements	14
Changing Your Policy	14
Cancelling Your Policy	14
Other taxes or costs	14
Misrepresentation and Non-Disclosure	14
Interest	14
Bank Charges	15
Complaints procedures	15
European Online Dispute Resolution Platform	15
Supervisory Authorities	15
General Definitions	16
Data Protection	18
Contact Us	19
About Chubb	19

Welcome

Thank you for choosing Chubb Travel Insurance.

These are **Your** Policy Conditions which, together with **Your Certificate of Insurance** and the information supplied when applying for this insurance, is a contract between **You** and **Us** (hereinafter referred to as the "**Policy**"). Cover provided under this **Policy** is underwritten by Chubb European Group SE , pursuing insurance business in the Czech Republic through its branch Chubb European Group SE, organizační složka, Pobřežní 620/3, Prague 8, Postcode 186 00, Company ID 278 937 23, registered in the Commercial Register maintained by the Municipal Court in Prague, Part A, Entry 57233 (**Chubb/We/Us**).

This **Policy** pays benefits, in accordance with these Policy Conditions, in the event that **You** need to cancel **Your Trip** before it begins.

This **Policy** does not cover any pre-existing medical conditions.

This **Policy** contains certain conditions and exclusions in each section and general conditions and exclusions which apply to all the sections. **You** must meet these conditions or we may not accept **Your** claim. The contract of insurance is concluded once **You** pay the premium.

You (as specified in the **Certificate of Insurance**) and **Chubb** agree that **You** shall pay the premium as agreed. The **Certificate of Insurance** and these Policy Conditions provide the full terms and conditions of the insurance with **Us**. **You** acknowledge that **We** have offered this **Policy** and set the premium using the information which **We** have asked for and **You** have provided, and that any change to the responses provided by **You** may result in a change in the terms and conditions of the **Policy** and/or a change in the premium.

You should check over these Policy Conditions and the **Certificate of Insurance** carefully to ensure they are correct and meet **Your** requirements, and notify **Us** immediately, if anything is incorrect, as this could affect **Policy** cover in the event of a **Claim**. **You** should keep these documents in a safe place. **You** must tell **Us** if either **Your** insurance needs or any of the information **You** have given **Us** changes. A change in circumstances may affect **Policy** cover, even if **You** do not think a change is significant, and **We** may need to change this **Policy**. **We** will update the **Policy** and issue a new **Certificate of Insurance** each time a change is agreed.



Erik Macalík
Country Manager Czech Republic and Slovakia
Chubb European Group SE, organizační složka

Table of Benefits

Section	Benefit Amounts	Excess ¹
1. Cancellation	Flight Cost ² plus up to 12,500 Kč for unused travel costs	X
2. Curtailment	up to 12,500 Kč	✓

¹ A 1,250 Kč excess applies to each benefit section per person as highlighted in the table above.

² Flight Cost means the total cost of Your flight as shown on Your flight booking confirmation.

The table above shows the maximum amounts that are covered under the Policy per Person Insured.

Important Information

How to Claim

Guidance on how to make a **Claim** under this **Policy** is detailed on page 13 in these Policy Conditions.

How to Cancel

Guidance on how to cancel this **Policy** is detailed on page 14 in these Policy Conditions.

Insured peril

Cover applies to the extent set out in this **Policy** in particular to the perils arising from losses incurred by the **Person(s) insured** as a result of charged cancellation fees and costs and/or other costs incurred in connection with unused travelling or accommodation.

General Conditions and General Exclusions

There are certain Conditions and Exclusions which apply to all sections of this **Policy**, and these are detailed on pages 11 to 12 and 14 to 15 in this Policy Conditions.

Persons Covered

All **Persons Insured** on this **Policy** must be:

1. permanently resident in the Czech Republic and be in the Czech Republic at the time of purchasing this **Policy**; and
2. 64 years of age or under at the time of purchasing this **Policy**.

Policy Definitions

Certain words in this **Policy** have a specific meaning. They have this specific meaning wherever they appear in this **Policy** and are shown by using bold text and capital letters. All **Policy** definitions are applicable to this **Policy** as a whole, and are detailed on pages 16 to 17 in these Policy Conditions.

Trips Covered

The Plan Type **You** have chosen, Round Trip or One Way Trip, is shown on the **Certificate of Insurance**.

1. Round Trip
A **Trip Abroad** during the **Period of Insurance** that takes place entirely within the Area of Travel stated in the Certificate of Insurance.
2. One Way Trip
A **Trip Abroad** during the **Period of Insurance** that takes place entirely within the Area of Travel stated in the **Certificate**, but has no scheduled return date.

Trips Not Covered

We will not cover any Trip

- which involves manual work of any description;
- where **Winter Sports** is the main reason for **Your** trip;
- which involves **You** travelling on a **Cruise**;
- which involves **You** travelling specifically to obtain medical, dental or cosmetic treatment;
- when **You** have been advised not to travel by **Your Doctor** or **You** have received a terminal prognosis;
- where, on the date it is booked (or commencement of the **Period of Insurance** if later), **You** or **Your Travelling Companion** are aware of any reason why it might be cancelled or **Curtailed**, or any other circumstance that could reasonably be expected to result in a **Claim** under this **Policy**;
- involving travel to areas where the Ministry of Foreign Affairs of the Czech Republic has advised against travel. If **You** are not sure whether there is a travel warning for **Your** destination, please check their website www.mzv.cz.

The Cover We Provide

The maximum amount **We** will pay under each Section that applies is detailed in the Table of Benefits on page 4 in these Policy Conditions.

becomes ill or is quarantined during a **Trip**.

When You Are Covered

1. Cancellation cover under Section 1 begins when a **Trip** is booked, or from the commencement date and time stated in the **Certificate of Insurance**. It ends when **You** start **Your Trip**.
2. Insurance cover under all other Sections operates for a **Trip** that takes place during the **Period of Insurance**.

When Cover Will End Automatically

1. Round Trip
All cover will end when the **Period of Insurance** ends.
2. One Way Trip
All cover will end 24 hours after **You** leave **Your** home address in the Czech Republic.

Automatic Extension of the Period of Insurance

If **You** cannot return home from a **Trip** before **Your** cover ends, **Your** policy will automatically be extended at no extra charge for:

- up to 14 days if any **Public Transport** in which **You** are booked to travel as a ticket-holding passenger is unexpectedly delayed, cancelled or **Curtailed** because of **Adverse Weather**, industrial action, or mechanical breakdown; or
- up to 30 days (or any longer period agreed by **Us** in writing before this automatic extension expires) if **You** cannot return home **Due To**:
 - **You** being injured or becoming ill or being quarantined during a **Trip**
 - **You** being required to stay on medical advice with another **Person Insured** named on **Your Certificate of Insurance** who is injured or

Section 1 - Cancellation

This cancellation insurance is agreed as **Loss Insurance**.

What is covered

We will refund **Your** unused travel and/or accommodation costs up to the amount stated in the Table of Benefits (including excursions pre-booked and paid for before starting **Your Trip**), which **You** have paid or are contracted to pay and which cannot be recovered from any other source. An **Insured Event** occurs if it becomes necessary to cancel a **Trip Due To**:

1. **You or Your Travelling Companion(s)**
 - A. dying; or
 - B. suffering serious injury; or
 - C. suffering sudden or serious illness; or
 - D. suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a **Doctor** who specialises in obstetrics); or
 - E. being compulsorily quarantined on the orders of a treating **Doctor**;
provided that such cancellation is confirmed as medically necessary by the treating **Doctor**.
2. **Your Immediate Family Member or Close Business Colleague or Your Travelling Companion's Immediate Family Member or Close Business Colleague** or someone **You** have arranged to stay with on **Your Trip**:
 - A. dying; or
 - B. suffering serious injury; or
 - C. suffering sudden or serious illness; or
 - D. suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a **Doctor** who specialises in obstetrics);
provided that such reasons for cancellation are confirmed by a **Doctor**.

3. the police requiring **You** or **Your Travelling Companion's** presence following a burglary or attempted burglary at **Your** or **Your Travelling Companion's** home.
4. serious fire storm or flood damage to **Your** or **Your Travelling Companion's** home, provided that such damage occurs within the 7 days immediately prior to commencement of **Your Trip**.
5. the compulsory jury service or subpoena of **You** or **Your Travelling Companion**
6. **You** or **Your Travelling Companion** being made redundant and having registered as unemployed.

What is not covered (Exclusions)

1. Any **Claim Due To**
 - A. any pre-existing medical condition affecting any person upon whom **Your Trip** depends that was diagnosed, treated or required hospital inpatient or outpatient treatment at any time before **Your Trip** was booked (or commencement of the **Period of Insurance** if later), and which could result in **You** having to cancel **Your Trip**;
 - B. jury service or subpoena if **You** or **Your Travelling Companion** are called as an expert witness or where **You** or their occupation would normally require a Court attendance;
 - C. redundancy where **You** or **Your Travelling Companion**:
 - i) were unemployed or knew that **You** or they may become unemployed, at the time the **Trip** was booked;
 - ii) are voluntarily made redundant or made redundant as a result of misconduct or following resignation;
 - iii) are self-employed or a contract worker;
 - D. any adverse financial situation causing **You** to cancel **Your Trip**, other than reasons stated

within the section
'What is covered'.

- E. **You or Your Travelling Companion(s)** deciding that **You** do not want to travel, unless that reason for not traveling is stated within the section 'What is covered'.
 - F. The failure to obtain the necessary passport, visa or permit for **Your Trip**.
2. Any loss, charge or expense **Due To:**
- A. a delay in notifying the tour operator, travel agent, or transport or accommodation provider that it is necessary to cancel a booking;
 - B. prohibitive regulations by the government of any country.
3. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any **Claim** for management fees, maintenance costs or exchange fees associated in relation to timeshares or similar arrangements.

Section 2 – Curtailment

This **Curtailment** insurance is agreed as **Loss Insurance**.

What is covered

We will pay:

- A. unused accommodation costs (including excursions pre-booked and paid for before starting **Your Trip**, which **You** have paid or are contracted to pay and which cannot be recovered from any other source; and
- B. reasonable additional travel and accommodation (room only) costs necessarily incurred in **You** returning to **Your** home in the Czech Republic.

up to the amount shown in the Table of Benefits. An **Insured Event** occurs if it becomes necessary to, **Curtail a Trip Due To**:

1. **You, Your Travelling Companion(s)**
 - A. dying; or
 - B. suffering serious injury; or
 - C. suffering sudden or serious illness; or
 - D. suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a **Doctor** who specialises in obstetrics); or
 - E. being compulsorily quarantined on the orders of a treating **Doctor**;
provided that such **Curtailment** is confirmed as medically necessary by the treating **Doctor**.
2. **Your Immediate Family Member or Close Business Colleague or Your Travelling Companion's Immediate Family Member or Close Business Colleague** or someone **You** have arranged to stay with on **Your Trip**:
 - A. dying; or
 - B. suffering serious injury; or
 - C. suffering sudden or serious illness; or
 - D. suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such

complications are diagnosed by a **Doctor** who specialises in obstetrics);
provided that such **Curtailment** is confirmed as medically necessary by the treating **Doctor**.

3. The police requiring **You** or **Your Travelling Companion's** presence following a burglary or attempted burglary at **Your** or **Your Travelling Companion's** home
4. Serious fire storm or flood damage to **Your** or **Your Travelling Companion's** home; provided that such damage occurs after **Your Trip** commences.

What is not covered (Exclusions)

1. Any **Claim Due To**
 - A. any pre-existing medical condition affecting any person upon whom **Your Trip** depends that was diagnosed, treated or required hospital inpatient or outpatient treatment at any time before **Your Trip** was booked (or commencement of the **Period of Insurance** if later), and which could result in **You** having to **Curtail Your Trip**;
 - B. any adverse financial situation causing **You** to **Curtail Your Trip**;
 - C. **You** or **Your Travelling Companion(s)** deciding that **You** do not want to remain on **Your Trip**.
2. Any loss, charge or expense **Due To**:
 - A. a delay in notifying the tour operator, travel agent, or transport or accommodation provider that it is necessary to **Curtail** a booking;
 - B. prohibitive regulations by the government of any country.
3. Any charge or expense paid for with, or settled using any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any **Claim** for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.

4. Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the **Trip**.
5. The **Excess**.

General Exclusions

Exclusions that apply to the whole **Policy**.

We will not pay any **Claims** which would result in **Us** being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, Czech Republic, or United States of America.

Applicable to US Persons only: **Policy** cover for a **Trip** involving travel to/from/through Cuba will only be effective if the US Person's travel has been authorised by a general or specific licence from OFAC (US Treasury's Office of Foreign Asset Control). For any **Claim** from a US Person relating to Cuba travel, **We** will require verification from the US Person of such OFAC licence to be submitted with the **Claim**. US Persons shall be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organisation, wherever organised or doing business, that is owned or controlled by such persons.

You should contact **Us** on +420 234 749 672 for clarification of **Policy** cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, Czech Republic or United States of America.

We will not be liable to make any payment under this **Policy** where:

1. **Persons Covered**
You do not meet the criteria detailed under Important Information on page 5 of these Policy Conditions.
2. **Children travelling alone**
You are a **Child** travelling or booked to travel without an adult **Person Insured** named in the **Certificate of Insurance**.
3. **Trips/Trip not covered**
Your Trip is described under "Trips Not Covered", on page 5 of these Policy Conditions.
4. **any Claim is Due To:**
 - A. **Not taking medication or treatment**
a **Person Insured** choosing not to take medication or other

recommended treatment as prescribed or directed by a **Doctor**.

- B. **Tropical disease where not vaccinated**
a tropical disease where the **Person Insured** has not had the vaccinations or taken the medication recommended by the Czech Republic's National Institute of Public Health or required by the authorities in the country being visited, unless they have written confirmation from a **Doctor** that they should not be vaccinated or take the medication, on medical grounds.
- C. **Anxiety state or phobia**
a **Person Insured** suffering from any travel-related anxiety state, or phobia.
- D. **Currency**
Currency exchange, including but not limited to any loss of value or currency conversion fees.
- E. **Illegal Acts**
Any illegal act by **You**.
- F. **Alcohol/drugs**
 - i) Alcohol
You drinking too much alcohol, alcohol abuse or alcohol dependency. **We** do not expect **You** to avoid alcohol on **Trips**, but **We** will not cover any **Claims** arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a **Claim** as a result (for example any medical report or evidence showing excessive alcohol consumption which in the opinion of a **Doctor** has caused or contributed to the bodily injury).
 - ii) Drugs
You taking any drugs in contravention of the laws applicable to the country **You** are travelling to, or having an addiction to or abusing any medications, or being under the influence of any non-prescribed medication which is classified as a legal high in

the country **You** are travelling to.

G. Suicide/self-injury

- i) **Your** suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of **Your** mental health; or
- ii) **Your** needless self-exposure to danger or where **You** have acted in a manner contrary to visible warning signs except in an attempt to save human life.

H. Radiation

- i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or
- ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

I. Sonic waves

pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

J. War

War or any act of **War** whether **War** is declared or not.

K. Financial Failure

The financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider.

Making a Claim

Conditions that apply to the whole **Policy**.

You must notify **Us** immediately by telephone or email as soon as reasonably possible and within 30 days of becoming aware of anything likely to result in a **Claim**.

A personal representative can do this for **You** if **You** cannot.

We can be contacted at:

Email: travelinsurance@inservis.com

Tel: +420 234 749 672

Claim Conditions

Other Insurance

If, at the time of an incident which results in a **Claim** under this **Policy**, there is any other insurance covering the same expense, **We** are entitled to approach that insurer for a contribution towards the **Claim**, and will only pay **Our** proportionate share.

Complying with Special Conditions

You must comply with the Special Conditions detailed in the relevant Section of this **Policy**.

Supplying Details & Documents

You must supply at **Your** own expense any information, evidence and receipts **We** require including medical certificates signed by a **Doctor**, police reports and other reports.

Your Duty to Avoid or Minimise a Claim

You and each **Person Insured** must take ordinary and reasonable care to safeguard against loss, damage, **Accident**, injury or illness as though **You** were not insured.

Sending Us Legal Documents

You must send **Us** any original writ, summons, legal process or other correspondence received in connection with a **Claim** immediately when it is received and without answering it.

Subrogation

We may take action in **Your** name to recover compensation or security for loss, damage or expenses covered by this insurance. **You** will not have to pay anything towards this action but **We** will be entitled to retain some or all of any amount recovered.

Recognising Our Rights

You and each **Person Insured** must recognise **Our** right to:

1. settle all **Claims** in Czech koruna;
2. be reimbursed within 30 days for any costs or expenses that are not insured under this **Policy**, which **We** pay to **You**;
3. be supplied at **Your** expense with appropriate original medical certificates where required before paying a **Claim**;
4. request and carry out a medical examination and insist on a post-mortem examination, if the law allows **Us** to ask for one, at **Our** expense.

Fraudulent Claims

We will not pay dishonest **Claims**.

Paying Claims

If **You** are 18 years or over, **We** will pay the **Claim** to **You** and **Your** receipt shall be a full discharge of all liability by **Us** in respect of the **Claim**.

If **You** are aged under 18 years and covered under this **Policy** as the **Partner** of a **Person Insured**, **We** will pay the **Claim** to **Your Partner** for **Your** benefit. In all other circumstances we will pay the appropriate benefit amount to **Your Parent** or **Legal Guardian** for **Your** benefit. **Your Partner's** or **Parent** or **Legal Guardian's** receipt shall be a full discharge of all liability by **Us** in respect of the **Claim**.

General Conditions

Conditions that apply to the whole **Policy**.

Contract

These Policy Conditions, the **Certificate of Insurance** and any information provided in **Your** application will be read together as one contract.

Choice of Law

This **Policy** shall be governed by and interpreted in accordance with the laws of the Czech Republic and the Czech Courts alone shall have jurisdiction in any dispute. All communication in connection with this **Policy** shall be in Czech.

Compliance with Policy Requirements

You (and where relevant **Your** representatives), shall comply with all applicable terms and conditions specified in this **Policy**. If **You** do not comply, **We** will only pay that part of any **Claim** that **We** would have had to pay if **You** had complied in full.

Changing Your Policy

1. If **You** want to change **Your Policy**
If any of the information **You** have given **Us** changes **You** must telephone (and confirm in writing if **We** request **You** to do so), email or write to **Us**.
2. If **We** want to change **Your Policy**
We reserve the right to make changes or add to these **Policy** terms for legal or regulatory reasons and/or to reflect new industry guidance and codes of practice. If this happens **We** will write to **You** with details at least 30 days before **We** make any changes. **You** will then have the option to continue with or to cancel the **Policy**.

Any change made to **Your Policy** will begin on the date that the **Certificate of Insurance** is issued to **You** by **Us**.

If **We** change **Your** policy and as a result of those changes **You** wish to cancel **Your Policy**, **We** will send **You** a pro-rata refund unless **You** have made a **Claim** under this **Policy** in which case no refund will be made.

Cancelling Your Policy

1. If, for any reason, **You** are not satisfied with this **Policy**, **You** may, within 14 days of receiving **Your Policy** and **Certificate of Insurance** contact **Us** and we will cancel it. If this happens the **Policy** will have provided no cover and **We** will refund any premiums **You** have paid, providing **You** have not already travelled and no **Claim(s)** have been reported or paid.
2. After 14 days **You** may cancel **Your** policy, but **We** will not pay **You** a refund of any premium **You** have paid.

Our contact details are:

Email: travelinsurance@inservis.com
Tel: +420 234 749 672

3. If **We** want to cancel **Your Policy** **We** may do so pursuant to Act no. 89/2012 Coll. Civil Code as amended.

Other taxes or costs

We are required to notify **You** that other taxes or costs may exist which are not imposed or charged by **Us**.

Misrepresentation and Non-Disclosure

You must take reasonable care to ensure that all of the information provided to **Us** in the application process, in the "Declaration", by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. Please note that providing incomplete, false or misleading information could affect the validity of this **Policy** and may mean that all or part of a **Claim** may not be paid. **You** acknowledge that **We** have offered the **Policy** and calculated the premium using the information which **We** have asked for and **You** have provided, and that any change to the responses provided may result in a change in the terms and conditions of the **Policy** and/or a change in the premium.

Interest

No sum payable by **Us** under this **Policy** shall carry interest unless payment has been unreasonably delayed by **Us** following receipt of all the required certificates, information and evidence necessary to

support the **Claim**. Where interest becomes payable by **Us**, it will be calculated only from the date of final receipt of such certificates, information or evidence.

Bank Charges

We shall not be liable for any charges applied by **Your** bank for any transactions made in relation to a **Claim**.

Complaints procedures

We are dedicated to providing a high quality service and want to maintain this at all times. If **You** are not satisfied with this service, please contact **Us**, quoting **Your Policy** details, so **We** can deal with the complaint as soon as possible.

If **You** have a complaint about the sale of **Your Policy**, the customer service **You** have received or the way **Your Claim** has been handled please contact:

Tel: +420 234 749 672
Email: service@broadspire.eu

Unless the dispute is settled between **You** and **Us** directly, **You** (as consumer) are entitled to apply for out-of-court settlement of the dispute with the Czech Trade Inspection Authority (ČOI), within 12 months of claiming the disputed right with **Us** for the first time.

See contact details below:

Česká obchodní inspekce (Czech Trade Inspection Authority)
Ústřední inspektorát – oddělení ADR
(Central Inspectorate – ADR Department)
Štěpánská 15
120 00 Praha 2
Email: adr@coi.cz
www.adr.coi.cz

European Online Dispute Resolution Platform

If **You** arranged **Your Policy** with **Us** online or through other electronic means, and have been unable to contact **Us** either directly or through the Czech Trade

Inspection Authority, **You** may wish to register **Your** complaint through the European Online Dispute Resolution platform:
<http://ec.europa.eu/consumers/odr/>.

Your complaint will then be re-directed to the Czech Trade Inspection Authority and to **Us** to resolve. There may be a short delay before **We** receive it.

Supervisory Authorities

Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662.

Chubb European Group SE is entitled to perform business activity and regulated by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09. Regulatory body for the performance of the insurance business activity in the Czech Republic is the Czech National Bank. For more information on the licence of Chubb European Group SE to operate insurance business visit www.cnb.cz.

General Definitions

The following words and phrases below will always have the following meanings wherever they appear in the Policy Conditions and **Certificate of Insurance** in bold type and starting with a capital letter.

Abroad

Outside the Czech Republic

Accident, Accidental

A sudden identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.

Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications network (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally planned by **You**.

Age Limit

64 years old (inclusive) and under at the date of taking out the **Policy**.

Certificate of Insurance

A document confirming that a **Policy** was taken out, containing essential elements required by law in insurance policies. The Certificate of Insurance serves as confirmation that an insurance policy was made.

Child, Children

A person under 18 years of age at the time the **Policy** is purchased.

Chubb

Chubb European Group SE

Claim, Claims

Single loss or a series of losses **Due To** one cause covered by this **Policy**.

Close Business Colleague

Someone who **You** work with in the Czech Republic and who has to be in work in order for **You** to be able to go on or continue a **Trip**.

Cruise

A sea or river voyage of more than 3 days in total duration, where transportation and accommodation is primarily on an ocean or river going passenger ship.

Curtail, Curtailed, Curtailment

Cut short/cutting short **Your Trip**.

Doctor

A doctor or specialist, registered or licensed to practise medicine under the laws of the country in which they practise who is neither:

1. a **Person Insured**; or
2. a relative of the **Person Insured** making the **Claim**,

unless approved by **Us**.

Due To

Directly or indirectly caused by, arising or resulting from, or in connection with.

Europe

Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, , Denmark, Eire, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza; Corsica; Sardinia; Sicily; Malta, Gozo; Crete, Rhodes and other Greek Islands; Cyprus), Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine. United Kingdom.

Excess

The first amount stated in the Table of Benefits of any **Claim** which each **Person Insured** must pay for each Section of the **Policy** that is claimed under.

Immediate Family Member

Your Partner or fiancé(e) or the grandchild, child, brother, sister, parent, grandparent, step-brother, stepsister, step-parent, parent-in-law, son- in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, nephew, niece, of **You** or **Your Partner**, or anyone noted as next of kin on any legal document, all of whom must be resident in the Czech Republic, and not any **Person Insured**.

Insured Adult

A person named in the **Certificate of Insurance** between the ages of 18 and 64 (inclusive).

Insured Event

An Insured Event is an **Accidental** event covered by insurance.

Loss Insurance

Insurance the purpose of which is to reimburse damages incurred as a result of an **Insured Event**.

Parent or Legal Guardian

A person with parental responsibility, or a legal guardian, both being in accordance with the relevant family law regulations.

Partner

Your spouse or civil partner (registered pursuant to the Registered Partnership Act) or someone of either sex with whom **You** have been living for at least three months as though they were **Your** spouse or civil partner.

Period of Insurance

Period of cover commencing at 00.01 or any later time the **Certificate of Insurance** is issued and ending either when **You** arrive at **Your** home in the Czech Republic or at the end of the trip duration shown on **Your Certificate of Insurance**, whichever is sooner.

Public Transport

Any air, land or water vehicle operated under licence for the transportation of fare-paying passengers and which runs to a scheduled published timetable.

Travelling Companion(s)

Someone **You** have arranged to go on a **Trip** with and who it would be unreasonable to expect **You** to travel or continue **Your Trip** without.

Trip

A journey **Abroad** involving pre-booked travel or accommodation.

War

Armed conflict between nations, invasion, act of foreign enemy, civil war or taking power by organised or military force.

We, Us, Our, Ourselves

Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662. Chubb European Group

SE operates its activities in the Czech Republic through its Czech branch **Chubb European Group SE, organizační složka**, with its registered office at Pobřežní 620/3, 186 00, Prague 8, ID No. 278 93 723, registered in the Commercial Register kept by the Municipal Court in Prague, Section A, insert 57233

Winter Sports

Bigfoot skiing, bobsleighbing, cross-country skiing, glacier skiing, heli-skiing, kite snowboarding, langlauf, luging, mono-skiing, skidooring, skiing, ski acrobatics, ski flying, ski jumping, ski racing, ski touring, sledging, snow blading, snowboarding, snowmobiling, speed skating, tobogganing.

You, Your, Person(s) Insured

All persons named in the **Certificate of Insurance** within the **Age Limit** being resident in the Czech Republic. Each person is separately insured with the exception of any **Child** unless travelling with an **Insured Adult**.

Protection

We use personal information which **You** supply to **Us** in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as **Your** name, address, and policy number, but may also include more detailed information about **You** (for example, **Your** age, health, details of assets, claims history) where this is relevant to the risk **We** are insuring, services **We** are providing or to a claim **You** are reporting.

We are part of a global group, and **Your** personal information may be shared with **Our** group companies in other countries as required to provide coverage under **Your** policy or to store **Your** information. **We** also use a number of trusted service providers, who will also have access to **Your** personal information subject to **Our** instructions and control.

You have a number of rights in relation to **Your** personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how **We** use **Your** personal information. For more information, **We** strongly recommend **You** read **Our** user-friendly Master Privacy Policy, available here: <https://www2.chubb.com/cz-cz/privacy.aspx> You can ask Us for a paper copy of the Privacy Policy at any time, by contacting Us at <mailto:dataprotectionoffice.europe@chubb.com>.

Contact Us

Chubb European Group SE, organizační složka
IBC, Pobřežní 620/3
186 00, Praha 8
Česká republika
www.chubb.com/cz

About Chubb

The new Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, midsize and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, home and car insurance and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programmes and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage. Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb. Insured.*

Chubb European Group SE, organizační složka, with its registered office at Praha 8, Pobřežní 620/3, ZIP 186 00, Czech Republic, ID no. 27893723, registered in the Commercial Register kept by the Municipal Court in Prague, Part A, Entry 57233, the Czech branch of Chubb European Group SE, an undertaking governed by the provisions of the French insurance code with reg. No. 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662. In France, Chubb European Group SE is entitled to perform business activity and regulated by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09. Regulatory body for the performance of the insurance business activity in the Czech Republic is the Czech National Bank; such regulation may differ from the French legislation.