

# Health Insurance of Foreigners for Necessary and Urgent Care

An informative document on an insurance product

Insurance company: The INTER PARTNER ASSISTANCE, S.A., acting by means of the INTER PARTNER ASSISTANCE, branch office

**Product: Health Insurance of Foreigners**

The information contained in this document is intended to help you understand the fundamental features and terms and conditions of the Insurance.

Complete information is given in the following documents: in the Insurance Agreement and in the Insurance Terms and Conditions for the Health Insurance of Foreigners for Necessary and Urgent Care ITC FHINU of 1 September 2023 (hereinafter the "ITC").

## What type of insurance is concerned?

A non-life insurance for case of selected risks specified in the part "What is the subject of the Insurance?", determined for stays of third-country citizens in the territory of the Czech Republic, or, more widely, the Schengen Area.



### What is the subject of the Insurance?

The Insurance contains, depending on the insurance programme, the following insurance:

- ✓ insurance of treatment expenses

What is the insurance benefit?

- ✓ **In case of the insurance of treatment expenses:** payment of inevitable and purposefully expended costs of treatment or attendance, including diagnostic procedures related immediately to them if they are prescribed by a doctor/physician and stabilize the Insured's condition so that he/she is able to continue his/her stay or is able of repatriation.

**Note:** A complete list of insurance benefits is contained in the ITC.



### To what does the Insurance not apply?

- ✗ To an illness, bodily injury or other change of health condition which occurred before the beginning of the Insurance.
- ✗ To a damage/injury event which occurred outside the territory of the Schengen Area.
- ✗ To a damage/injury event which occurred in the territory of a state, of which the Insured is a citizen, or of a state in which the Insured participates in a public health insurance or other similar insurance.

**Note:** A complete list of limitations and exemptions is contained in the ITC.



### Do exist some limitations on insurance coverage?

For example, the Insurance does not apply to the following cases:

- ! treatment of any mental disorders or diseases;
- ! a non-acute treatment of teeth;
- ! a stay in the territory of the Schengen Area, the purpose of which is the Insured's treatment.

**Note:** A complete list of limitations and exemptions is contained in the ITC.



## Where does the insurance coverage apply to me?

The travel insurance shall apply to the insured events occurring in the territory of the Czech Republic and other member countries of the Schengen Area, with the exemptions specified in the ITC.

**Note:** For complete information, see the ITC.



## What duties do I have?

The Insured shall be obliged, without limitation:

- to be particular about avoiding occurrence of an insured event, including, without limitation, not to breach the duties aimed at averting or reduction of risk, as imposed on him/her by legal regulations;
- in case a damage/injury event is originated, to contact first the assistance service with request for provision of the services being parts of the Insurance, to inform the assistance service of the damage/injury event, including, without limitation, the date and place of origination of the damage/injury event, the Insured's address, and to demand the related instructions of the assistance service and to proceed in accordance with them;
- in case a damage/injury event is originated, the Insured shall also be obliged to follow the instructions of the Insurer and/or assistance service and cooperate effectively with them, and fulfil other duties imposed by the Insurer and/or assistance service after origination of the damage/injury event.

**Note:** For a complete list of duties, see the ITC.



## When and how to carry out payments?

The Insured shall pay insurance premium in a one-time manner upon conclusion of the Insurance.



## When does the insurance coverage begin and end?

The insurance coverage shall begin at 0:00 a.m. of the date stated as the beginning of the Insurance, however, only subject to the condition that all the insurance premium has been paid. The insurance coverage shall end at 12:00 p.m. of the date stated in the Insurance Agreement as the end of the Insurance.

**Note:** For complete information, see the ITC.



## How can I terminate the Insurance?

The Insurance Agreement shall terminate by a written understanding of the Insurer and the Policyholder, by a notice of termination of the Insurer or the Policyholder and in other methods specified in the Civil Code and in the ITC.

The Policyholder shall have the right to withdraw from the Insurance Agreement without paying a contractual penalty and for no reason in accordance with the provision of Section 1829 of Act No. 89/2012 Coll., the Civil Code, as amended, (hereinafter the "CC") namely within the term of 14 (fourteen) calendar days from the date of conclusion of the Insurance Agreement if the latter is concluded in accordance with Section 1824 of the CC through distant communication means (such as the Internet). The Policyholder shall also have the right to withdraw from the Insurance Agreement by the reason set out in the provision of Section 2808 of the CC.

In case of withdrawal, the Insurer shall return the Policyholder without undue delay, however not later than within thirty days from the date on which the withdrawal takes effect, the insurance premium paid, having the right, if so doing, to deduct the sum already paid by the Insurer as benefit under the Insurance. If, however, the insurance benefit is paid in the amount exceeding the sum of the insurance premium paid, the Policyholder, or, as the case may be, the Insured or the Beneficiary, shall return the Insurer the sum of the insurance benefit paid, which exceeds the insurance premium paid.

The notice of withdrawal shall contain the following data concerning the Policyholder: name, surname, date of birth and address of permanent residence, number of the Insurance Agreement, and connection to the bank where the unconsumed insurance premium can be sent. The notice of withdrawal shall be sent to the address: AXA ASSISTANCE CZ, s.r.o., with registered office at Hvězdova 1689/2a, Postcode ('PSČ') 140 62 Prague 4 - Nusle.