

Travel insurance for J&T payment card holders

Insurance Product Information Document



Company: Generali Poist'ovňa, pobočka poisťovne z iného členského štátu, through which Generali Česká poisťovna a.s. conducts business activities in the Slovak Republic.

Product: Travel insurance

This document is intended to provide you with a brief overview of the basic features and conditions of insurance. **Full pre-contractual information and contractual information about the product are provided in the Insurance Agreement, in the General Insurance Terms and Conditions VPP CP 19 and in the Special Insurance Terms and Conditions for the J&T Bank travel insurance programmes. Read all documents to be fully informed.**

What is this type of insurance?

Travel insurance to cover unexpected travel events. You have a choice of two programmes with which you can cover your needs.



What is insured?

They are insured risks according to the selected J&T programme. (J&T PREMIUM and J&T EXCLUSIVE)

The **J&T PREMIUM** Travel Insurance Programme includes:

- ✓ **Medical expenses insurance** - outpatient treatment, prescription drugs, hospitalisation, transport to a healthcare institution, repatriation of the insured, repatriation of body remains, outpatient dental treatment, transport and accommodation of a relative (patient visit), daily hospital benefits
- ✓ **Search and rescue insurance** (including the Mountain Rescue Service in Slovakia)
- ✓ **Liability insurance** - Damage compensation related to property or health caused to a third party
- ✓ **Accident insurance** - compensation in case of permanent consequences of an accident from 10% and in case of death due to an accident
- ✓ **Luggage and document insurance** – compensation for damage, destruction, theft, robbery or loss of luggage / documents, necessary purchases in case of late delivery, immediate assistance in the event of a financial emergency
- ✓ **Assistance services** - round-the-clock assistance in urgent situations
- ✓ **Assistance services above standard** - assistance in providing legal assistance (interpreter), advance payment for a lawyer / deposit

J&T PREMIUM travel insurance covers the cardholder.

In addition, the **J&T EXCLUSIVE** Travel Insurance Programme includes:

- ✓ **Medical expenses insurance** - extended to cover: transport of insured children to their place of residence and their guardian's journey, return of one co-insured person, transport and accommodation of the insured minor's guardian
- ✓ **Cancellation insurance, trip interruption insurance** - compensation for cancellation fees in case of non-boarding with deduction of 5% co-payment, insurance in the event of an interrupted journey (paid and unused services)

J&T EXCLUSIVE travel insurance applies to the cardholder and max. 5 reported cardholder relatives (family members as well as the cardholder's life partner).

What is the insurance coverage amount?

Medical expenses insurance is covered up to € 200,000.

Search and rescue insurance is covered up to € 7,000.

Liability insurance is covered up to € 50,000.

Accident insurance is covered up to € 15,000.

Luggage and document insurance damage, destruction, loss, theft, robbery is covered up to € 2,000 (of which (valuables up to 1/3 of the sum insured), necessary purchases are covered up to € 300, documents and financial assistance is up to € 350.

Cancellation insurance, trip interruption insurance is covered up to € 1,000 (5% co-participation).

Assistance services above standard are covered up to € 800.

Note: A complete overview of coverage and insurance benefits is given in the Special Insurance Terms and Conditions.



What is not insured?

- ✗ An event which could reasonably have been expected to occur or which was already known at the time of concluding the insurance agreement is likely to occur.
- ✗ Events related to war events, internal unrest, strikes or which occur in areas for which a warning was issued by the Slovak Republic Ministry of Foreign Affairs.
- ✗ Events that you cause (or persons close to you) intentionally or through negligence.
- ✗ Events that result from an existing mental illness or disorder and AIDS.
- ✗ Events that you cause (or family members) as a result of alcohol, drugs, or medication.
- ✗ Journey made for manual work.
- ✗ Events arising in the context of an epidemic or pandemic.

Medical expenses insurance does not cover:

- ✗ arbitrary purchase of over-the-counter medicines, telephone costs,
- ✗ costs for transport by taxi, or other public transport for the purpose of visiting a healthcare institution,
- ✗ any complication after the 24th week of pregnancy, including childbirth,
- ✗ claims arising in connection with COVID-19, including its mutations.

Luggage and document insurance does not cover:

- ✗ money, checks, payment cards, travel tickets, jewelry, animals, valuables, collectibles, antiques, motor vehicles, airplanes, hang gliders, ships, animals, weapons,
- ✗ events caused by one's own fault: forgetfulness, loss, postponement.

Liability insurance does not cover:

- ✗ damage events caused unlawfully, intentionally or by omission,
- ✗ purely financial damage,
- ✗ business, professional or craft activity, or manual work.

Cancellation and trip interruption insurance does not cover:

- ✗ failure to embark on the journey or interruption of the journey due to the client's fear / concern damage,
- ✗ flight delay or cancellation for any reason or cancellation of a trip by a travel agency,
- ✗ trip cancellation due to travel ban.



Are there any restrictions on cover?

! Only recreational sports performances are covered. Group 1 Risk Sports and Group 2 Risk Sports listed in the VPP are not insured, as well as professional sports performances, competitions and preparations for them.

! With insurance for indefinite period, the insurance only covers the first 45 days of each stay abroad.

Medical expenses insurance does not apply in particular to:

- ! worsening of a chronic illness or pre-existing illness if it required hospitalisation within 12 months, was progressive in nature, required change in treatment or recurrence,
- ! conservation or prosthetic dental treatments, consequences of neglected dental care, incomplete dental treatment,

Cancellation and trip interruption insurance particularly does not apply to:

- ! heart disease, stroke, cancer, type I diabetes, epilepsy, multiple sclerosis, if the disease required hospitalisation within 12 months,
- ! dialysis, transplantation, schizophrenia, exacerbation of existing and chronic disease.

Accident insurance applies to:

- ! in the case of permanent consequences, only to accidents which have caused at least 10% permanent consequences,
- ! in the event of death as a result of an accident only if the insured dies within one year of the accident.

Luggage and document insurance particularly does not apply to:

- ! damage that does not affect the device functionality, nor caused by wear and tear,
- ! events caused by their own fault or insufficient guarding,
- ! watches, valuables, technical equipment, sports equipment, musical instruments and baby, carriages are covered only if they are carried safely with them in personal care, so that theft without overcoming an obstacle is not possible, they are handed over for safekeeping, all security measures are used (safes, locked cabinets, etc.) and are used as intended.

Liability insurance does not apply to:

- ! damage caused to persons close to the insured,
- ! damage caused to rented and leased items or the use of sports equipment,
- ! liability arising out of the possession of an aircraft, motor vessel or land vehicle.



Where am I covered?

- ✓ The insurance covers insurance events that occurred in the whole world, with the exception of countries to which the Slovak Republic Ministry of Foreign Affairs recommended not to travel, or countries subject to international sanctions (see T&Cs)
- ✓ Medical expenses insurance does not cover the territory of the state in which the insured is obliged to pay statutory health or similar insurance.



What are my obligations?

Obligations before taking out insurance

- Answer truthfully and completely questions about insurance eligibility.
- Get acquainted with the insurance conditions.
- Take out insurance before boarding.

Obligations during the insurance period and in case of an insured event

- Avert the occurrence or consequences of an insured event while following the insurance company's instructions.
- Inform the insurance company in writing as soon as possible about the occurrence of an insured event and request consent in the case of more demanding and repeated medical procedures, for payments over € 300, for hospitalisation, for insurance events outside Europe.
- After receiving the forms, which are used to liquidate the damage, send them completely as soon as possible to the insurance company.
- Authorise all offices and attending physicians / hospitals as well as health insurance and private insurance companies and ask them for the required information.
- Report any damage caused by criminal offences to the competent authority without delay and have this notification confirmed.
- Provide the insurance company with original evidence proving the reason and amount of the claim, such as police reports, airline certificates, factual writing, medical and hospital reports and bills, proof of purchase, etc ..
- Provide an official translation of all required documents, if they are not issued in English or Czech.
- When providing an advance payment for a legal representative, or for a deposit, return the provided deposit within 30 days from the deposit's date of receipt.
- When interrupting the trip due to health reasons, I must provide the insurer with a confirmation from the local attending physician from the place of stay abroad.



When and how do I pay?

Insurance costs are included in the card fee.



When does the cover start and end?

The insurance begins on the day following the conclusion of the Card Issuance Agreement with J&T Bank. Additionally reported close persons are insured the day after reporting to the insurance and are insured until the cardholder's insurance expires or until the cardholder's deregistration from the insurance.

The insurance does not end upon the insured reaching the age of 70, the insurance ends in accordance with the insurance agreement on the last day of the month in which the card expired. If you reach the age of 70 and your card expires, it is not possible to renew the insurance.

Clients with permanent residence in the Slovak Republic receive insurance protection by leaving the Slovak Republic.

Clients with permanent residence in the territory of another EU Member State receive insurance protection by leaving that EU Member State.



How can I cancel the agreement?

You will terminate the insurance together with the agreement on the issuance and use of the payment card with the bank.