

Proof of travel insurance

Insurance policy number

This group contract is made for an indefinite period.

Understood as the insurer is INTER PARTNER ASSISTANCE, S.A., a member of the AXA group, with its Registered Office at Avenue Louise 166, 1050, Brussels, Belgium, registered in the Commercial Register administered by the Greffe de Tribunal de commerce de Bruxelles under the registration number 0415591055, acting by means of the INTER PARTNER ASSISTANCE, branch office, with registered office at Hvězdova 1689/2a, 140 62, Prague 4, Czech Republic, Identification No. (IC): 28225619, registered in the Commercial Register administered by the Municipal Court in Prague under the file reference Section A, entry 59647.

Policyholder

Kiwi.com s.r.o., with Registered Office at Palachovo náměstí 797/4, Starý Lískovec, Brno, 625 00, Czech Republic, Identification No. (IC): 293 52 886, registered in the Commercial Register administered by the Municipal Court in Prague under the file reference Section C, entry 125031

Insured person

Surname, name

Date of birth

Information concerning the insurance

Insurance scheme

Beginning

Flight ticket price

Territorial scope

End

Total insurance premium

Insurance indemnification limit for travel cancellation

Up to the value of the flight and subsequent services paid for, but no more than 2 000 €, with 20% participation.

Insured person's statement

This insurance is governed in particular by Act No. 89/2012 Coll., the Civil Code, as amended; by other relevant legislation, the insurance Contract and provisions of the Kiwi.com General Insurance Terms and Conditions for Travel Insurance dated 9 May 2016 and the Kiwi.com General Insurance Terms and Conditions for Cancelling Travel dated 9 May 2016. By taking out the insurance, the Insured Party represents that they have obtained the Insurance Conditions and that they have been acquainted with their content, and they also consent to processing their personal information pursuant to Act No. 101/2000 Coll. on personal information protection, as amended, to the extent specified in the Insurance Conditions. By taking out the insurance, the insured Party further represents that they have been acquainted with information for persons and entities interested in insurance pursuant to Section 2760 of Act No. 89/2012 Coll., the Civil Code, as amended. This information is contained in the Kiwi.com General Conditions dated 9 May 2016 and the Kiwi.com Cancellation Conditions dated 9 May 2016. This proof of travel insurance also constitutes an insurance policy within the meaning of Section 2775 of Act No. 89/2012 Coll., the Civil Code.

The insurance is concluded Date At a.m/p.m

Signature or stamp of the policyholder


Kiwi.com s.r.o.
Bakalovo náměstí 2/2, 639 00 Brno - Štýřice
IČ: 29352886 DIČ: CZ29352886

Agreed electronically


Insurance number **SKY0042780002**

Surname, name **Moraes Fernandes, Carollina**

Date of birth **20/07/1998**

Type of insurance **Travel Basic** Cancellation insurance **Yes**

Insurance validity (from-till) **03/07/2022 - 19/07/2022**
+44 1737 334 223

Medical assistance agents are available 24/7.

How to make a claim

Call the assistance line. The operator will ask for the following information:

- Insurance number.
- Name, surname and date of birth of the person affected by the incident.
- Type of insurance purchased.
- Travel cancellation insurance.
- Telephone number that you can be called back on.
- A brief description of the issue.

If asked for a copy of this card, please immediately send a clear picture of it to info@axa-assistance.cz.

Brief overview

Who is the travel insurance for?

Foreign travel insurance is for everyone travelling outside the borders of their own country and who want to travel all over the world.

When travelling outside the country the standard health insurance of a person's home country does not usually apply. Therefore, it is essential to take out foreign travel insurance to cover the costs of medical treatment, transfers, hospitalisation etc. If a traveller does not take out this insurance and then runs into problems, these items and services must be paid for out of his/her own pocket.

Insurance start and period

Travel insurance is arranged as short-term insurance for a fixed period. The insurance cover is always established when it is paid for, the minimum cover period is one day. The cover period is shown on the Travel Insurance Certificate. Travel insurance with a return air ticket is arranged for the entire stay of the insured abroad, travel insurance with a one-way air ticket is arranged for 15 or 31 consecutive calendar days, the first day of the insurance cover is the day shown on the purchased one-way air ticket as the day of departure.

The travel insurance automatically ends when the period shown on the Travel Insurance Certificate expires. The travel insurance also automatically includes air ticket cancellation insurance. Trip cancellation insurance starts on the day the insurance is arranged and ends on the day shown on the Travel Insurance Certificate as the day the travel insurance starts.

See **Article 3 of the General Insurance Terms and Conditions for Kiwi.com Travel Insurance (hereinafter GIBTC)** for detailed information about the beginning, period and end of the insurance cover

Insurance description

Medical expenses insurance

This type of insurance covers the costs of medical care if the insured has an acute illness or personal accident during his/her stay abroad. Health care includes, for example, a medical examination and treatment including basic dental treatment, medicines, costs of hospitalisation as well as transferring the insured to a health care facility or back to the home country if necessary. See **GIBTC, Part II, Section A)** for detailed information.

Basic exclusions: the insurance does not cover treatment of illnesses or accidents that existed or occurred during the 12 months before arranging the insurance; situations where medical care is appropriate and useful but can be postponed until the insured returns home; dental crowns, braces, bridgework etc. The insurance also does not cover the costs of pregnancy tests, abortions, complications of a high-risk pregnancy or any complications after the 26th week of pregnancy, including childbirth.

Personal accident insurance

This type of insurance provides financial compensation for the permanent consequences of an accident to or the death of the insured as a result of an accident when abroad. See **GIBTC, Part II, Section B)** for detailed information.

Basic exclusions: the insurance does not cover situations where the insured suffered an accident before the insurance started and is now suffering from the consequences of such or health consequences caused by an illness.

Damage liability insurance

This type of insurance provides compensation for damage inflicted by the insured on a third party, where the insured is liable to cover this damage. The insurance indemnification can be claimed for health impairment, or death, including compensation for pain and damage to property (damage, loss, destruction). See **GIBTC, Part II, Section C)** for detailed information.

Basic exclusions: the insurance does not cover damage inflicted by the insured on a close person (e.g. a family member) or damage caused when carrying out any type of gainful activity. Moreover, it does not cover damage caused by operating or driving a vehicle, vessel or aircraft. It also does not cover damage to borrowed or hired items or items entrusted for use for a fee (e.g. under a lease or borrowed from a friend or acquaintance).

Baggage insurance

This type of insurance covers damage to baggage incurred by the insured as a result of a theft or break-in, as well as the theft of an item that the insured could not look after because of a personal accident or traffic accident, and other damage to or destruction of an item due to a natural disaster and the costs of issuing replacement documents if they are stolen. It also covers baggage which is owned by the insured and which he/she took on the journey with him/her or which he/she acquired on his/her travels. See **GIBTC, Part II, Section D)** for detailed information.

Basic exclusions: the insurance does not cover situations where the insured's baggage is stolen or damaged due to breaking and entering into a tent or caravan. At the same time the insurance does not cover theft of or damage to the baggage entrusted to a carrier.

Assistance service insurance

This type of insurance provides aid and support when abroad. We are available 24 hours a day 7 days a week and can be contacted at any time when necessary. See **GIBTC, Part II, Section E)** for detailed information.

The insurance covers telephone assistance for the insured when travel abroad (e.g. search = for suitable health care facilities, help with interpreting etc.).

Delayed baggage insurance, flight delay and cancellation insurance

This insurance covers the expenses of the insured because the air carrier did not hand over the baggage for more than 6 hours or because the flight was delayed by 6 hours or more. It also covers the costs incurred because a flight was cancelled and alternative transport was not provided within 6 hours. The insured will be entitled to compensation for basic food and drink, toiletries and the costs spent travelling to catch the alternative transport service. See **GIBTC, Part II, Sections F and G)** for detailed information.

Basic exclusions: the insurance does not cover a delay or cancellation of a charter flight (unscheduled air service).

Missed flight insurance

This insurance covers the expenses of the insured because he/she missed a flight because of a traffic accident, a passenger vehicle used to get to the airport breaks down or a public transport service is delayed. The insured will be entitled to compensation for the additional costs of transport to the alternative departure place, food and drink and accommodation. See the **GIBTC, Part II, Section H)** for detailed information.

Basic exclusions: the insurance does not cover a passenger vehicle malfunction discovered at home, a public transport service delay caused by industrial action or missing the flight because of not leaving enough time.

Trip cancellation insurance

This insurance covers the cost of an air ticket purchased by the insured if he/she was unable to travel for serious reasons (e.g. acute illness, accident to the insured or family member, death of the insured or family member, damage to the insured's property etc.). See the **Kiwi.com Cancellation Conditions** for detailed information

The insurance also covers insured persons who the event relates to.

Basic exclusions: the insurance does not cover an illness or personal accident that occurred before the start of the insurance, even if a medical examination or treatment was not carried out. This exclusion does not apply to a stabilised chronic illness (i.e. long-term illness for which the insured has not been hospitalised during the last 12 months or for which the treatment method or medicines have not changed). The insurance also does not cover mental disorders or illnesses, or events connected with pregnancy discovered before the start of the insurance (including health complications connected with pregnancy).

Insurance indemnification limits and products

Two types of travel insurance can be arranged: Travel Basic and Travel Plus. They differ in their extent and insurance cover limits. See the table **"Scope of Insurance"**, which is a part of the GIBTC for detailed information.

Assistance service

If a loss occurs or is even suspected, the insured must immediately contact the non-stop assistance service on Tel. No. **+44 1737 334 223**. Our staff will recommend the best possible procedure for dealing with the situation. They will recommend the nearest cooperating doctor etc.

Name of the insurance company (insurer)

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Final points

Please study the insurance terms and conditions and other documents that you will receive in connection with the insurance cover carefully. Make sure that the insurance includes everything that you, as the client, asked for. If you have any queries, please do not hesitate to contact our customer helpline on Tel. No. **+44 1737 334 223**.

This summary is only a general overview of travel insurance and does not replace either the insurance terms and conditions or other documents that are an integral part of an insurance agreement.

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Overview of insurance indemnification

Type of coverage	Insurance coverage	Travel Basic	Travel Plus
		Insurance indemnification limit	
Medical expenses	Total limit	60 000 €	100 000 €
	- Repatriation and medical transports	real costs up to the total limit	
	- Dental treatment	200 €	320 €
Personal accident	Accidental death	—	7 000 €
	Permanent effects	—	14 000 €
Travel personal liability	Personal liability – health	—	30 000 €
	Personal liability – property	—	15 000 €
	Deductible	—	100 €
Baggage	Total limit	—	800 €
	Limit per item	—	360 €
	Loss of personal documents	200 €	200 €
Assistance services	Tourist information	Yes	
	Medical information	Yes	
	Telephone help	Yes	
	Translations	Yes	
Baggage delay	Baggage delay	—	100 €
Flight delay	Flight delay and cancellation	—	20 € per hour, max. 100 €
Missed flight	Missed flight	—	100 €
Trip cancellation	Cancellation of flight ticket and subsequent services – total limit	up to the paid value of the flight and subsequent services paid for, but no more than 2 000 €	
	Deductible for flight cancellation causes referred to in the General Conditions	10 %	
	Deductible for flight downstream service cancellation causes referred to in the General Conditions	20 %	