

Medical Expenses Insurance Liability Insurance Trip Cancellation Insurance

Insurance Product Information Document

Company: INTER PARTNER ASSISTANCE, S.A., acting through INTER PARTNER ASSISTANCE, organizační složka (branch office)

Product: Medical Expenses Insurance, Liability Insurance, Trip Cancellation Insurance Kiwi.com

The information in this document is intended to help you understand the basic features and terms of the insurance.

Complete information is provided in other documents: the insurance contract, the insurance certificate, the General Insurance Terms and Conditions of Travel Insurance VPPCPSA-Kiwi.com dated 15th July 2023 and in:

- the Special Insurance Terms and Conditions of Medical Expenses Insurance SPPPLVSA-Kiwi.com dated 15th July 2023;
- the Special Insurance Terms and Conditions of Liability Insurance SPPOSA-Kiwi.com dated 15th July 2023; and/or
- the Special Insurance Terms and Conditions of Trip Cancellation Insurance SPPSCSA-Kiwi.com dated 15th July 2023

(hereinafter as the "Insurance Terms and Condition"), depending on which insurance risks have been arranged for by the Policyholder for the Insured.

What is this type of insurance?

This is a one-off non-life insurance for selected risks listed in the section "What is insured?", designed for trips abroad of the Insured. The one-off travel insurance is arranged for a fixed period of time. The premium is a single premium.

The Policyholder who has concluded the insurance contract with the insurance company is Kiwi.com s.r.o., Identification No. (IČO): 29352886, with registered office at Rohanské nábřeží 678/25, Karlín, 186 00 Prague 8, Czech Republic.

The Policyholder hereby reminds the Insured (the customer) of the consequences of the fact that the Insured is not the Policyholder: the rights and obligations granted by the Civil Code exclusively to the Policyholder by virtue of the concluded insurance contract do not apply to the Insured, unless the Civil Code expressly states that the said rights and obligations may also be exercised by the Insured.

Information on insurance linked to the purchase of goods or services (cross-selling): the insurance can be arranged together with a purchase of goods or services provided by the Policyholder, while the goods or services can also be purchased separately, i.e. without the insurance. A description of the insurance and the insurance coverage, if the insurance is arranged together with the purchase of the goods or services, is set out in this document.



What is insured??

The travel insurance package includes the following insurance:

- **Medical Expenses Insurance:** the insurance covers reimbursement of the unavoidable and reasonably expended costs of medical care or treatment, including diagnostic procedures which are immediately related to them, are prescribed by a physician and stabilize the health condition of the Insured to the extent that they are able to continue the trip or repatriate.
- **Liability Insurance:** covers liability for damages, including compensation for pain and suffering and compensation for death or damage to, destruction of or loss of property.
- **Assistance Services Insurance:** covers telephone assistance to the Insured in case of events related to their travel or stay abroad.

- **Trip Cancellation Insurance:** covers reimbursement of expenses incurred by the Insured or beneficiary due to them being unable to travel for serious reasons (e.g. acute illness or accident).

Please note: The full list of benefits is set out in the Insurance Terms and Conditions.



What is not insured?

- Acute illness if treatment has already started before the start of the insurance or if the health issue had already manifested itself before the start of the insurance, even if it had not been medically examined or treated.
- A loss event occurring on a trip undertaken by the Insured or beneficiary after the Ministry of Foreign Affairs of the Czech Republic, the British Foreign and Commonwealth Office, the World Health Organisation or another similar body has declared that it is not advisable for citizens to travel to the country or area in question or has been declared a war zone. This exclusion does not apply to the COVID-19 related recommendations of these institutions.
- A loss event occurring on a trip undertaken by the insured or beneficiary after the Ministry of Foreign Affairs of the Czech Republic, the British Foreign and Commonwealth Office, the World Health Organisation or another similar institution has declared that it prohibits citizens from travelling to that country or area.

Please note: For a full list of restrictions and exclusions, please refer to the Insurance Terms and Conditions.



Are there any restrictions on cover?

The insurance does not cover e.g., the following cases:

- **Medical Expenses Insurance:** if the medical treatment is related to treatment of a disease that had been existing for the 12 months preceding the start of the insurance and/or occurred in the Czech Republic before departure abroad or is related to complications or treatment of diseases not covered by this insurance (for a list of those see the Insurance Terms and Conditions).
- **Liability Insurance:** if the damage was caused by intentional acts of the Insured.
- **Trip Cancellation Insurance:** if the acute illness or accident occurred before the start of the insurance.

Please note: For a full list of restrictions and exclusions, please refer to the Insurance Terms and Conditions.



Where am I covered?

The Medical Expenses Insurance and the Liability Insurance covers insured events occurring in all countries of the world, except the home country of the Insured.

The Trip Cancellation Insurance also covers insured events that occur in the home country.

Please note: For full details, please, refer to the Insurance Terms and Conditions.



What are my obligations?

The Insured and/or beneficiary shall have primarily the following obligations:

- try to avoid the occurrence of an insured event, in particular not to violate obligations aimed at averting or reducing the danger, as imposed by legal regulations.
- in case of a loss event arising from the Trip cancellation Insurance, first of all cancel the trip or the separately bought travel service with the respective provider and, subsequently, inform the Insurer or report the loss event online via the Saxana web portal www.axa-assistance.cz/saxana.
- in case of a loss event, first and foremost, contact the assistance service with a request to arrange the services included in the insurance, provide information about the loss event, in particular about the date and place of the loss event, the address of the Insured, request the assistance service's instructions to this effect and to act in accordance with them.
- in case of a loss event the Insured shall further follow the instructions of the Insurer and/or the assistance service and cooperate effectively with them, fulfil any further obligations imposed by the Insurer and/or the assistance service after the loss event has occurred.

Please note: For a full list of obligations refer to the Insurance Terms and Conditions.



When and how do I pay?

The premium is a single premium. The premium shall be paid by the Policyholder to the Insurer in a manner and within the time limits specified in the insurance contract.

The fee for insurance is payable by the Insured to the Policyholder for arranging the insurance. The fee for insurance is payable at the time of arranging the insurance.



When does the cover start and end?

The insurance commences on the date the insurance is arranged in favor of the third party, i.e. the Insured. Details about the start, duration, and termination of the insurance are set out on the insurance certificate. The Insured has expressed the consent with the Insurance Terms and Conditions by arranging the insurance.

The insurance shall be effective from 00:00 hours on the date shown on the insurance certificate as the start of insurance provided that the premium has been paid by the Policyholder, i.e. the fee for insurance has been paid by the Insured to the Policyholder.

The Medical Expenses and/or the Liability Insurance shall lapse on the expiry of the insurance period.

The Trip Cancellation Insurance shall terminate at the moment of departure of the Insured from the departure point of the first flight indicated on the air ticket purchased, but on the date indicated on the insurance certificate as the end date of the insurance at the latest, unless otherwise agreed in the insurance contract.

Please note: For complete information, refer to the Insurance Terms and Conditions.



How do I cancel the insurance?

The insurance contract is terminated by a written agreement between the Insurer and the Policyholder, by termination notice given by the Insurer or the Policyholder and by other ways specified in the Civil Code and the Insurance Terms and Conditions.

The Insured may terminate the arranged insurance:

- by a written agreement between the Insurer and the Policyholder or the Insured;
- by giving notice by the Insurer or by the Policyholder or by the Insured within the meaning of the Civil Code;
- by other ways provided in the Civil Code.