



Poistovňa

Annex to the Insurance Policy on the Scope of Insurance and the Amount of Insurance Cover UniTravel Short-Term Travel Insurance

valid from **March 12, 2025**

The agreed insurances are listed in the Insurance Policy.

The Insurer is entitled to determine in advance the rules for combining the insurances listed below.

VPPUKCP/2412 = General Insurance Terms and Conditions for UniTravel Short-Term Travel Insurance VPPUKCP/2412

ODPLN/2412 = Special Arrangements for Insurance of Medical Expenses Abroad and for EXTRA Insurance of Medical Expenses Abroad ODPLN/2412

ODUP/2412 = Special Arrangements for Accident Insurance ODUP/2412

ODPVZ/2412 = Special Arrangements for General Liability Insurance ODPVZ/2412

ODPBE/2412 = Special Arrangements for Luggage Insurance and Electronic Equipment Insurance ODPBE/2412

ODPTP/2412 = Special Arrangements for Insuring Expenses of Technical Assistance in Rescue Operations ODPTP/2412

ODPS/2412 = Special Arrangements for Cancellation Insurance and for EXTRA Cancellation Insurance ODPS/2412

ODPSC/2412 = Special Arrangements for Trip Shortening Insurance ODPSC/2412

ODPSOS/2412 = Special Arrangements for SOS Insurance (emergency situation) ODPSOS/2412

ODPDCN/2412 = Special Arrangements for Supplementary Travel Expenses Insurance ODPDCN/2412

ODPNPN/2412 = Special Arrangements for Unexpected Hospital Stay Insurance ODPNPN/2412

ODPASMV/2412 = Special Arrangements for Motor Vehicle Assistance Insurance ODPASMV/2412

ODPASNB/2412 = Special Arrangements for Assistance Services Insurance for a Non-Operating Bicycle ODPASNB/2412

ODPDM/2412 = Special Arrangements for Pet Insurance ODPDM/2412

ODPDD/2412 = Special Arrangements for Holiday Household Insurance ODPDD/2412

ODPBP/2412 = Special Arrangements for Carefree Renting Insurance ODPBP/2412

ODPND/2412 = Special Arrangements for Unsuccessful Holiday Insurance ODPND/2412

1. Insured sums for particular insurances:

	Insurance	Scope of Insurance	Insured Sum
1.	insurance of medical expenses abroad ODPLN/2412 VPPUKCP/2412	I. medical expenses abroad a) outpatient treatment, including prescribed medicines and prescribed medical devices and medical supplies and devices, hospitalisation and medical treatment during hospitalisation, including prescribed medicines and prescribed medical devices and medical supplies and devices, transport to and from the health care facility, transport to the home country b) accommodation expenses of the relative fellow traveller in the case of hospitalisation of the child under the age of 18 c) expenses for accommodation and meals for the insured person abroad in the event that in the medical point of view, the hospitalisation of the insured person is no longer necessary, but at the same time transport to the home country is not possible d) the transport of the remains of the insured person, including the expenses of transporting the belongings of the insured person e) the purchase or repair of dioptric or prosthetic aids f) treatment of one tooth total for all teeth g) the expenses of emergency treatment and the expenses necessary to eliminate an immediate threat to health or life in the event of chronic or recurrent illnesses h) expenses incurred in connection with an act of terrorism II. travel expenses of the insured person's close relative a) travel expenses of the insured person's close relative to the place of the hospitalisation of the insured person and from the place of the hospitalisation of the insured person back to the home country of the insured person if the insured person is hospitalised for more than 10 days continuously b) accommodation expenses of the insured person's close relative at the place of the hospitalisation of the insured person if the insured person is hospitalised for more than 10 days continuously	<p style="color: red;">the insured sum is agreed upon in the insurance policy</p> up to the insured sum €500 €1,000 €50,000 €100 €100 max. €300 up to the insured sum up to the insured sum €500 €500

		III. expenses of accompanying the child	
		a) travel expenses of the insured person's close relative to the place of hospitalisation of the insured child under the age of 18 and from the place of hospitalisation of the insured person back to the home country	€500
		b) travel expenses from abroad to the home country of the insured child under the age of 18	€250
		c) accommodation expenses of the relative at the place of hospitalisation of the insured child under the age of 18	€500
	assistance services abroad	24-hour daily service for an insured event abroad	no limit
2.	insurance of medical expenses abroad EXTRA ODPLN/2412 VPPUKCP/2412	I. medical expenses abroad EXTRA	the insured sum is agreed upon in the insurance policy
		a) additional medical care	up to the insured sum
		b) medicines EXTRA	€500
		c) superior medical care	€25,000
		d) the purchase or repair of dioptric or prosthetic aids EXTRA	€500
		e) dental treatment EXTRA	€350
		f) medical expenses abroad in countries/areas at risk	max. €1,000 up to the insured sum
3.	accident insurance ODPU/2412 VPPUKCP/2412	a) permanent consequences of an accident	the insured sum is agreed upon in the insurance policy
		b) death due to an accident	the insured sum is agreed upon in the insurance policy
4.	general liability insurance ODPVZ/2412	- in the event of an insured event abroad	the insured sum is agreed upon in the insurance policy
		a) bodily injury, including the expenses of medical treatment provided	up to the insured sum
		b) damage to property, including consequential property damage and damage to an animal	up to the insured sum
		c) rescue expenses	€5,000
		d) expenses of ascertaining the damage extent	€5,000
		e) legal representation expenses	€25,000
		- in the event of an insured event in the Slovak Republic	the insured sum is agreed upon in the insurance policy
		a) bodily injury, including the expenses of medical treatment provided	up to the insured sum

		b) damage to property, including consequential property damage and damage to an animal	up to the insured sum
		c) rescue expenses	€5,000
		d) expenses of ascertaining the damage extent	€5,000
		e) legal representation expenses	€5,000
5.	luggage insurance ODPBE/2412 VPPUKCP/2412	- in the event of an insured event abroad	
		I. damage, destruction, theft, loss of luggage	the insured sum is agreed upon in the insurance policy max. €350 / item
		of which:	
		a) in case of damage, destruction, theft, loss of insured items purchased by the insured person during the trip and stay is the insured sum – it is a sublimit within the insured sum	50% of the sum insured agreed in the insurance contract max. €175 / item
		b) damage, destruction, theft, loss of electronic equipment – it is a sublimit within the insured sum	50% of the sum insured agreed in the insurance contract max. €175 / item
		II. delayed delivery of luggage by the airline – expenses for purchasing replacement clothing and toiletries abroad	min. 24 hours max. 48 hours – €100 more than 48 hours – €300
		III. travel documents – damage, destruction, theft, loss of travel document abroad (the Insurer will cover the expenses of obtaining a replacement travel document abroad)	€500
		- in the event of an insured event in the Slovak Republic	
		I. damage, destruction, theft, loss of luggage	the insured sum is agreed upon in the insurance policy max. €350 / item
		of which:	
		a) in case of damage, destruction, theft, loss of insured items purchased by the insured person during the trip and stay is the insured sum – it is a sublimit within the insured sum	50% of the sum insured agreed in the insurance contract max. €175 / item
		b) damage, destruction, theft, loss of electronic equipment – it is a sublimit within the insured sum	50% of the sum insured agreed in the insurance contract max. €175 / item
6.	insurance of the expenses of technical assistance for rescue operation ODPTP/2412 VPPUKCP/2412	a) search for a person b) salvaging c) transport d) transportation (collection) of remains	the insured sum is agreed upon in the insurance policy

7.	insurance of the expenses of intervention of the Mountain Rescue Service ODPTP/2412 VPPUKCP/2412	a) search for a person b) salvaging c) transport	the insured sum is agreed upon in the insurance policy
8.	cancellation insurance ODPSE/2412 VPPUKCP/2412	a) acute illness, accident, hospitalization of the insured person or their relative ; natural disaster; damage caused by water from water supply installations; third-party crime; a severe traffic accident if travelling individually, natural event, strike, third-party crime; involuntary loss of employment	the insured sum is agreed upon in the insurance policy participation of 20%
		b) death of the insured person or of a relative of the insured person	the insured sum is agreed upon in the insurance policy no participation
9.	cancellation insurance EXTRA ODPSE/2412 VPPUKCP/2412	a) acute illness, accident, hospitalisation, death of the insured person or a relative of the insured person; quarantine due to suspected pandemic or epidemic disease; filing a petition for divorce; cancellation of a planned wedding; announcement of a minor child being placed in pre-adoptive custody; natural event; damage caused by water from water supply installations; third-party crime; a severe traffic accident if travelling individually, natural event, strike, third-party crime; involuntary loss of employment; loss or theft of travel documents; if travelling individually, theft or traffic accident of a passenger motor vehicle; refusal of a visa application; failure to pass the final examination; unforeseen change of the original examination date	the insured sum is agreed upon in the insurance policy no participation
10.	shortening insurance ODPSC/2412 VPPUKCP/2412	- in the event of an insured event abroad	the insured sum is agreed upon in the insurance policy
		I. travel expenses	
		a) travel expenses for the transport of the insured person to the home country	€500
		II. early return and unused services	
		a) travel expenses related to early return from the trip and stay	€500
		b) unused services due to early return from the trip and stay	€1,000
III. delayed commencement of the stay			
a) travel expenses related to late commencement of the stay	€500		
b) unused services due to late commencement of the stay	€1,000		

		in the event of an insured event in the Slovak Republic	the insured sum is agreed upon in the insurance policy
		I. early return and unused services	
		a) travel expenses related to early return from the trip and stay	€500
		b) unused services due to early return from the trip and stay	€1,000
		II. delayed commencement of the stay	
		a) travel expenses related to late commencement of the stay	€500
		b) unused services due to late commencement of the stay	€1,000
11.	SOS insurance (emergency situation) ODPLN/2412 VPPUKCP/2412 ODPSOS/2412		the insured sum is agreed upon in the insurance policy
		I. insurance of medical expenses abroad	
		A. medical expenses abroad	
		medical expenses incurred as a result of an infection by epidemic or pandemic disease to the following extent:	
		a) outpatient treatment, including prescribed medicines and prescribed medical devices and medical supplies and devices, hospitalisation and medical treatment during hospitalisation, including prescribed medicines and prescribed medical devices and medical supplies and devices, transport to and from the health care facility, transport to the home country	up to the insured sum
		b) transport of remains	€50,000
		B. expenses of accompanying the child	
		a) travel expenses of the insured person's close relative to the place of hospitalisation of the insured child under the age of 18 and from the place of hospitalisation of the insured person back to the home country	€500
		b) travel expenses from abroad to the home country of the insured child under the age of 18	€250
		c) accommodation expenses of the relative at the place of hospitalisation of the insured child under the age of 18	€1,000
		assistance services abroad 24-hour daily service for an insured event abroad	no limit
		II. supplementary travel expenses insurance	

		<p>a) accommodation expenses of the insured person abroad in accommodation other than that originally foreseen one and/or additional expenses, if the insured person has been charged for this stay, if, as a result of an emergency situation, the insured person was imposed quarantine or is unable to return to the home country from abroad on the originally foreseen date as a result of an emergency situation The Insurer reserves the right to decide in advance on a suitable accommodation facility.</p>	€1,000
		<p>b) travel expenses for the transport of the insured person to the home country after the end of the originally foreseen stay abroad of the insured person due to an emergency situation, if the insured person is unable to use the originally foreseen means of transport, however at the latest 14 days after the agreed end of the insurance The Insurer reserves the right to decide in advance on the mode of transport and the means of transport used.</p>	€1,000
		III. insurance of extraordinary expenses	
		<p>a) daily compensation for</p> <ul style="list-style-type: none"> - days of quarantine imposed as a result of an emergency situation - days by which the stay abroad of the insured person is prolonged as a result of an emergency situation 	€100 / day, max. 5 days
		<p>b) missed departure of public means of transport travel expenses for alternative transport to the place of stay abroad or to the home country</p>	€1,000
		<p>c) early return and unused services</p> <ul style="list-style-type: none"> - travel expenses related to early return from the trip and stay - unused services due to early return from the trip and stay 	€500 €1,000
12.	<p>insurance of supplementary travel expenses ODPDCN/2412 VPPUKCP/2412</p>		€3,000
		I. delay of public means of transport	
		<ul style="list-style-type: none"> ▪ compensation for delay of public means of transport by more than 6 hours due to an emergency situation when travelling abroad and from abroad 	€10 / hour max. €200
		II. delayed departure	
		<ul style="list-style-type: none"> ▪ accommodation expenses at the place of departure ▪ daily compensation ▪ travel expenses for alternative transport to the home country 	€500 €100 / day, max. 5 days €1,000

		III. missed departure of public means of transport	
		▪ travel expenses for alternative transport to the place of stay abroad or to the home country	€1,000
		IV. non-operating vehicle	
		▪ travel expenses for travelling to the home country and/or	€1,000
		▪ accommodation expenses at the place where the insured event occurred for the duration of the repair of the passenger motor vehicle	
		V. the dispatch of a replacement employee	
		▪ the travel expenses for the travel of a replacement employee dispatched to the place of the foreign business trip	€1,000
13.	insurance of unexpected hospital stay ODPNPN/2412 VPPUKCP/2412		the insured sum is agreed upon in the insurance policy
		- compensation for each day of hospitalisation or confinement to bed abroad which occurs during the insurance term and which lasts at least for 3 days	€25 /day the insured person
			€15 /day the fellow traveller
14.	insurance of assistance services for motor vehicle ODPASMV/2412 VPPUKCP/2412	- in the event of an assistance event abroad	
		a) repair of the vehicle at the scene of the accident or breakdown or in a service station	€300
		b) towing of the vehicle from the scene of the accident or breakdown	no limit
		c) vehicle storage	3 days
		d) accommodation expenses for the duration of the vehicle repair (5 persons max.)	€85 / night / person, max. 3 days
		e) travel expenses for return or resuming trip (train/plane/bus)	max. €1,500 max. 10 days
		f) replacement vehicle	max. €1,500
		g) scrapping or repatriation of the vehicle to the place of permanent residence in the Slovak Republic	€300
		h) loss/locking of the keys in the motor vehicle	€300
		i) exhaustion / misfuelling	€300
		j) flat / damaged tyre	€300
		k) dead battery	€300
		l) financial hardship	€1,000
		- in the event of an assistance event in the Slovak Republic	
		a) repair of the vehicle at the scene of the accident or breakdown	€250

		b) towing of the vehicle from the scene of the accident or breakdown	€250
		total for all assistance services provided in the Slovak Republic and/or abroad	€2,500 maximum
15.	insurance of assistance services for non-operating bicycle ODPASNB/2412 VPPUKCP/2412	- in the event of an assistance incident occurring in the territory of the Slovak Republic or the Czech Republic	
		a) transport of the bicycle and the insured person to the nearest cycling service, returning to the place of temporary accommodation or to the place of permanent residence	€150 / 50 km
		b) storage of a non-operating bicycle	5 days max
		c) expenses for renting a replacement bicycle	€150 / 5 days max
		d) travel expenses of the insured person to travel to the bicycle repair shop to pick up the repaired or recovered bicycle by bus or train	€50
		e) repair of the inner tube / casing in the event of a puncture or due to vandalism	€50
		f) transport of the bicycle or the insured person to the place of temporary accommodation or to the place of permanent residence in the event of health complications of the insured person	€150 / 50 km
		g) dead battery in the case of electric bicycles	
		- finding the nearest charging point	no limit
		- transport of the bicycle and the insured person to the nearest battery charging point	€50
		total for all assistance services provided in the Slovak Republic or the Czech Republic	€400 maximum
		- in the event of an assistance event abroad	
		a) transport of the bicycle and the insured person to the nearest cycling service, returning to the place of temporary accommodation or to the place of permanent residence	€150 / 50 km
		b) storage of a non-operating bicycle	5 days max
		c) expenses for renting a replacement bicycle	€150 / 5 days max
		d) travel expenses of the insured person to travel to the bicycle repair shop to pick up the repaired or recovered bicycle by bus or train	€100
		e) repair of the inner tube / casing in the event of a puncture or due to vandalism	€100

		f) transport of the bicycle or the insured person to the place of temporary accommodation or to the place of permanent residence in the event of health complications of the insured person	€150 / 50 km
		g) dead battery in the case of electric bicycles	
		- finding the nearest charging point	no limit
		- transport of the bicycle and the insured person to the nearest battery charging point	€100
		total for all assistance services provided abroad	€400 maximum
16.	travel documents insurance ODPBE/2412 VPPUKCP/2412	- damage, destruction, theft, loss of travel document abroad a) expenses for obtaining a replacement travel document abroad b) expenses for obtaining a replacement travel document in the Slovak Republic	the insured sum is agreed upon in the insurance policy
17.	Insurance of electronic device ODPBE/2412 VPPUKCP/2412	- damage, destruction, theft, loss of electronic device	the insured sum is agreed upon in the insurance policy max. €1,000 / 1 article participation of €50
18.	pet insurance ODPDM/2412 VPPUKCP/2412		€3,000
		I. necessary medical expenses abroad	
		a) outpatient veterinary treatment including prescribed medicines and prescribed medical devices and medical supplies and devices, hospitalisation and veterinary treatment during hospitalisation, including prescribed medicines and prescribed medical devices and medical supplies and devices, transport to the nearest veterinary facility	€1,000
		b) treatment of one tooth total for all teeth	€100 max. €300
		II. liability for damages	€2,000
19.	holiday household insurance ODPDD/2412 VPPUKCP/2412	a) fire, lightning, explosion, aircraft crash b) storm c) hail d) flood	the insured sum is agreed upon in the insurance policy participation of €30

		<ul style="list-style-type: none"> e) landslide, collapsed rock or earth, avalanche, earthquake, weight of snow or ice, collision of vehicle, smoke, supersonic wave, fall of trees, poles and other objects f) theft with overcoming a barrier g) water from a water supply system 	
20.	Insurance of carefree renting ODPBP/2412 VPPUKCP/2412	<ul style="list-style-type: none"> - a contractual penalty which the insured person is obliged to pay to the rental company, from which the article was borrowed - participation which they are liable to pay to the rental company or the insurance company, with which the rented article is insured 	the insured sum is agreed upon in the insurance policy
21.	unsuccessful holiday insurance ODPND/2412 VPPUKCP/2412	<ul style="list-style-type: none"> a) compensation for a service ordered in advance and not used b) rental and servicing expenses 	the insured sum is agreed upon in the insurance policy