

**CONTENTS****PART A. GENERAL PART****PART B. MEDICAL EMERGENCY ABROAD****PART C. ACCIDENT INSURANCE****PART D. LIABILITY INSURANCE****PART E. LUGGAGE INSURANCE****PART F. TRIP CANCELLATION INSURANCE****PART G. FLIGHT ASSISTENCE INSURANCE****PART H. CAR ASSISTANCE INSURANCE****PART I. INTERPRETATION OF TERMS****ANNEX 1. CLASSIFICATION OF COMPENSATION FOR PERMANENT CONSEQUENCES OF INJURY****ANNEX 2. CLASSIFICATION OF COMPENSATION FOR DAMAGES DUE TO ACCIDENT****PART A. GENERAL PART****Article A1. Introduction**

- A1.1** Short-term single travel insurance is a non-life insurance that consists of several insured risks. The insurance provides protection in unforeseen situations that may occur during a private or business trip. Accident insurance, flight delay insurance and flight cancellation insurance are designed as sum insured insurance, other insurances as an indemnity insurance.
- A1.2** The insurance is governed by Czech law, in particular Act No. 89/2012 Coll., the Civil Code (hereinafter referred to as the "Civil Code"), and the insurance contract. These Travel Insurance Terms and Conditions (hereinafter referred to as the "Insurance Terms and Conditions") are an integral part of the insurance contract. In the event of a conflict between the Insurance Terms and Conditions and the insurance contract, the relevant provision of the insurance contract shall prevail. In the event of a conflict between the general part of the Insurance Terms and Conditions and their special parts regulating individual types of insurance, the relevant special part shall prevail.
- A1.3** Any dispute related to insurance will be submitted to the competent court in the Czech Republic for a decision. For out-of-court settlement of the dispute, it is also possible to contact the Czech Trade Inspection ([www.coi.cz](http://www.coi.cz)) or the Office of the Ombudsman of the Czech Association of Insurance Companies ([www.ombudsmancap.cz](http://www.ombudsmancap.cz)). If you have concluded an insurance contract in the form of distance selling (online), in the event of a dispute, you can also use the platform established by the European Commission for online dispute resolution available at [ec.europa.eu/odr/](http://ec.europa.eu/odr/).
- A1.4** The language of communication is Czech. All amounts and payments related to the insurance are payable in the territory of the Czech Republic and stated in the currency valid in the territory of the Czech Republic.
- A1.5** In the Insurance Conditions, we sometimes use terms that have a specific meaning defined either directly in the given provision or in Part I. Interpretation of Terms of the Insurance Conditions. We use these terms with a capital letter, except for the term you.

**Article A2 . Insurance participants, third-party insurance risk insurance**

- A2.1** **Insurance participants:** You, as the Policyholder, conclude an insurance contract with us as the Insurer. The insurance applies to the persons you name in the insurance contract as Insured Persons. A policyholder

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aged 15–17 can only arrange insurance for themselves, a policyholder over 18 can also arrange insurance for other persons.

- A2.2 Beneficiary.** The insurance benefit belongs to the Beneficiary.
- A2.3 Insurance Interest .** You may arrange an insurance under these Insurance Conditions only if you have an insurance interest in the life, health or liability of the Insured. The insurance interest is protection against the consequences of an insured event during travel, including insurance against financial losses directly related to travel and other insured risks. In the event of termination of the insurance interest, the insurance shall terminate. We shall be entitled to the premium until you notify us of this fact and prove it.
- A2.4 Assistance company:** AXA ASSISTANCE CZ, sro, IČO 25695215. The assistance company designated by us is a legal entity that provides insurance benefits and related assistance services to authorized persons on our behalf and on our behalf. The assistance company represents us in the application, investigation and settlement of Insured Events. The assistance company or another representative authorized by us has the right to act on our behalf in all Insured Events defined by this insurance.

## Article A3. Conclusion of the insurance contract, origin of insurance, insurance premium and insurance period

- A3.1 Conclusion of an insurance contract, policy.** You conclude an insurance contract based on our offer at the moment of payment of the insurance premium. The insurance premium must always be paid non-cash to the account specified by us with the correct payment details on the prescribed date and amount. The due date of the insurance premium and payment details are specified in the insurance contract offer. The moment of payment is the moment of confirmation by the payment system of the payment when paying by card online or the moment of demonstrable transfer of the insurance premium to our account when paying by bank transfer. When negotiating, we will send you the insurance contract offer, policy and related documentation electronically (by e-mail or other electronic means of communication).
- A3.2 Due date for premiums.** The premium is due within 30 days of the date of the insurance contract offer or on the date of the beginning of insurance specified in the insurance contract offer, whichever occurs first. **In the case of trip cancellation insurance, the premium is due by the day following the date of the insurance contract offer.**
- A3.3 Acceptance without changes.** You cannot accept our offer with any changes or reservations; in such a case, we consider the offer rejected and the insurance contract not concluded.
- A3.4 The moment of commencement of the insurance.** The insurance, with exceptions, starts on the date of beginning of the insurance, which is stated in the insurance contract, but not earlier than the moment of conclusion of the insurance contract. The exception is the trip cancellation insurance, which begins at the moment of conclusion of the insurance contract and expires at the latest on the date of beginning of the insurance, which is stated in the insurance contract or at the moment of drawing the first Travel Service to which the trip cancellation insurance applies, whichever occurs first.
- A3.5 Arranging insurance during the trip.** During the trip, it is possible to set the start of insurance at the earliest from 0:00 a.m. on the second day following the date of arranging insurance. If you did not inform us when arranging insurance that you are concluding the insurance contract during the trip, we will apply a two-day waiting period from the date of commencement of insurance. In case of an insured event during this waiting period, we are not obliged to provide insurance benefits. This does not apply in the case of arranging an insurance contract that, at the start of insurance, immediately follows the existing valid insurance contract with us and at the same time this new contract is concluded with the same parameters as the existing contract - i.e. the same travel destination, insured persons, insurance variant with the same limits and additional insurance. It is not possible to arrange additional insurance for Trip Cancellation during the trip. In the event of changes compared to the existing valid insurance contract, we are entitled to postpone the start of insurance by two days.
- A3.6 Territorial scope of insurance.** The insurance only applies to insured events that occurred in the territory of the states for which the territorial validity of the insurance was agreed. The territorial validity of the insurance is stated in the insurance contract. The insurance can be agreed with territorial validity for one of the following areas:
- Europe
  - The whole world
  - The whole world without the USA
  - Czech Republic

**Europe** region consists of foreign states throughout Europe, including the islands in the Mediterranean Sea and the Canary Islands. It also includes Egypt, Israel, Cyprus, Morocco, Tunisia, Turkey and the European part of Russia up to the Ural Mountains and the Ural River. It does not apply to the Czech Republic.

**World** region consists of all foreign countries and territories of the world, including the USA. It does not apply to the Czech Republic.

The area **Whole World without the USA** consists of all foreign countries and territories of the world excluding the USA. It does not apply to the Czech Republic.

For the territorial area Europe, Whole World or Whole World without USA, the following applies to trip cancellation insurance, car assistance, flight assistance and travel baggage insurance: the place of occurrence of the loss event may also be the territory of the Czech Republic. The territorial area Czech Republic does not apply to insurance of medical expenses abroad.

The Insured's stay abroad is also considered to be his stay in a means of transport in the territory of the country of departure, if it provides the Insured with transport to or from Abroad as part of a trip abroad.

The Insured's stay within the selected territorial area is also considered to be his stay in the transit zone of an airport or port or on board an aircraft or on board a ship where his flight or voyage was interrupted, regardless of whether it is located in the selected territorial area, if the departure and destination countries of the flight or voyage are countries in the selected territorial area or the departure country.

**A3.7 Insurance period.** Insurance is concluded for the period specified in the insurance contract, at least for 1 day and at most for 364 days. An insurance contract from Abroad can be concluded with a maximum validity of 120 days.

**A3.8 Extension of insurance for extraordinary reasons.** The validity of the insurance is automatically and free of charge extended for the period necessary for the Insured's return to the Czech Republic to the same extent as the insurance was agreed, if the Insured cannot return to the Czech Republic on the originally planned date due to force majeure (e.g. closure of air traffic, closure of borders by state authorities, carrier strike, terrorist attack, Natural Event, etc.) or for health reasons (e.g. hospitalization followed by repatriation, etc.). Travel insurance expires at the moment when the Insured voluntarily refuses transportation or return to the Czech Republic or to a country where the Insured is a participant in public health insurance immediately after his health condition or current situation allows it.

**A3.9 Set-off of claims.** Any of your claims, for example for the return of an overpayment of premium, for insurance benefits and the like, may be used to pay the premium owed under any insurance contract or any other debt of yours (set off against such debt). If you have no such debt, they may be used to pay further premiums under this insurance contract, or they may be returned to you upon your request. We will notify you of the set-off by electronic or paper correspondence.

## Article A4. Termination of insurance and termination of insurance for breach of obligation

**A4.1 Termination of insurance.** The insurance may terminate by notice delivered to the other party:  
a) no later than 2 months from the date of conclusion of the insurance contract. The insurance contract ends 8 days after delivery of the notice;  
b) within 3 months from the date on which the other party was notified of the occurrence of the insured event, with a one-month notice period. We are entitled to the full lump-sum premium.

**A4.2 Withdrawal in the event of insurance being concluded via distance selling.** You may withdraw from an insurance contract concluded via distance selling and for a period longer than 30 days within 14 days from the date of its conclusion, or from the date on which you were provided with the insurance conditions, if this provision was made at your request after the conclusion of the insurance contract. The insurance contract is thus cancelled from the beginning. The withdrawal period is maintained, if you send your withdrawal within this period. In this case, we have the right to deduct from the premium what we have already paid for the insurance.

**A4.3 Other cases of termination of insurance.** Insurance also terminates in other ways specified in the Civil Code, in particular by the expiration of the insurance period, with the exception of trip cancellation insurance, see **Art. A3.4**.

**A4.4 Withdrawal due to our breach of obligations.** You may withdraw from the insurance contract or agreement to amend it under the conditions set out in the Civil Code if:  
a) we will not inform you when concluding it of any discrepancies between the insurance offered and your requirements, of which we must have been aware, taking into account all the circumstances;  
b) We will provide you with false or incomplete answers to your written questions regarding this insurance when you take it out.

**A4.5 Withdrawal due to your breach of obligations.** We may withdraw from the insurance contract or the agreement to amend it under the conditions set out in the Civil Code if, when concluding it, you answer our written questions untruthfully or incompletely, which are relevant to how we assess the insurance risk and whether and under what conditions we will insure it, if we would not have concluded the insurance contract

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if we had answered them truthfully or completely (e.g. if you do not inform us that at the time of negotiating the offer of the insurance contract the Insured is already abroad or on a trip within the Czech Republic).

**A4.6 Refusal of insurance benefits.** In the event that we refuse to provide insurance benefits as described in **Art. A7.5** of these Insurance Terms and Conditions, all insurance agreed upon in the insurance contract shall terminate upon this rejection.

**A4.7 Term for withdrawal for breach of obligations and its effects.** Withdrawal for breach of obligations is possible only within 2 months from the date on which the relevant party learned or should have learned of such breach. In such a case, the insurance contract is cancelled from the beginning and the parties are obliged to return mutual performance in accordance with the Civil Code.

**A4.8 Settlement upon termination of insurance.** Upon termination of insurance, we may be obliged to refund you any overpaid or unused premium. If the insurance terminates before the date specified in the insurance contract as the commencement date of insurance, we will refund you the premium paid. If the insurance terminates during the insurance period, we will refund you a proportional part of the premium. However, if we provide insurance benefits, we are entitled to the entire premium paid. In the event of termination of insurance due to termination of the insured interest, we are entitled to the premium until we become aware of the termination of the insured interest.

If the trip cancellation insurance is arranged, we are entitled to a proportional part of the insurance premium for the period from its inception to the date of its termination. If we provide insurance benefits from the trip cancellation insurance, we are entitled to the entire paid premium. However, we are not obliged to refund overpaid or unused premiums in the total amount up to and including 100 CZK.

## Article A5. Changes to insurance

**A5.1 Changes to the insurance at your request.** During the term of the insurance contract, you may propose (request) changes to the insurance contract that do not affect the amount of the insurance premium; however, our acceptance is required for such changes to be valid.

## Article A6. Assistance services

**A6.1 Assistance services abroad.** The scope of assistance services, which is related to individual types of insurance coverage, is specified in other parts of these Insurance Terms and Conditions. In addition, as part of assistance services in case of an Insured Event, you can:

- a) use the services of an interpreter in case of contact with public authorities or a healthcare facility, during customs or court proceedings, police investigations, in the event of a roadside check, when dealing with local administration (filling out a police report, etc.),
- b) leave a message to send to your relatives or business partners in the event of an insured event,
- c) we will also cover any costs for telephone calls made from Abroad, only with the assistance service, if these are calls in connection with a valid Insured Event and it has been proven that you made these calls with the assistance service (e.g. by an itemized telephone bill statement). The fee for issuing an itemized telephone bill from the relevant operator is not subject to this Insurance. In the event of problems, the assistance company will connect the Insured with the relevant embassy or provide the name and address of a local lawyer or provide assistance with communication in a foreign language in connection with the Insured Event.

**A6.2 Pre-departure assistance services.** Before leaving for a journey, you have the right to contact the assistance company and request:

- a) information about visas, documents required for entry into the country, contact details of embassies and consulates,
- b) information regarding health requirements (i.e. the need for vaccinations for the destination country, the occurrence of epidemics in the destination country, the level of healthcare, etc.),
- c) tourist information (about climate, currencies, local customs, cultural monuments, risks associated with traveling in a given country, contacts for service providers in the destination country),
- d) travel information (petrol and diesel prices, road traffic rules abroad, fines for traffic violations, fees associated with the use of motorways, ferries, etc.),
- e) necessary information about foreign authorities.

## Article A7. Insurance benefits

**A7.1 Limits of insurance benefit.** The limits of insurance benefit specified in **Article A7.2** apply to one Insured Event and one Insured Person.

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A7.2

Insurance package	Insurance limits		
	Mini	Komplet	Excellent
<b>Medical expenses insurance</b>	2 500 000 CZK	10 000 000 CZK	250 000 000 CZK
Acute dental treatment	50 000 CZK		
Visit by a loved one	2 500 CZK/night max. CZK 25 000 for hospitalization of an adult max. CZK 50 000 for child hospitalization		
Ordered quarantine	30 000 CZK		
Extension of stay for a fellow traveler	2 500 CZK/night max. 25 000 CZK		
<b>Accident insurance</b>			
Permanent consequences of the injury	not covered by insurance	200 000 CZK	400 000 CZK
Death by accident		100 000 CZK	300 000 CZK
Accidental damage		40 000 CZK	60 000 CZK
<b>Liability insurance for damage to health/property</b>		3 000 000 CZK	20 000 000 CZK
<b>Luggage insurance</b>		20 000 CZK	50 000 CZK
<b>Optional additional insurance for individual Mini, Komplet or Excellent package</b>			
<b>Trip cancellation insurance</b>	100 000 CZK		
<b>Additional insurance for risky sports</b>	According to the limit of medical expenses insurance, accident insurance, liability insurance of the selected variant		
<b>Additional work insurance</b>	According to the limit of medical expenses insurance, accident insurance, liability insurance and travel luggage insurance of the selected option		
<b>Additional car assistance insurance</b>	Valid for Europe/Czech Republic, one vehicle is insured		
On-site vehicle repair	Arrival + 1 hour of work		
Towing to the nearest service center	Real costs for towing to the nearest CZ/EU service center		
Vehicle storage (parking fee)	3 days – real costs		
Replacement vehicle for travel to a destination abroad including drop-off/parking	5 days – depending on the client's vehicle category, the vehicle is rented and returned in the same country, it is not used for transportation to the country of origin, the client pays a deposit for renting the vehicle		
Alternative hotel accommodation	100 EUR/person/night, max. 3 nights		
Replacement transport to the destination (cannot be combined with the replacement vehicle service)	100 EUR/person		
Transport of the crew to the destination or starting point of the trip by public transport (train, bus)	400 EUR/person		
Transport of a replacement driver abroad to collect a repaired vehicle	200 EUR		
Repatriation of an unrepaired vehicle to the Czech Republic (if the vehicle cannot be repaired within 3 working days and if the price of the vehicle is higher than the costs of repatriation)	3 000 EUR		
Replacement vehicle for the journey to the final destination	Can only be used if the car repatriation service is activated		
Car scrapping – equipment and payment	Real costs – in case the car cannot be repaired or repatriation is impossible		
<b>Air travel insurance</b>			
Luggage delay	10 000 CZK		
Flight cancellation Flight departure or arrival delay	500 CZK/hour for the fourth and subsequent hours from the scheduled departure/arrival to the actual departure/arrival, max. 5 000 CZK		

A7.3

**Maturity of insurance benefits.** The insurance benefit is always payable in the currency valid in the Czech Republic according to the CNB central exchange rate valid on the date of the occurrence of the Insured Event and in the Czech Republic, unless otherwise agreed or stipulated in these insurance conditions. For direct payments to foreign healthcare facilities, foreign injured parties or other foreign entities, we will provide insurance benefit corresponding to the amount in CZK converted using the CNB central exchange rate valid on the date of the cash payment or we will replace the amount deducted in CZK stated on the confirmation of the non-cash payment from the financial institution. In the case of non-cash payment from

a foreign currency account, the CNB central exchange rate valid on the date of the payment is used for conversion into CZK.

**A7.4 Reduction of insurance benefits.** We are entitled to reduce the insurance benefits if:

- a) If the obligation to provide truthful information before concluding the insurance contract is violated and a lower premium is agreed as a result, we have the right to reduce any insurance payment by the proportion of the premium we received to the premium we should have received,
- b) you have received compensation from a obligated third party or from other legal relationships,
- c) you have knowingly breached your obligation to the best of your ability to avert the Insured Event or prevent its consequences from increasing, we may reduce the insurance payment in proportion to the effect this breach had on the scope of your obligation to perform,
- d) you have violated the obligations specified in the Civil Code or within these Insurance Conditions and this violation had a significant impact on the occurrence of the Insured Event, its course or on the increase in the scope of its consequences or on the determination or determination of the amount of the insurance benefit, we may reduce the insurance benefit in proportion to the impact this violation had on the scope of its obligation to perform,
- e) if the investigation costs incurred by us were caused or increased by a breach of the obligations of the Insured or the Beneficiary, we have the right to demand reasonable compensation from the person who breached the obligation,
- f) you have waived your right to compensation for damages or another similar right or have not exercised this right in time or have otherwise thwarted the transfer of your claims to us, we have the right to reduce the insurance payment up to the amount you could otherwise receive,
- g) our obligation to pay travel expenses is stipulated within the scope of the provided Insurance Benefit and if it is possible to use the flight ticket or ticket that you have purchased and intended to use for the return journey, we may require you to use that ticket.

**A7.5 Refusal of insurance benefits.** We are not obliged to provide insurance benefits if:

- a) you do not release the treating physician from confidentiality towards us,
- b) you refuse to undergo a medical examination,
- c) you do not submit documents pursuant to **Art. A10.3 letter f)**,
- d) you fail to truthfully inform us about the occurrence of a Insured Event,
- e) the cause of the Insured Event was a fact that we learned about only after the occurrence of the Insured Event and which we could not discover when negotiating or changing the insurance because you, through negligence or intentionally, gave us false or incomplete answers to our questions in writing, if we would not have concluded the insurance contract if we had answered them truthfully or completely, or concluded it under different conditions,
- f) when exercising the right to insurance benefits, you or the Authorized Person knowingly provide us with false or grossly distorted information regarding the Insured Event and its scope, or conversely, information essential for the investigation of the Insured Event is withheld from us.

## Article A8. General exclusions from insurance

**A8.1 We do not cover Damages that arise as a result of:**

- a) intentional act or criminal act committed by the Insured or at his instigation,
- b) war events or civil wars, in connection with civil unrest, rebellion, coups, uprisings and with an international peace or security mission, demonstrations, strikes,
- c) a terrorist attack or terrorist acts (i.e. as a result of violent actions motivated by political, social, ideological or religious reasons), if the Insured was directly involved in this event,
- d) as a result of intervention by state or official authorities,
- e) exposure to nuclear energy, radiation, exhalation, emissions,
- f) a journey that the Insured embarked on after the Ministry of Foreign Affairs of the Czech Republic or another competent state administration body of the Czech Republic declared that it prohibits, does not recommend or consistently warns against traveling to a given country or area (e.g. due to war, security situation, terrorist attacks/acts, civil unrest, natural disasters, epidemics, pandemics, etc.), if the Damage Event was causally related to the reason stated in the notification of the prohibition/not recommending travel.

Other exclusions from insurance may be stated in other parts of the Insurance Conditions.

- A8.2 We are not obliged to pay if the damage occurred as a result of:**
- consumption of alcohol, use of narcotic or addictive substances or misuse of medication by the Insured,
  - violation or deliberate failure to comply with the legal regulations of the country concerned by the Insured, such as driving a motor vehicle by the Insured without a prescribed driving license,
  - an offence against public order or property, a riot caused by the Insured or a criminal act committed by the Insured or another person at the Insured's initiative,
  - Damage caused intentionally by the Insured or another person at the Insured's initiative,
  - participation of the Insured in attempts to achieve or break a record or as a result of any activities with similar objectives,
  - intentional self-harm, suicide or attempted suicide.
- A 8.3 Unless otherwise stated, we will not provide insurance coverage for damages that occur during the following hazardous activities/work activities:**
- sports and other activities generally perceived as dangerous or adrenaline-fueled, the Insured's activity as an organizer of a sports event is also considered a sports activity if such activity involves physically demanding physical activity (e.g. football referee) or if it may pose a direct threat from moving sports equipment (e.g. javelin) or an athlete (e.g. downhill skier),
  - practicing Risky Sports (unless additional insurance for Risky Sports has been agreed in the insurance contract) and practicing Uninsurable Sports and activities of a similar nature (Risky Sports and Uninsurable Sports are specified in more detail in the explanation of terms),
  - engaging in professional sports activities of any kind (including preparation for them), active participation in sports competitions related to professional sports activities or preparations for them (with the exception of card and chess competitions),
  - driving a vehicle off-road or in places where driving is prohibited,
  - active participation of the Insured in races, competitions, shows or exhibitions or in preparation for them as a driver or passenger of motor vehicles on land, water or in the air,
  - activities using parachute and non-parachute equipment (e.g. paragliding, parasailing, skydiving and parachute flights, when flying by any means except a scheduled passenger aircraft or a special group flight registered with the OAG Worldwide Flight Guide - e.g. charter flights, air taxis, sightseeing flights by small aircraft and helicopters with companies that have a certificate/permit to operate sightseeing flights and balloon flights),
  - expeditions to places with extreme climatic or natural conditions, to geographically remote places or to large uninhabited areas (deserts, polar regions, open seas, etc.),
  - any emergency actions for the purpose of saving a life or searching for a person in an environment with extreme climatic or natural conditions,
  - movement and/or stay at an altitude above 5 000 m,
  - navigation by any means on the high seas (waters not included in the exclusive economic zone, archipelagic waters, territorial sea, contiguous zone or internal waters of states) with the exception of commercial passenger shipping,
  - staying in a risky workplace, such as construction sites, workplaces located under water, mines, oil extraction facilities, etc.,
  - performing the function of a pilot or other member of the crew of an aircraft or helicopter or other activities with a similar level of risk,
  - performing the activities of a pyrotechnician, stuntman, artist, animal tamer or member of a security or rescue unit or corps.

## Article A9. General obligations

- A9.1 True statements before concluding an insurance contract.** When arranging insurance or changing it:
- You are obliged to answer all our written questions truthfully and completely (e.g. whether the Insured is already abroad or on a trip within the Czech Republic at the time of the insurance contract offer);
  - We are obliged to answer all your written questions truthfully and completely and to inform you of any discrepancies between your requirements that you communicate to us and the insurance offered.
- A9.2 Obligation to prevent insured events.** You have an obligation to act in such a way as to prevent insured events from occurring, and if an insured event does occur, to minimize its consequences and extent.
- A9.3 Notification obligations.** You must notify us without undue delay of any of the following events:
- change any information stated in the insurance contract concerning you (the Policyholder) or the Insured, including changing your email address or other contact details;
  - change in insurance risk, i.e. a change in any fact stated in the insurance contract or about which we asked you when negotiating the insurance or its amendment, which results in an increase in the probability of an insured event occurring;
  - the existence of any damage insurance with another insurer for the same insured risks; upon our request, you must notify us and, if applicable, prove other facts regarding such insurance.

- A9.4** **Informing the Insured, or the authorized person (beneficiary) and other natural persons of the Information Memorandum.** Immediately after the conclusion of the insurance contract, or after obtaining the Insured's personal data, but no later than within one month, you must inform the Insured of the Information Memorandum, which contains information regarding the processing of personal data and related rights and obligations, and inform him that the current version of this Information Memorandum can be found on our website. You have the same obligation towards the authorized person (beneficiary) or any other natural person from whom you obtain personal data in connection with this insurance, immediately after you obtain personal data from such person.
- A 9.5** **Special obligations.** You must also fulfill the specific obligations set out for each type of insurance in the relevant section of these Insurance Terms and Conditions.

## Article A10. Obligations in case of a Insurance Event

- A10.1** In case of a Damage Event, you must **contact the head office of the assistance company AXA ASSISTANCE CZ, s.r.o.**, ID number 25695215, by telephone without undue delay. The "+" symbol indicates the prefix for an international call from the country from which you are calling. This service is available 24 hours a day, all year round, and its operators speak Czech and several other foreign languages.

Phone number **+420 272 101 011**

**A10.2** **The insured is further obliged to:**

- a) In case of any health problems, consult your health status with your attending physician before traveling abroad in connection with the nature of the trip and follow his/her instructions,
- b) have sufficient amounts of medication with you that you take regularly,
- c) take appropriate care of your health, in the event of illness or injury, undergo medical treatment without undue delay and follow the doctor's instructions,
- d) take preventive measures to reduce the possibility of a Insured Event (e.g. professional adjustment of bindings for downhill skis, mandatory and recommended vaccinations before traveling to exotic countries) and use appropriate protective equipment (work protection equipment, helmet when cycling and downhill skiing, helmet and life jacket when doing water sports, etc.),
- e) do everything to prevent the Insured Event.

**A10.3** **In case of an Insured Event, you are obliged to:**

- a) do everything possible to reduce the extent of the damage and its consequences,
- b) proceed with the procedure for compensation for damage from the Insured Event in accordance with the instructions of the assistance company,
- c) to secure the right to compensation for damages against a third party,
- d) report the Insured Event to the assistance company without undue delay after its occurrence and follow the instructions of its representatives, unless your health condition prevents this; it is necessary to provide the insurance policy number, the name and address of the Insured and details of the occurrence of the Insured Event,
- e) submit to the assistance company the originals of documents related to the Insured Event, or the originals of duplicates of these documents, if the originals of the documents were taken over by a health insurance company or another third party, and the duplicates must contain a confirmation from the health insurance company or third party about the takeover of the original and the amount of the costs paid by them; ensure at their own expense an official translation of these documents into Czech, if they are not issued in English, French, German, Russian or Spanish,
- f) submit other necessary documents for payment of benefits that We or the assistance company require,
- g) immediately send bills sent by a third party to the Insured's address to the assistance company and do not pay them,
- h) provide true and complete information about the occurrence and consequences of the Insured Event and provide us with cooperation in investigating the Insured Event,
- i) notify all insurance policies for the same insured risk that were concluded with other insurance companies and that were effective at the time of the occurrence of the Insured Event,
- j) to demonstrate the beginning of the journey,
- k) transfer any claims against third parties to us in writing, up to the amount of costs covered by the insurance, but not against persons living with you in the Common Household (unless the damage is intentional or caused by the influence of alcohol or narcotics),
- l) report and prove the amount that was paid to you by a health insurance company or other third party in connection with the Insured Event, including subsequently,
- m) to be examined by a doctor designated by us or the assistance company, if we request it,
- n) release the attending physician from confidentiality so that we can assess the situation (the actions of the attending physician and the doctor authorized by us or the assistance service),
- o) assist us in exercising all claims that have been transferred to us by the payment of the insurance

benefit, and provide us with all necessary information and evidence.

## Article A11. Transfer of insurance rights

- A11.1** By paying out the insurance benefit, your right to compensation for damage caused by the Insured Event is transferred to us, up to the amount of the benefit we provided to you.

## Article A12. Salvage costs

- A12.1** Rescue costs are understood as costs incurred purposefully to avert an imminent Insured Event, mitigate the consequences of an Insured Event that has already occurred, remove insured property damaged by an Insured Event or its remains, if this is required for hygienic, ecological or safety reasons.
- A12.2** For rescue costs and damage suffered in connection with the activity specified in **Article A12.1** up to a maximum of: a) if it concerns saving the life or health of persons, 30% of the upper limit of the insurance benefit for one Insured Event agreed for a specific scope of insurance from which the Insured Event threatened to occur or from which the Insured Event occurred, which is related to the expenditure of rescue costs or the occurrence of damage, b) in cases not specified in letter a) 10% of the upper limit of the insurance benefit for one Insured Event agreed for a specific scope of insurance from which the Insured Event threatened to occur or from which the Insured Event occurred, which is related to the expenditure of rescue costs or the occurrence of damage.

## Article A13. Form of Communication and Service

- A13.1** **How you deliver to us.** You can deliver your correspondence to us:
- electronically via e-mail, Electronic System or data box,
  - by mail to our correspondence address (Komerční pojišťovna, as, Palackého 53, 586 01 Jihlava) or
  - personally through our intermediary.
- Correspondence to the assistance company regarding **the insurance claim report** electronically to the address provided to it or the address stated in the insurance claim notification, or by post.
- Our contact details are published on our website and set out in these Insurance Terms and Conditions. In order for us to know that we are actually writing to you, you must write to us from your current email address or your personal data box. However, we are entitled to request further verification or confirmation from you.
- If you are represented in negotiations with us, you must provide us with a written power of attorney that is specific in its content. If the power of attorney is too general or does not contain your officially certified signature or is not up-to-date, we may request confirmation or proof that it was issued by you, and until then we do not have to deal with the authorized person.
- A13.2** **The moment of delivery of your written correspondence.** Correspondence that you send to us **by post** or through our **intermediary**, is delivered on the day it is delivered to our correspondence address.
- A13.3** **The moment of delivery of your electronic correspondence.** We assume that correspondence you send to us electronically has been received by us on the first business day after proven sending.
- A13.4** **How we deliver to you.** We may send legal proceedings, notices and other communications to you by post (to your correspondence address or your residential address), electronically (e.g. by e-mail), or deliver them in person. If you have a correspondence address outside the Czech Republic, we are entitled to charge you the costs associated with sending correspondence abroad. We assume that the preferred method of communication is electronic (primarily e-mail or Electronic System).
- A13.5** **The moment of delivery of our electronic correspondence.** We assume that correspondence that we send to you electronically will be received by you no later than the next business day after it was sent, to your current email address or via another electronic means.
- A13.6** **The moment of delivery of our written correspondence.** Correspondence that we send to you by post will be deemed to have been delivered:
- on the day of receipt of the shipment, even if another person received the shipment instead of you at the relevant address;
  - the date on which acceptance of the shipment was refused;
  - if the shipment was left for collection at the post office or sent as registered mail, the seventh day after the day the shipment was left for collection at the post office; even if you collected the stored shipment after the seventh day after the date of deposit;
  - the date the shipment is returned as undeliverable for other reasons; and

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unless otherwise stated above and the shipment was sent as regular mail, then on the third working day after it was sent and, for delivery outside the Czech Republic, on the fifteenth working day after it was sent.

**A13.7 Change of delivery details.** You are obliged to notify us immediately of any change in your permanent address, correspondence or e-mail address. If we are unable to deliver any correspondence due to your breach of this obligation, delivery of any correspondence may be considered to have been frustrated for a reason on your part and we will consider such correspondence to have been delivered within the time limits specified in the Insurance Conditions.

**A13.8 Delivery of the Insurance Conditions.** At any time during the term of the insurance, you can request the provision of the Insurance Conditions in paper form. In the case of arranging the insurance on-line, we send the Insurance Conditions electronically. We generally recommend that you download and save documents sent by e-mail on your own permanent data carrier after their delivery, as their archiving period may be limited.

**A13.9 Written form.** We consider written form to include, in particular, a letter (document), your e-mail message with an electronic signature based on a qualified certificate, our e-mail message with an attachment, a data message from your or our data mailbox or a message from the Electronic System. Documents in connection with the collection of receivables must be in written form, and if necessary for additional verification of your actions, also a termination or withdrawal from the insurance contract. However, we may request the exercise of the right to insurance benefits in writing if we need to. To comply with the written form, persons authorized to act on our behalf may use their signature in the form of printed or mechanical (and electronic) means (e.g. electronic facsimile), including the signature of the insurance contract and all its amendments.

## PART B. INSURANCE FOR MEDICAL EMERGENCY ABROAD

### Article B1. Scope of insurance

**B1.1 Scope of insurance.** Medical emergency insurance covers the payment of necessary costs for medical treatment, or other costs specified in **Article B3**, which the Insured was forced to incur as a result of an Insured Event that occurred during the period of validity of the insurance abroad.

### Article B2. Insured event

**B2.1 Insured event.** An insured event is the occurrence of an acute health condition of the Insured as a result of an illness or Injury that occurred during the period of validity of the insurance abroad, requires urgent treatment, examination or treatment abroad and which the Insured shall notify the assistance company without undue delay, if this is possible with regard to his health condition. The date of the occurrence of the insured event is understood to be the day on which the acute health condition ceases. We also consider a confirmed reasonable suspicion (e.g. a confirmation of contact with an infectious person issued by local authorities, etc.) of infection with a highly infectious disease and the related placement of the Insured in an ordered quarantine abroad to be an insured event.

**B2.2** In case of an Insured Event in which the Insured's treatment period exceeds the validity of this insurance, we will pay the necessary, unavoidable and reasonably incurred costs related to this treatment necessary to stabilize the Insured's health to be able for repatriation back to the Czech Republic or to another (home) country. If the Insured decides to continue his stay abroad or chooses to be transported (repatriated) to a country other than the Czech Republic, we will pay, after agreement with the assistance service, the costs associated with subsequent treatment only up to the equivalent of the costs corresponding to the Insured's repatriation to the Czech Republic.

### Article B 3. Insurance benefits

**B3.1** In case of an Insured Event, we will pay the necessary, unavoidable and reasonably incurred costs for:

- medical treatment** in case of an emergency health condition,
- dental treatment** to the extent of providing first aid to relieve sudden pain within the limit for dental treatment specified in **Article A7.2** or as a result of an Injury (we will provide insurance benefits for dental treatment as a result of an Injury up to the limit of the Insurance for an emergency health condition),
- medications** prescribed by a doctor in connection with the Insured Event,
- stay in a hospital (hospitalization)** in a standard room with usual equipment and standard medical care for the period strictly necessary, diagnostic examinations, treatment including surgery, anesthesia, materials and costs for hospital meals,

- e) **necessary medical treatment** (e.g. crutches, corsets, orthoses, etc.) in connection with the Insured Event,
- f) **medical transport with necessary medical equipment** to a doctor or to the nearest suitable medical facility abroad (also calling a doctor to the Insured, if this service is available in the given area), transport between medical facilities, if the condition of the Insured requires it and this is also confirmed by the attending physician and the doctor or medical team authorized by the assistance company, medically justified transport from the medical facility back to the place of residence abroad,
- g) **transportation to and from check-ups** during treatment, if it is not possible to use public transport for transportation,
- h) **parking expenses and other expenses of a similar nature** related to the medical treatment of the Insured in the event of an emergency health condition of the Insured,
- i) **transport by helicopter**, i.e. transport from the place of injury or illness to the nearest medical facility, if the condition of the Insured requires it,
- j) **rescue operations and mountain rescue services**, if they were necessarily incurred in direct causal connection with rescue in a situation of threat to life or health,
- k) **repatriation** (i.e. transport of the Insured) or **repatriation with an escort**, i.e. transport of the Insured with necessary medical equipment, from Abroad in the event that the Insured will not be able to use the originally planned transport for health reasons (we reserve the right to decide, with the consent of the attending physician, on the repatriation of the Insured),
- l) **temporary storage of the Insured's remains** abroad in the event of the Insured's death **and their transport** from abroad,
- m) **burial or cremation** of the Insured in the country where he died, if the local laws do not permit the transport of the remains, or after agreement with the survivors and subsequent transport of the urn from abroad, the method and arrangements must be approved in advance by Us / the assistance company,
- n) **a visit by a close person** in the hospital in the event that it is not possible to repatriate the Insured from Abroad for health reasons, and if it is assumed that he/she must stay in the hospital for more than **five calendar days**, the assistance company will then ensure and We will reimburse one close person of the Insured for reasonable transport (air ticket, bus ticket, etc.) to Abroad and back and accommodation costs, in the case of hospitalization of an adult in the maximum amount of C2 500 CZK per night / total maximum of 25 000 CZK, in the case of hospitalization of a child in the maximum amount of 2 500 CZK per night / total maximum of 50 000 CZK, must be agreed in advance with the assistance company,
- o) **extension of the Insured's stay (i.e. accommodation and food costs)** until repatriation from Abroad, in case that the Insured must extend his/her stay abroad on the recommendation of a doctor (e.g. after discharge from hospital or for other medically justified reasons), this must be approved in advance by the assistance company, in the case of Ordered Quarantine, we cover the costs of accommodation and food up to a maximum of 30 000 CZK,
- p) **extension of stay for one Travelling Companion**, if the current health condition of the Insured requires health care, up to a maximum of 2 500 CZK per night / a total of 25 000 CZK, but not more than ten nights, must be approved in advance by the assistance company, if minor children are travelling with this Travelling Companion and cannot return from Abroad by the originally planned transport for this reason, the extension of stay would also apply to them,
- q) **the return of a Travelling Companion from Abroad** within the meaning of **Article B3.1 letter p)** after an extension of the stay by reasonable transport, provided that he/she could not return by the originally planned transport; if minor children are travelling with this Travelling Companion who could not return from Abroad by the originally planned transport themselves, the provisions of this Article would also apply to them,
- r) **the return of other Insured Persons** from Abroad in case of repatriation of the Insured Person within the meaning of **Article B3.1 letters k) to m)** by reasonable transport, provided that they could not return by the originally planned transport, must be agreed in advance by us or the assistance company,
- s) **escort of children upon return from Abroad** for a person designated by the Insured or another Person close to the Insured by appropriate transport to Abroad and back, if due to an emergency health condition or death of the Insured, none of the Insured or Co-Travelers over the age of 18 is able to take care of the Insured children under the age of 15 who are traveling with the Insured during the trip,
- t) **premature necessary return from Abroad** in case of the death of a Person Close to the Insured or in case of sudden hospitalization of a Person Close to the Insured due to a serious health condition that occurred during the Insured's stay abroad, if it is expected that this person must remain in the hospital for more than five calendar days or if their life is in serious danger,
- u) **arrival of a replacement worker** in case of the Insured's repatriation within the meaning of **Article B3.1 letters k) to m)** or in case of the Insured's hospitalization due to a serious health condition, if it is expected that the Insured must remain in the hospital for more than five calendar days, who

replaces the Insured and continues his mission, by providing adequate transportation to the place from where the Insured was repatriated or where he was hospitalized.

With regard to technical and medical aspects, only doctors authorized by the assistance company are authorized to decide on repatriation, the method of transport and the choice of a suitable hospital, who, if necessary, will also consult with the Insured's attending physician.

Return/transport from Abroad means return/transport to the Czech Republic or to a country where the Insured is a participant in public health insurance. If repatriation or other assistance services listed in Articles **B3.1 letters k) to t)** are carried out to a country other than the Czech Republic, we will cover the costs up to a maximum amount corresponding to the costs of transport to the Czech Republic.

## Article B4. Scope of assistance services in connection with Medical Emergency Insurance Abroad

### B4.1 Assistance services provided in connection with Medical Emergency Abroad Insurance include:

- a) recommendations on appropriate action in the event of an Insured Event,
- b) informing the client about claims arising from insurance and agreed exclusions,
- c) informing the client about the procedure for reclaiming costs,
- d) recommendation of a medical facility to the Insured,
- e) decision on the mode of transport and choice of a suitable hospital,
- f) ensuring and verifying the Insured's admission for treatment during office hours,
- g) ensuring that a doctor is called if this service is available in the area,
- h) in the event of necessary hospitalization, providing a guarantee of payment or a financial advance and ensuring financial settlement with the hospital,
- i) monitoring the development of the Insured's health during hospitalization and maintaining contact with the Insured or persons dependent on him or her, or other persons involved,
- j) professional consultations regarding the health condition of the Insured with a doctor or medical team authorized by the assistance company,
- k) ensuring the delivery of medicines and medical supplies if they are not available locally,
- l) arranging and organizing the transport of the Insured to the nearest hospital in the event of medical necessity,
- m) ensuring and organizing the repatriation of the Insured in the event of medical justification and professional accompaniment during repatriation,
- n) decision on the method of transporting the remains of the Insured within the meaning of **Art. B3.1 letter l)** and arranging and organizing this transport,
- o) ensuring and organizing adequate transportation there and back, or possibly accommodation for one Person close to the Insured within the meaning of **Art. B3.1 letter n)** ,
- p) ensuring and organizing adequate transport in the event of early necessary return within the meaning of **Art. B3.1 letter t)** ,
- q) ensuring and organizing adequate transport in the event of the return of one Co-Traveler, or his/her minor children, from Abroad within the meaning of **Art. B3.1 letter q)** ,
- r) ensuring and organizing adequate transport in the event of the return of other Insured Persons from Abroad within the meaning of **Art. B3.1 letter r)** ,
- s) ensuring and organizing adequate transport in the event of accompanying children upon return from abroad within the meaning of **Art. B3.1 letter s)** and the designation of the accompanying person, if not designated by the Insured or another Person close to the Insured,
- t) ensuring and organizing adequate transport in case of the arrival of a replacement worker within the meaning of **Art. B3.1 letter u)** if this service was used immediately after the assistance company decides to repatriate the Insured.

## Article B5. Exclusions from Medical Emergency Insurance Abroad

### B5.1 In addition to the exclusions set out in Article A8, we are not obliged to perform if:

- a) the emergency health condition is related to an illness or Injury or their consequences that the Insured suffered from or knew about within six months prior to the beginning of the insurance, regardless of whether they were treated or not - this exclusion does not apply to a stabilized chronic illness, costs of averting an immediate threat to life, costs of treating complications in pregnancy up to the 24th week (unless it is a high-risk pregnancy diagnosed before the start of the trip),
- b) the insured person undertook the journey while incapacitated for work or despite the doctor's consent, or undertook it for the purpose of treatment abroad,
- c) medical care was provided without the consent of the assistance company or us, with the exception of acute medical assistance to prevent permanent damage to health or an immediate threat to life,

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- d) the treatment was not necessary or urgent or when the Insured could have immediately returned to the Czech Republic after the diagnosis or after the necessary treatment, on the recommendation of the assistance company's doctor,
- e) the treatment took place after the date after which, in the opinion of a doctor authorized by the assistance company, the health condition of the Insured permitted repatriation, if repatriation was technically feasible and if such treatment costs exceed the costs of repatriating the Insured,
- f) the Insured Event occurred due to the action of microbial poisons and immunotoxic substances or due to the influence of nuclear energy, radiation, exhalations and emissions,
- g) the Insured Event occurred in connection with infection with the HIV virus (AIDS), sexually transmitted diseases and their consequences.

## B5.2 We do not cover the costs of:

- a) treatment, transportation and other services if the emergency health condition occurred in a state where the Insured is a participant in public health insurance,
- b) generally scientifically unrecognized methods of treatment and medicines and to eliminate the consequences of their application; actions performed by a person without appropriate qualifications; treatment by the Insured or a Person close to the Insured,
- c) artificially induced abortion and its complications,
- d) treatment of complications of high-risk pregnancy or any complications related to pregnancy after the 24th week of pregnancy; examinations to determine pregnancy, childbirth, examination and treatment of infertility, artificial insemination and costs associated with contraception and hormonal treatment related to pregnancy and planned parenthood,
- e) rehabilitation; stay in spas, convalescent homes, sanatoriums and similar facilities,
- f) cosmetic interventions with the exception of necessary cosmetic surgery following an Injury that occurred during the insurance period and the treatment of which is an Insured Event,
- g) dental procedures, except for necessary treatment of natural teeth in case of emergency pain or after an Injury that is an Insured Event,
- h) above-standard care; preventive medical care, preventive vaccinations, vitamins, supportive medications, prostheses and aids (insoles, contact lenses, glasses, etc.),
- i) treatment that took place after returning to the Czech Republic or to a country where the Insured is a participant in public health insurance,
- j) rescue and recovery operations related to the search for the Insured, unless his health or life was threatened,
- k) purchase of medicines for diseases known before travelling abroad,
- l) temporary storage and burial of the insured's remains after their transport from abroad.

## Article B6. Obligations of the Insured

### B6.1 In addition to the obligations set out in Articles A9 and A10 of these Insurance Conditions, you are also obliged to submit, at our request:

- a) a completed form describing the occurrence of the Insured Event,
- b) original medical report, bill for treatment indicating the name and date of birth of the Insured, diagnosis, description of the disease, list of procedures, address of the medical facility, name and signature of the attending physician,
- c) a copy of the medical prescription indicating the name and date of birth of the Insured, the name and signature of the attending physician; a pharmacy bill indicating the type of medication, price and address of the pharmacy,
- d) police report in the event of an Injury in a traffic accident or in case of a Insurance Event investigated by the police,
- e) original or officially certified copy of the death certificate and medical certificate of the cause of death (submitted by the person entitled to the insurance benefit),
- f) all unused tickets that could have been used or redeemed but were not due to repatriation,
- g) proof of use of protective equipment within the meaning of **Art. A10.2 d)** in the event of an Injury during work or port activities.

## PART C. ACCIDENT INSURANCE

### Article C1. Scope of insurance

- C1.1** | The insurance covers death by Accident, permanent consequences by Accident and harm by Accident.

## Article C2. Insured event

### C2.1

The insured event is:

- death as a result of an Accident occurring within one year of the occurrence of the Accident or
- the establishment of permanent consequences resulting from the Accident or
- harm by Accident of the insured person.

For an Insured Event to occur, the condition is that the Accident occurred during the time and in the territory of the insurance. Initial treatment after the Accident must occur immediately after the Accident occurred, and this treatment must be documented by a medical report.

The date of occurrence of the Insured Event is understood to be:

- a) the day of death as a result of the Accident or
- b) the day on which the permanent consequences of the Accident become established, but no later than the day on which three years have passed since the Accident occurred (if the permanent consequences of the Accident do not become established by this time, the moment of establishment of the permanent consequences of the Accident is considered to be the day on which three years have passed since the Accident occurred) or
- c) the day the Insured Person's Accident occurred.

## Article C3. Insurance benefits

### C3.1

**Payment for death due to an Accident.** In the event of the death of the Insured as a result of an Accident, we will pay the Beneficiary the agreed sum insured for death due to an Accident. If the Insured dies as a result of an Accident and We have already paid for the permanent consequences of this Accident, we will only pay the difference, if any, between the sum insured for death due to an Accident and the amount already paid.

### C3.2

**Payment for permanent consequences of an Accident.** Permanent consequences of an Accident are understood to mean only the consequences of an Accident that are no longer capable of improvement, i.e. permanent effects on physical and mental functions.

- a) If the Accident leaves the Insured with permanent consequences, we will pay out a benefit in the amount of a percentage of the insured amount, which for individual damages according to the Classification of Benefits for Permanent Consequences (hereinafter referred to as the "PC Classification") corresponds to the extent of the Permanent Consequences after they have stabilized, and if they have not stabilized within three years from the date of the Accident, according to the percentage that corresponds to their condition as of the date on which three years have passed since the Accident occurred. If the Classification sets a percentage range, the amount of the benefit is determined so that, within the given range, the benefit corresponds to the nature and extent of the damage caused by the Accident. We determine the amount of the benefit based on the report and the results of the examination of the Insured by our medical examiner. We will arrange the examination to determine the Permanent Consequences at our own expense.
- b) If one Accident causes several permanent consequences to the Insured, the total permanent consequences are assessed by the sum of the percentages for the individual items, but not more than 100%.
- c) If the individual permanent consequences of an Accident after one or more Injuries concern the same limb, organ or part thereof, we evaluate them as a whole, at most by the percentage specified in the PC Classification for anatomical or functional loss of the relevant limb, organ or part thereof.
- d) If the permanent consequences of the Accident concern parts of the body or organs that were already affected/damaged before the Accident, we will reduce our payment by the percentage corresponding to the extent of damage prevention determined also according to the PC Classification.
- e) If we cannot perform because the permanent consequences of the Accident have not yet been established after six months from the date of the Accident, but it is known what their minimum extent will be, we will provide the Insured with an appropriate advance payment upon their written request.
- f) If the Insured dies before the payment of the benefit for the permanent consequences of the Accident, but not as a result of this Accident, we will pay to his heirs an amount corresponding to the extent of the permanent consequences of the Insured's Accident at the time of his death, up to the agreed limit of the insurance benefit for death as a result of the Accident.

- C3.3 Payment for harm by an Accident.** The extent of damage to health caused by an Accident is determined by the appropriate percentage based on an assessment of the damage to health caused by the Accident compared to the state of health before the Accident.
- a) The amount of compensation is determined by Us on the basis of the report of the attending physician according to the accident diagnosis and the method of treatment. The compensation is determined as a percentage of the sum insured for damage by Accident agreed in the relevant insurance contract. The percentage is determined according to **the Classification of Compensation for Harm by Accident** issued by Us (hereinafter referred to as the "HA Classification"). We may supplement and change the HA Classification depending on the development of medical science and practice.
  - b) If the insured person suffers several damages due to a single Accident, the amount of compensation is determined by the sum of the percentages for the individual damages, but not more than 100%.
  - c) For items that are assessed by percentage range, in disputed cases or in cases where the Accident is not listed in the HA Classification, we rely on the opinion of our medical examiner. The medical examiner determines the assessment according to the conversion table for the period of treatment of the Accident until the health condition stabilizes, or determines the assessment according to a similar accident Accident listed in the HA Classification.
  - d) If the insured suffered several injuries of different types in the same area as a single Accident and their treatment consisted of a single treatment procedure, the highest classified Accident is assessed.
- C3.4** The sum insured for Insurance in the event of death due to an Accident, permanent consequences of an Accident and damage due to an Accident is the limit of insurance benefits specified in **Art. A7.2**.

## Article C4. Insurance Exclusions

- C4.1 In addition to the exclusions set out in Article A8, we do not perform the following:**
- a) for death and permanent consequences that are a direct result of any disease,
  - b) for health damage caused by pregnancy, childbirth, premature birth and abortion,
  - c) for the consequences of diagnostic, therapeutic and preventive procedures that were not performed for the purpose of treating the consequences of the Accident,
  - d) for the occurrence and worsening of hernias and tumors of all types and origins, leg ulcers, diabetic gangrene, the occurrence and worsening of aseptic inflammation of tendon sheaths, muscle attachments, bursitis, synovitis, epicondylitis, herniated intervertebral discs and related problems, including vertebrogenic algic syndromes, even if the triggering moment of the listed problems is an Accident, sudden vascular events,
  - e) for mental or psychiatric illnesses, even if they occurred as a result of the Accident,
  - f) for collapses, epileptic or other seizures and convulsions that affect the whole body, unless they occurred exclusively as a result of the Accident,
  - g) for infectious diseases, even if they were transmitted by injuries caused by the Accident,
  - h) for work-related Injuries and occupational diseases, unless they are of the nature of an Accident as defined in these Insurance Conditions,
  - i) for the worsening or manifestation of illness as a result of the Accident,
  - j) for heart attacks or strokes,
  - k) in the event of suicide, attempted suicide, intentional self-harm or self-declaration of death,
  - l) if the Accident to the Insured occurred in connection with the actions of the Insured for which the Insured was found guilty of an intentional crime or by which he intentionally harmed his health,
  - m) if the Authorized Person intentionally caused the Insured Event themselves or at their initiative another person.
- C4.2 Apart from the exclusions specified in Article A8, we are not obliged to perform** if the initial medical treatment after the Accident did not take place in the territory of the country where the Accident occurred.

## Article C5. Limitation of insurance benefits

- C5.1 We have the right to reduce the insurance benefit by up to one half:**
- a) if we discover that the Insured or the Authorized Person provided information about the occurrence of the Accident other than that resulting from our investigation,
  - b) if the Insured or the Authorized Person fails to fulfill their obligation to report the Damage in accordance with **Art. A10.3 letter d)**,
  - c) if the Accident occurred in connection with an act by which the Insured or a beneficiary caused serious bodily harm or death to another person,
  - d) if the Accident occurred as a result of the Insured consuming alcohol or using an addictive

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substance or a preparation containing such a substance, if this is justified by the circumstances under which the Accident occurred; however, if the Accident resulted in the death of the Insured, we may reduce the insurance benefit in such a case only if the Accident occurred in connection with an act of the Insured causing serious bodily harm or death to another person,

- e) if the insured refuses, upon the request of an official (e.g. a police officer or municipal police officer), to undergo a test or medical examination according to a special regulation to determine whether he is under the influence of alcohol or another addictive substance.

**C5.2 Limitation of benefits in case of multiple accident insurances or additional insurances co-existing.** If the Insured has concluded multiple accident insurances or additional insurances with us (Death due to Accident, Permanent Consequences of Accident), these accident insurances are co-existing. If such co-existing occurs, we are entitled to limit the insurance benefit from all these insurances due to one and the same cause (Insured Event) by the amount of CZK 10 million so that the total benefit amounts to a maximum of CZK 10 million. If the insurance benefit paid from other concurrent accident insurances or additional insurances due to one and the same cause (Insured Event) reaches or exceeds CZK 10 million, we have the right not to pay the insurance benefit from this insurance.

**C5.3 Limitation of insurance benefits in case of an intentional crime.** A person who is entitled to benefits upon the death of the Insured shall not be entitled to benefits if he or she caused the death of the Insured by an intentional crime or participated in the commission of such a crime and was finally convicted of it by a court. We are not obliged to pay until the judgment becomes final.

## Article C6. Obligations of the Insured

**C6.1 In addition to the obligations set out in Articles A9 and A10 of these Insurance Conditions, you are also obliged to submit, at our request:**

- a) a completed form describing the occurrence of the Insured Event,
- b) documents issued by local authorities describing the circumstances of the Accident, when, how the Accident occurred and who caused it, including an official translation into Czech, if they are not issued in English, French, German, Russian or Spanish,
- c) a medical report issued by a doctor who provided immediate treatment after the Accident in the territory of the state where the Accident occurred, including the impact of the Accident on the extent of the damage to the insured's health,
- d) death certificate and document proving the cause of death, including the fact that death occurred as a result of the Accident,
- e) a medical report on the impact of the Accident on the extent of the permanent consequences,
- f) necessary documents for the payment of the benefits we require.

The Insured is obliged to prove that the Accident occurred at the time and in the territory of the insurance by a medical report or other document issued in the territory of the country where the Accident occurred.

In case of an investigation of the circumstances of the Accident by the police, the occurrence of the Insured Event is evidenced by police documents describing the Insured Event together with the conclusions of the investigation or other documents proving the causal connection between the damage to health (or death of the Insured) and the Accident.

The insured is also obliged to undergo a medical examination at our request, to present an identity card or other valid identification document and to notify us of any changes that affect the payment of benefits. If these obligations are not met, we are not obliged to pay the insurance benefit.

In case of an inspection requested by the Insured, the costs of this inspection shall be borne by the Insured. If we provide further performance based on this inspection, we shall reimburse the costs of this inspection to the Insured.

## PART D. LIABILITY INSURANCE

### Article D1. Scope of insurance

**D1.1** Liability insurance covers the Insured's obligation, stipulated by law, to compensate a third party for damage under the conditions and to the extent specified in these Insurance Terms and Conditions for:

- a) health and life (harm to health or death),
- b) things (damage, destruction or loss of property of a third party),
- c) animal (Accident or death),
- d) subsequent financial loss that arose in a causal connection with the preceding loss referred to in letters a) to c) of this paragraph - however, it does not apply to lost profit.

## Article D2. Insured event

- D2.1 Insured event.** An insured event is a claim for compensation for damage under condition that the legal fact resulting in the obligation to compensate for damage occurs during the period of effectiveness of this insurance and if other conditions stipulated in the insurance contract and these Insurance Conditions are simultaneously met.

## Article D3. Insurance benefits

- D3.1 Insurance benefit.** Under the liability insurance, the Insured has the right to have us pay for him/her, in case of an Insured Event, claims for compensation for damage that the Insured is liable for according to the relevant legal regulation, to the extent and in the **amount** determined by the relevant legal regulation, up to the amount of the insurance benefit limits specified in **Article A7.2**.

We will also pay, within the limit of the insurance benefit, all costs incurred based on our prior express written consent in connection with this Insured Event.

We provide compensation to the injured party upon their request. If compensation for damage is decided by a court or other public authority, we are obliged to perform only after we have received a final court decision terminating such proceedings.

## Article D4. Exclusions from Liability Insurance

- D4.1 In addition to the exclusions set out in Article A8, we are not obliged to provide compensation for damages:**

- a) caused by failure to fulfill the obligation to avert damage and prevent the increase of damage that has already occurred,
- b) caused, including through negligence, by the introduction or spread of a contagious disease of humans, animals or plants,
- c) caused by the operation or driving of vehicles, with the exception of bicycles and scooters,
- d) on movable property that the Insured or his/her close relatives or fellow travelers use for their own needs (including items that have been lent to them or have been borrowed, rented, including leasing),
- e) which occurred as a result of alcohol consumption or the use of narcotic or psychotropic substances by the Insured,
- f) caused by any of the Insured to another Insured within the meaning of **Art. A2.1**, to a traveling companion or a close person or to persons living with him in a Common Household,
- g) caused by activities common in civil life, if the Damage occurred on items in a household that the Insured visited during his stay abroad,
- h) assumed contractually or otherwise beyond the scope set out in legal regulations, in the event of the Insured's liability arising from any contract or agreement, except in cases where the Insured would be liable even without the existence of such a contract or agreement,
- i) arising from a breach of the Insured's legal obligation before the commencement of the insurance,
- j) for which a legal regulation imposes an obligation to take out liability insurance or stipulates that the insurance will arise on the basis of another legal fact,
- k) on items that the Insured uses without authorization,
- l) caused intentionally,
- m) on items that the Insured has taken over for the purpose of processing, repair, modification, sale, safekeeping, storage or provision of professional assistance, if they are damaged, destroyed or stolen,
- n) on items on which the Insured performed the ordered activity, or damage to items that the Insured delivered to another person, and the damage arose because the delivered items were of poor quality,
- o) when applied by a third party, the Insured did not raise an objection of limitation or concluded a settlement agreement or court settlement without our consent,
- p) caused by the environment (e.g. contamination of water, soil, air, damage to flora and fauna, etc.),
- q) for lost profit,
- r) incurred in the performance of work duties or in the performance of a profession, trade or other gainful activity,
- s) caused by the ownership, possession or use of weapons,
- t) caused by owning and keeping animals,
- u) caused in connection with the ownership, possession, lease or management of or on real estate.

## Article D5. Obligations of the Insured

- D5.1** Before the Insured makes any admission, acknowledgement of liability, payment or promise, he is obliged to immediately contact the assistance company, notify it of the occurrence of the damage, if a claim for compensation for the damage has been made against him, provide all information about its occurrence and follow the instructions of the assistance company.
- D5.2** The Insured cannot fully or partially acknowledge or satisfy any claim under liability for damage without our prior consent or that of the assistance company. If it is not possible to obtain such consent and the Insured acknowledges and satisfies the claim under liability for damage, he is obliged to provide us with documents for the purposes of investigation that prove the occurrence of his liability for damage and the extent of the damage caused.
- D5.3** In addition to the obligations set out in Articles A9 and A10 of these Insurance Conditions, you are also obliged, at our request:
- submit a completed form describing the occurrence of the Insured Event,
  - submit documents proving the occurrence of the Damage (e.g. police report, medical report, etc.),
  - immediately inform us that criminal proceedings have been initiated against the Insured in connection with the Insurance Event, and inform us about the course and results of these proceedings and further inform us immediately that the injured party is exercising the right to compensation for damages in court,
  - proceed in proceedings for compensation for damage from the Insurance Event in accordance with the instructions of the assistance company, in particular, the Insured may not undertake to compensate a time-barred claim without the consent of the assistance company and may not conclude a court settlement without the consent of the assistance company; the Insured is obliged to appeal against any decision on compensation for damage in a timely manner, unless he receives other instructions from the assistance company,
  - immediately inform the injured party about their liability insurance and try to make a record of the damage caused and its extent, including the claim for compensation,
  - if a Insurance Event occurred under circumstances that raise suspicion of a criminal offense or if damage to property exceeding 5 000 CZK was caused, immediately notify the police or other authorities involved in criminal proceedings,
  - if requested by Us or the assistance company, to document the amount of damage incurred and to allow inspection of the item to which the Insurance Event is related,
  - if the Insured has a claim against third parties for compensation for damage, assign these claims to the assistance company; if the Insured waives such claims or the right to security without the consent of the assistance company, then we are released from performance to the extent to which we could demand compensation from the third party,
  - immediately notify us / the assistance company that he has accepted benefits from other insurance contracts or is claiming them in connection with the given Insurance Event.

## PART E. LUGGAGE INSURANCE

### Article E1. Scope of insurance

- E1.1** **Scope of insurance.** Luggage insurance covers cases of sudden Damage, Destruction, Loss or Theft of travel luggage and personal belongings needed for the trip (hereinafter also referred to as "Luggage") that the Insured took on the trip or demonstrably acquired during the trip.

### Article E2. Insured event

- E2.1** **Insured Event.** An insured event is considered to be accidental Damage, Destruction, Loss or Theft of the Insured's Luggage during or in connection with the trip due to:
- Natural events,
  - falling trees and other objects,
  - shock waves,
  - smoke, blast, explosion, implosion,
  - unexpected and sudden leakage of steam, water or liquid from plumbing, heating, etc.,
  - a traffic accident in which the Insured was a participant; however, the insurance covers the loss of the subject of insurance only if the Insured was deprived of the opportunity to take care of his belongings during this accident as a result of the Accident,
  - Theft with demonstrable overcoming of obstacles and measures protecting the Luggage from

Theft, whereby the right to performance arises only if the Luggage was stolen from a closed and locked space (including a means of transport - the Luggage must be stored in the luggage compartment of the means of transport so that it is not visible from the outside), from a closed and locked space intended for the transport of luggage (e.g. a box trailer or roof box, or a locked roof rack of a motor vehicle or a rack on a towing device),

- h) Bicycle thefts with proven overcoming of obstacles protecting bicycles from theft,
- i) Robbery, if the Insured had the Luggage with him/her,
- j) Loss, Damage or Destruction of Luggage that the Insured, as a passenger, has handed over to a carrier operating mass passenger transport for the purpose of transporting it separately from the passenger in the Luggage compartment or other designated area of the means of transport in which the Insured is travelling.

**E2.2 Conditions for the occurrence of an Insured Event.** The insurance benefit from the Luggage Insurance will be provided only if the Insured Event occurs during the period of validity of this insurance and if all other conditions set out in these Insurance Terms and Conditions are simultaneously met. The date of the Insured Event is the day on which the Damage, Destruction, Loss or Theft of the Baggage occurred.

## Article E3. Insurance benefits

**E3.1 Insurance benefit.** In case of Destruction, Loss or Theft of Baggage, we will provide insurance benefit in the amount of the new value of the item, i.e. the amount necessary to purchase a new item of the same type and parameters, at prices customary in the Insured's place of residence. In the event of Damage to Baggage, we provide benefit in the amount of the reasonably incurred costs of repairing the item, but not more than the new value of the item.

**E3.2** The limits of insurance benefits are set out in **Article A7.2.**

## Article E4. Exclusions from Luggage Insurance

**E4.1 Luggage is not:**

- a) Valuables,
- b) payment cards, tickets, airline tickets,
- c) consumer electronics products except of mobile phones, laptops, tablets, MP3 players, smart watches, cameras, binoculars, video cameras and their accessories,
- d) data, sound or image recordings on any information carrier.

**E4.2 The Luggage Insurance also does not cover Theft or Robbery:**

- a) from unlocked Luggage,
- b) Luggage from an unlocked roof box, unlocked roof rack of a motor vehicle or unlocked rack on a towbar,
- c) Luggage from a motor vehicle or the trunk of a vehicle where entry occurred in an undetected manner,
- d) in a non-destructive manner, e.g. by pulling the Luggage through the bars of a building or vehicle,
- e) electronic and optical devices from a tent, trailer or similar device with loose walls or ceilings (made of tarpaulin, etc.), even if they were locked,
- f) Luggage by snatching it from the hand or by pulling it from the shoulder, neck, back or other part of the body, unless it is a Robbery,
- g) Luggage that has been checked in for storage and items stored in automatic storage lockers.

**E4.3 Damage caused by:**

- a) wear and tear or defective packaging,
- b) intentionally or through neglect of normal care or protection on the part of the Insured,
- c) seizure, removal, damage or destruction by state authorities.

## Article E5. Obligations of the Insured

**E5.1 In addition to the obligations set out in Articles A9 and A10 of these Insurance Conditions, you are also obliged, at our request:**

- a) submit a completed form describing the occurrence of the Insured Event,
- b) prove the occurrence of the Damage (e.g. by submitting a police report, a document on the method of overcoming obstacles protecting the items from theft, confirmation from the carrier on the receipt of the Luggage, etc.),

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

- c) submit a list of stolen, damaged, destroyed and lost items and prove the acquisition or ownership of these items (e.g. bills, etc.).
- E5.2** In the event of a traffic accident or suspicion of a crime, the insured is obliged to notify the police (security) authorities of the Damaged Event without undue delay and to provide information about all items that were stolen or damaged or destroyed by the perpetrator during the crime.

## PART F. TRIP CANCELLATION INSURANCE

### Article F1. Scope of insurance

- F1.1** Trip cancellation insurance applies to cases where the Travel Service provider has a claim for fees associated with the cancellation of the Travel Service, which the Insured is obliged to pay as a result of the Insured Event.
- F1.2** Trip cancellation insurance must be arranged no later than 3 days after the binding order of the travel service (e.g. after the binding reservation of accommodation, flight tickets, etc.). If the Travel Service is ordered less than a week before the planned departure date, the trip cancellation insurance must be arranged on the day of ordering this Travel Service. If the Travel Service is ordered long in advance, it is sufficient to arrange the trip cancellation insurance no later than 60 days before the planned departure date for this trip.

### Article F2. Insured event

- F2.1** The insured event is the cancellation of bindingly ordered and paid Travel Services (accommodation, transport, or other costs) before starting the trip due to:
- An Accident or **illness** of the Insured, as a result of which the Insured is hospitalized at the time of the planned departure or his/her attending physician does not recommend the Insured to travel due to this Accident or illness,
  - Accident or **illness Persons close to** the Insured, as a result of which, at the time of the Insured's planned departure, the Close Person is hospitalized due to a serious health condition (if it is expected that this person must stay in the hospital for more than five calendar days) or the attending physician recommends that the Insured take care of this person, even if their hospitalization is not necessary,
  - An Accident or **illness of** the Insured's Fellow Traveler, as a result of which the Fellow Traveler is hospitalized at the time of the planned departure or his/her attending physician does not recommend that he/she travel due to this Accident or illness, this only applies if it would be impossible to perform the Travel Service for these reasons or if the Insured would have to perform the Travel Service himself/herself,
  - sudden death** of the Insured, his/her Close Person or the Fellow Traveler, if this death occurred less than 90 days before the planned departure of the trip (always 0% deductible),
  - rape** of the Insured or his/her close person reported to the criminal prosecution authority,
  - summons of the Insured to appear in court** at the time of the planned departure for the trip, if the Insured proves that he received the summons only after the binding booking of the trip,
  - serious damage to** the Insured's residence or premises intended for the Insured's business activities by a Natural Event or a criminal act of a third party, if the Insured's presence on the day of the planned departure is demonstrably necessary to determine the amount of damage or to reduce the extent of damage,
  - robbery or theft at** the Insured's place of residence, which occurred within ten calendar days before the planned departure of the trip, if the Czech Police or the insurance company requires the Insured's presence at the location no more than seven calendar days before the departure date and if the estimated damage to property exceeds 200 000 CZK.
  - Natural events** or consequences Natural events in the destination area that occurred after the binding order of the Travel Service and thus prevent the Insured from carrying out the planned Travel Service.

### Article F3. Insurance benefits

- F3.1** In case of an Insured Event, we will pay the non-refundable costs of purchasing a Travel Service (tour, airline ticket, ticket, accommodation reservation or services that arose in connection with the Insured Event), but only if the Insured does not have the right to compensation for them against a third party. Insurance can be arranged with a 20% deductible from the amount of documented non-refundable costs for each Insured Event and for each Insured up to the limit of insurance benefits specified in **Art. A7.2**.

## Article F4. Exclusions from Trip Cancellation Insurance

- F4.1** In addition to the exclusions set out in Article A8, we will not provide insurance benefits in the event that:
- The Travel Service was cancelled due to an illness that was known to the Insured within the meaning of **Article F2.1 letter a)** or a Person Close to the Insured within the meaning of **Article F2.1 letter b)** or a Fellow Traveler the Insured within the meaning of **Article F2.1 letter c)** or was treated for before the binding booking of the Travel Service or before the origination of this insurance (the exception is a Stabilized chronic illness),
  - The Travel Service was cancelled due to an Accident that occurred before the binding booking of the Travel Service,
  - The Insured could have foreseen the occurrence of the Insured Event when making a binding order for the Travel Service,
  - The Travel Service was cancelled due to a change in travel plans, failure to obtain a visa or inability to take the Insured Person's or Co-Traveler's vacation,
  - The Insured or a Fellow Traveler caused the Damaged Event intentionally or through gross negligence,
  - The Insured or Fellow Traveler did not show up for departure, missed it or was excluded from using the Travel Service.
- F4.2** The insurance does not cover:
- costs or services that were incurred or ordered only after the Insured became aware of the reason for the trip cancellation,
  - breach of obligations or bankruptcy of the provider or intermediary of tourism services.
- F4.3** Apart from the exclusions specified in Article A8, we are not obliged to pay for the claim if the existence of a Natural Event has not been confirmed by local or international authorities or state administration bodies of the Czech Republic (e.g. the Ministry of Foreign Affairs of the Czech Republic) or if the Ministry of Foreign Affairs of the Czech Republic or a similar institution has not issued a recommendation not to travel to the destination area, which is also valid at the time of the planned departure.

## Article F5. Obligations of the Insured

- F5.1** In addition to the obligations set out in Articles A9 and A10 of these Insurance Conditions, you are also obliged to:
- immediately notify the assistance company that a fact has arisen that will require cancellation of the Travel Service,
  - cancel the ordered Travel Service immediately after it becomes clear that the trip cannot be carried out (in case of breach of this obligation, we will only cover the costs that would have arisen if the trip had been cancelled in time),
  - submit a completed form describing the occurrence of the Insured Event, provide evidence of the costs of purchasing or binding reservation of the Travel Service, a copy of the certificate of incapacity for work or a discharge report from the hospital, or other confirmation according to the reason for canceling the Travel Service (death certificate, police certificate, etc.), or other documents requested by Us or the assistance service (e.g. confirmation issued by the carrier of non-refund of the flight ticket, tour, ticket, confirmation of non-receipt of the claim for compensation for the cancelled Travel Service, etc.).

## PART G. FLIGHT ASSISTANCE INSURANCE

### Article G1. Scope of insurance

- G1.1** Flight assistance insurance covers the payment of costs for the purchase of necessary clothing and toiletries in the event of a delay in Luggage during air transport abroad and financial compensation in the event of a delay or cancellation of a flight to/from abroad.

### Article G2. Insured event

- G2.1** The Insured Event is:

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

- a) **delay of registered Luggage** transported by the airline by more than six hours from the arrival of the Insured at the destination located outside the territory of the Czech Republic (i.e. not upon return to the Czech Republic),
- b) **a delay in the departure or arrival of the Insured by more than three hours**, if this delay was caused by operational reasons, a technical defect or machine failure, adverse weather or an unannounced strike,
- c) **cancellation of the Insured's flight**, if this cancellation was caused by operational reasons, technical defect or machine failure, adverse weather or an unannounced strike and if the Insured is not provided with alternative transport within three hours of the originally planned departure.

## Article G3. Insurance benefits

- G3.1** In case of an Insured Event:
- a) **delay of registered Luggage**, we will pay reasonable expenses that the Insured demonstrably incurs for the purchase of necessary clothing and toiletries that he had to purchase as a result of the delay of his Luggage. The limits of insurance benefits from one Insured Event are set out in **Article A7.2**,
  - b) **the event of a delay in departure or arrival**, we will pay financial compensation in the amount of 500 CZK for the fourth and each subsequent started hour from the planned departure or arrival until the actual departure or arrival, up to a maximum of 5 000 CZK, applicable to one insured event within a given flight,
  - c) **flight cancellation**, if replacement transport is not provided within three hours of the originally scheduled departure, we will pay financial compensation in the amount of CZK 500 for the fourth and each subsequent started hour of waiting from the scheduled departure until the moment replacement transport is provided, up to a maximum of 5 000 CZK.
- G 3.2** Expenses will be reimbursed based on original invoices for the relevant goods.
- G3.3** In case of Insured Event, the assistance service will, at the client's request, organize the purchase of a replacement ticket, assist in arranging replacement accommodation and transport to and from the hotel to the departure point.

## Article G4. Exclusions from Luggage Delay Insurance

- G4.1** In addition to the exclusions set out in **Article A8**, the insurance does not cover:
- a) Luggage delays for flights ending in the Czech Republic,
  - b) cases where the Insured fails to submit written confirmation of the delay of Luggage from the airline,
  - c) Luggage delays caused by customs clearance,
  - d) reimbursement of expenses incurred subsequent to the delivery of the Luggage by the carrier to the Insured,
  - e) flight delay or cancellation caused by a strike or other operational reasons that were known 48 hours before check-in,
  - f) flight delay or cancellation if the Insured fails to check-in properly and on time, unless this is prevented due to an air carrier strike or other operational reasons that were not known in advance,
  - g) delay or cancellation due to regulations of the civil aviation authority or other similar authority,
  - h) delays or cancellations caused by reasons that were already known on the day of the flight reservation.

## Article G5. Obligations of the Insured

- G5.1** In addition to the obligations set out in **Articles A9 and A10** of these Insurance Conditions, you are also obliged to submit, at our request:
- a) a completed form describing the occurrence of the Insured Event,
  - b) a copy of the flight tickets with flight details (airline name, flight number, departure airport, arrival airport and flight schedule times),
  - c) certificate from the airline confirming the delay in delivery of Luggage upon arrival or flight delay/cancellation,
  - d) tags (coupons) of delayed Luggage provided by the airline or copies thereof,
  - e) receipts for all necessary expenses caused by the delay of the Luggage.

## PART H. CAR ASSISTANCE INSURANCE

### Article H1. Scope of insurance

- H1.1** Car assistance insurance covers the provision and organization of services and payment of costs associated with the elimination of the consequences of an Insured Event on an insured vehicle. For the purposes of car assistance insurance, a vehicle is considered to be only a two-wheeled vehicle up to 3.5 tons with a valid Czech registration plate (SPZ), with the exception of a quadricycle, meeting the technical conditions for operation on land roads, which is not older than 15 years, which the Insured travels on, is his property or the Insured has the right to use. The insurance may be valid only in Europe or the Czech Republic.

### Article H2. Insured event

- H2.1** We consider an Insured Event to be a vehicle breakdown or accident that causes it to be immobile, as well as vehicle theft, vandalism to the vehicle and driver errors. The limits of insurance benefits are set out in **Article A7.2**.

### Article H3. Insurance benefits

- H3.1** In case of an Insured Event, we will pay for or to you:
- minor repairs to the insured vehicle at the scene of the incident caused by the driver's errors, if technologically possible, or the recovery and towing of the disabled vehicle to the nearest service station from the scene of the incident, however, we do not cover the costs of spare parts,
  - towing of a disabled insured vehicle to the nearest service station,
  - a replacement vehicle for travel to a destination abroad. The vehicle is rented and returned in the same country and is not used for transportation to the country of origin. A deposit is required when renting a vehicle.
  - storage of the insured vehicle in a guarded location if towing to a repair shop is not possible for objective reasons (e.g. evening hours, public holidays, etc.),
  - transportation of a disabled insured vehicle to the nearest service center in the Czech Republic from your place of residence if the vehicle is so damaged that its repair abroad is not possible within 3 working days for technical reasons,
  - accommodation of the crew of the insured vehicle in a hotel for the duration of the repair up to the limit specified in the insurance benefits overview, **Article A7.2**,
  - transport of the crew of the insured vehicle to the destination or starting point of the journey by public transport (train, bus) – the assistance service decides on the type of transport,
  - transportation of a replacement driver abroad to collect the repaired vehicle,
  - a replacement vehicle for the journey to the final destination,
  - scrapping the vehicle if the vehicle cannot be repaired within five working days and the price of towing the vehicle to the Czech Republic exceeds the residual value of the vehicle, but not more than 3,000 euros.

### Article H4. Exclusions

- H4.1** Except as provided in **Article A8** The insurance does not cover:
- vehicles rented for a fee,
  - costs for repairing the vehicle at the service station,
  - events arising during competitions, sports competitions and preparations for them or motor shows,
  - events resulting from a bet,
  - incidents arising from driving a vehicle without a valid driving license,
  - malfunctions that do not technically or within the framework of traffic regulations prevent the continuation of the journey (e.g. malfunction of the air conditioning in the passenger compartment),
  - a fault that has already occurred in the same vehicle in the past 12 months and repair by the assistance service was recommended,
  - services that were provided without the assistance service's knowledge,
  - the insurance benefit does not apply to the price of used spare parts, fuel or other operating fluids, costs of tolls, highway or other similar fees,
  - if access to the insured vehicle is not possible or legally accessible,
  - events other than those specified in **Article H3.1** of these Insurance Conditions.

## PART I. INTERPRETATION OF TERMS

### Article I1. Terms used

- 11.1** An **acute medical condition (medical emergency)** is an Accident or sudden illness of the Insured that occurred during the validity of the insurance outside the territory of the Czech Republic and that requires necessary and urgent treatment.
- 11.2** **Common sports** are sports activities carried out at a recreational level, such as running, skiing or snowboarding on slopes and tracks open to the public, cycling on public roads or marked cycle paths (not off-road), rafting and water skiing of difficulty levels WW1 and WW2, hiking and trekking on marked tourist routes (excluding via ferrata) up to 3,000 m above sea level, etc. A detailed list of sports activities can be found on the KP website.
- 11.3** **Valuables** are money, checks, valuables, passbooks, securities, jewels, precious stones, precious metals, items of collector's interest, antiques, items of artistic or historical value (e.g. paintings, graphic works, products made of glass, porcelain, ceramics, etc.).
- 11.4** A **travel service** is a service provided to the final consumer for the purpose of satisfying his needs in the areas of recreation, tourism, culture and sport, either as a combination of individual services or as a separate service (i.e. transport, accommodation, vehicle rental, optional trips, ski passes, sports and educational courses and other similar services).
- 11.5** A **means of public transport** is a scheduled passenger bus, a taxi vehicle, a public railway passenger train (and also a cable car or cabin, but not a chairlift), a regular urban public transport vehicle, a regular public passenger ship (including a ferry), a regular air passenger aircraft and an aircraft registered in the international flight schedule OAG Worldwide Flight Guide ABC (ABC World Airways Guide).
- 11.6** **Downhill** means riding down technically very demanding tracks with natural or artificial obstacles on bicycles.
- 11.7** An **electronic system** means a means of communication, including an electronic system of a third party cooperating with us, which allows the content of our correspondence or your legal actions to be captured.
- 11.8** **Hospitalization** is medical care provided in a hospital and requiring a patient stay of at least 24 hours or one night.
- 11.9** **Driver error** is failure to comply with the vehicle manufacturer's instructions for its operation and maintenance or other circumstances resulting in: lack, substitution or freezing of fuel or other operating fluids, running out of fuel, discharged car battery, flat tire or loss, theft or locking of keys in the vehicle or their breakage in the vehicle lock.
- 11.10** A **yacht** is a seagoing vessel with a hull length exceeding 2.5 m and not exceeding 24 m, equipped with sails or an engine or both, intended for seagoing navigation.
- 11.11** A **ride in a public transport vehicle** is a ride (flight, cruise) of the Insured in a public transport vehicle (including boarding/disembarking at the starting/destination point of the journey) with a valid ticket, in the case of a taxi service, a ride of the Insured (including boarding/disembarking at the starting/destination point of the journey) for a fee.
- 11.12** **Theft** means the unauthorized appropriation of an insured item by the perpetrator seizing it from a locked space (vehicle, wardrobe, etc.) or by overcoming an obstacle or measure protecting the item from theft, demonstrably using tools other than those intended for proper opening.
- 11.13** **Robbery** means the appropriation of an object or thing by the perpetrator using violence or the threat of immediate violence.
- 11.14** The **small vessel** is a vessel with a hull length not exceeding 2.5 m, not subject to registration by entry in the Maritime Register of the Czech Republic, or a similar register of another country, if it is operated in accordance with the regulations on maritime navigation, or a vessel for a maximum of 12 persons, whose length is less than 20 m, with a total weight including permitted load of up to 1,000 kg or with its own mechanical propulsion with a power of up to 4 kW or with a total sail area of up to 12 m<sup>2</sup> · not subject to registration by entry in the Maritime Register of the Czech Republic, or a similar register of another country, if it is operated in accordance with the regulations on inland navigation.
- 11.15** **We** means the company Komerční pojišťovna, as, with its registered office at nám. Junkových 2772/1, 155 00 Prague 5, identification number 63998017, entered in the Commercial Register kept by the Municipal Court in Prague, section B, insert 3362. Our correspondence address is Komerční pojišťovna, as, Palackého 53, 586 01 Jihlava and the most frequently used e-mail address is [servis@komercoj.cz](mailto:servis@komercoj.cz).

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- 11.16 Uninsurable sports and activities** include, in particular, the following sports activities: bungee jumping, canyoning, quad biking – riding them, herpetology (active), downhill (downhill biking), mountaineering above UIAA difficulty level 7, hunting, riding outside marked and unauthorized slopes and tracks (by bike, on skis, on snowboard, snowkiting, on skateboards, etc.), riding racing bobsleighs, racing sleds, scooters, skibobs, etc., riding a yacht outside the coastal sea, parkour in which some (any) obstacle exceeds 1.5 m, diving to a depth greater than 30 m and ice diving, professional sports, sea fishing (except fishing from the shore or within the coastal sea), skydiving and parachute flying, ski mountaineering at an altitude above 1,500 m, jumping, flying and acrobatics on skis, snowrafting, speleology, high-altitude hiking and trekking incl. movement and residence in the mountains at an altitude above 5,000 m, exercise of hunting rights.
- 11.17 Theft** means the occurrence of damage to insured items in the form of Theft or Robbery.
- 11.18 A close person** is a person who is in a close relationship with the Insured within the meaning of Section 116 of the Civil Code, i.e. a direct relative, sibling, spouse, partner; other persons in a family or similar relationship are considered to be close to each other if the damage suffered by one of them would reasonably be felt by the other as their own damage.
- 11.19 The Beneficiary** is the person who is entitled to insurance benefits as a result of the Insured Event. The Beneficiary is the Insured, unless otherwise provided by law or the Insurance Conditions.
- 11.20 Territorial seas** are parts of the sea along the coast within a width determined by the state concerned, but not exceeding 12 nautical miles from the coastline.
- 11.21 An insured event** is a specifically identified accidental event that entails the Insurer's obligation to provide insurance benefits.
- 11.22 The policyholder** is the person who has concluded an insurance contract with us.
- 11.23 The insured** is a natural person whose health, life, property or other values of insurable interest are covered by the insurance contract and who is also designated as an insured person in the insurance contract.
- 11.24 Damage** means a change in the condition of an object or thing that can objectively be removed by repair, or a change that cannot objectively be removed by repair, but the object/thing is still usable for its original purpose.
- 11.25 Work activity** is understood as the performance of work of a non-administrative nature. It does not apply to work at a hazardous workplace (e.g. construction sites, workplaces located under water, mines, oil extraction facilities, etc.).
- 11.26 Professional sport** is any sporting activity that athletes perform for a fee, including a sports internship or sports scholarship stay.
- 11.27 Reasonable transportation** is "Economy Class" air transportation, first class train transportation, or other mode of transportation if approved in advance by the assistance company.
- 11.28 Risky sports** are sports activities carried out at a recreational or competitive amateur level, such as athletics, acrobatic rock and roll, martial arts and combat sports (e.g. aikido, boxing, judo, karate, kickboxing - martial arts, taekwondo, weightlifting, wrestling), buggykiting, **off-road cycling** (bicross, cycling, cyclocross, downhill mountain biking), children's camps and training camps with a sports focus, rock climbing up to UIAA difficulty level 7, kiteboarding, mountainboarding on marked routes, parkour, in which any obstacle does not reach a height of 1.5 m, skatepark (in-line skating, skateboarding), rope jumping, in-line speed skating, powerlifting, street luge, **risky water sports** (yachting, jet skiing, canoeing - kayak or canoe difficulty level WW3 to WW5, kitesurfing, parasailing, diving to a depth of 30 m - with an instructor or provided that the person holds the necessary authorization to carry out the given activity, rafting of difficulty levels WW3 to WW5, recreational sailing on small vessels subject to registration by entry in the navigation register in the Czech Republic or a similar register of another country, speed paddleboarding (on still, calm waters), river rafting of difficulty levels WW3 to WW5, surfing, water skiing, wakeboarding, windsurfing), **risky winter sports** carried out on marked/permited routes during designated operating hours or in places designated for practicing sports (heliskiing in permitted and not remote places, bobsleigh rides, sledding in an ice bed, moguls, monoski, skeleton in an ice bed, ski mountaineering up to 1,500 m above sea level, ski bobsleigh, ski cross, ski jumping, snow scooter, snowkiting in permitted places, snowpark - riding in a snow park, snowtubbing, speed skating on ice), **alpine tourism and trekking including movement and stay in the mountains at an altitude** of 3,000 m to 5,000 m above sea level (including via ferrata C and D). **Other physical and sports activities with comparable risk** not explicitly listed above, which, due to the method, difficulty and duration of the insured's movement, the quality of the sports area or terrain, the interaction of the surrounding environment, the material, its processing, the shape and speed of the moving sports equipment and taking into account the protective equipment and safety measures used, do not pose a higher risk of health damage to the insured than the listed insured physical and sports activities.
- 11.29 Fellow traveler** is a person who has demonstrably purchased a travel service together with the Insured and is traveling together with the Insured.

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

- 11.30** **Stabilized chronic illness** is an illness that existed before the Insured Person's departure for the trip or before the binding order of the Travel Service, but the Insured Person was not treated or hospitalized for the worsening of this chronic illness during the 12 months prior to the start of the trip or before the binding order of the Travel Service, nor was there a change in the Insured Person's treatment or medication during this period, nor did the Insured Person's health condition during this time indicate that the health condition will deteriorate and he/she will not be able to travel, nor that the health condition will deteriorate during the trip or that it will be necessary to seek medical assistance abroad due to this illness.
- 11.31** **Loss event** is a fact that caused damage and which could be the reason for the right to insurance benefits.
- 11.32** **Accident** is an unexpected and sudden event of external forces or one's own physical strength independent of the will of the Insured or an unexpected and uninterrupted action independent of the will of the Insured of high or low external temperatures, gases, vapors, radiation (except nuclear), electric current and poisons (except microbial poisons and immunotoxic substances), which caused damage to health or death to the Insured during the term of the insurance. Death by drowning, drowning and lightning strike are also considered to be accidents if they are independent of the will of the Insured.
- 11.33** **High seas** are all parts of the sea that are not included in the exclusive economic zone, the territorial sea, or the internal waters of a state or the archipelagic waters of an archipelagic state.
- 11.34** **You** is the person who concluded the insurance contract or the Insured according to the context of the Insurance Conditions (in particular in the case of provisions imposing obligations).
- 11.35** **Abroad** is the territory of a state other than the Czech Republic.
- 11.36** **Destruction** is a change in the condition of an object or thing that cannot objectively be removed by repair, and therefore the object/thing can no longer be used for its original purpose.
- 11.37** **Loss** is a situation where the Insured, independently of their will, has lost the ability to continue to dispose of the item.
- 11.38** **Natural event** is a fire, storm, lightning strike, hail, flood, inundation, earthquake, landslide, rockfall and avalanche, collapse of rocks and soil, volcanic activity, weight of snow or ice.

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

## ANNEX 1. CLASSIFICATION FOR PERMANENT CONSEQUENCES OF ACCIDENT

### Principles for assessing the lasting effects of an Accident

1. The amount of compensation for permanent consequences of an Accident is determined according to **the Classification of Compensation for Permanent Consequences** issued by us (hereinafter referred to as the Classification). The compensation is determined as a percentage of the insured amount for permanent consequences caused by an Accident, which for individual damages corresponds to the extent of the permanent consequences after they have stabilized. In case that they have not stabilized within three years from the date of the Accident, according to the percentage that corresponds to their condition at the end of this period.
2. If the Classification establishes a percentage range, the amount of compensation shall be determined so that, within the given range, the compensation corresponds to the nature and extent of the permanent consequences caused to the Insured by the Accident.
3. If a single Accident leaves the Insured with several permanent consequences of various types, the total permanent consequences are determined by the sum of the percentages for the individual partial permanent consequences, but not exceeding 100% of the total share.
4. If the individual consequences of an Accident after one or more Injuries concern the same limb, organ or part thereof, they are assessed as a whole, at most by the percentage specified in the Classification for anatomical or functional loss of the relevant limb, organ or part thereof.
5. If the permanent consequences of the Accident concern a part of the body or organ that was already affected/damaged before the Accident, we will reduce our compensation for the permanent consequences of the Accident by a percentage corresponding to the extent of the previous affect/damage determined by the percentage according to the Classification.
6. In cases where the identified permanent consequence is not listed in the Classification, or its nature does not exactly meet the wording of the given item in the Classification, we rely on the opinion of our medical examiner. The medical examiner determines the assessment in the amount of a percentage corresponding to a similar damage listed in the Classification, or determines the percentage assessment in proportion to the severity of the physical damage.
7. We determine the amount of compensation based on a medical report on the results of the examination of the Insured by our medical examiner, or on medical reports documenting the current condition and the extent of permanent consequences. We will arrange the examination to determine the extent of permanent consequences at our own expense.
8. Scars on the face and neck can be assessed without an examination of the Insured by our medical examiner based on documented photo documentation and a description of the scar by the Insured. We reserve the right to require the Insured to undergo an examination of the permanent consequences by our medical examiner.
9. If the Accident leaves the Insured with the permanent loss of part or all of a finger or toe, it is possible to determine the amount of compensation without an examination of the Insured by our medical examiner based on the Insured's request, supported by photo documentation of the permanent effect, medical reports and X-ray documentation. We reserve the right to require the Insured to undergo an examination of the permanent effects by our medical examiner.

### Classification of performance

INJURIES TO THE HEAD AND SENSORY ORGANS		
	Complete defect in <b>the cranial vault</b> in the range	
001	up to 10 cm <sup>2</sup>	5%
002	over 10 cm <sup>2</sup>	15%
	Serious <b>brain disorders</b> and mental disorders after severe head Accident	
003	light level	up to 20%
004	moderate to severe	21-100%
	Traumatic disorder <b>of the facial nerve</b>	
005	light level	up to 10%
006	moderate to severe	11-20%
007	Traumatic injuries <b>to the trigeminal nerve</b> by degree	up to 20%
008	Damage <b>to the face</b> and other <b>parts of the head</b> and neck accompanied by functional disorders	up to 15%
	<b>Scar</b> on the face and neck length	

009	from 1cm to 2cm	1%
010	for each additional cm started	0.5%
	<b>The maximum amount of filling for one scar is 10%.</b>	
011	Partial removal <b>of the lower jaw</b> (lifting the entire section by 1/2 of the maxillary bone)	15-40%
<b>DAMAGE TO THE NOSE OR SENSE OF SMELL</b>		
	<b>Deformation</b> of the external shape of the nose or nasal septum	
012	without significant nasal obstruction	up to 3%
013	with significant nasal obstruction	4-10%
014	Traumatic <b>perforation of the nasal septum</b>	5%
	<b>Loss</b> of part or all of the nose	
	without breathing problems	up to 20%
016	with respiratory distress	up to 25%
	<b>When evaluating according to items 012 - 014, it is not possible to simultaneously evaluate permanent consequences according to items 015 - 016.</b>	
017	<b>Chronic atrophic inflammation of the nasal mucosa</b> – corrosion or burn	10%

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

018	Loss of smell	10%
<b>EYE INJURIES OR VISION DAMAGE</b>		
	In the case of complete loss of vision, the assessment of total permanent consequences in one eye cannot be more than 35%, in the other eye more than 65%, in both eyes more than 100%. However, permanent damage listed in items 020, 026 to 029, 032, 035 and 036 is assessed even above this limit.	
019	The consequences of eye injuries that resulted in reduced visual acuity are assessed according to auxiliary table No. 1.	
020	Anatomical loss or atrophy of the eye is added to the established value of permanent visual impairment.	5%
	<b>Lens loss</b>	
021	in one eye	3%
022	in both eyes	6%
	an intraocular lens is replaced, an assessment for accommodation disorder is added.	
023	Traumatic disorder of the oculomotor nerves or disorder of the balance of the oculomotor muscles according to the degree	up to 25%
024	Concentric visual field limitation due to Accident is assessed according to auxiliary table no. 2.	
025	Other visual field limitations are determined by the percentage of visual field loss.	
	<b>duct obstruction honor</b>	
026	in one eye	5%
027	in both eyes	10%
	<b>Malposition of the clavicle not surgically corrected</b>	
028	in one eye	5%
029	in both eyes	10%
030	Dilation and paralysis of the pupil are assessed according to the suspensory angle without stenopeic correction according to auxiliary table no. 1.	
031	Dilation and paralysis of the pupil in the seeing eye	3%
032	Deformity of the outer segment and its surroundings, causing pty or ugliness, or ptosis upper eyelid, if it does not cover the pupil (regardless of the vasospasm), for each eye	5%
	<b>Traumatic accommodation disorder</b>	
033	unilateral (assessed up to 50 years of age)	8%
034	bilateral (evaluated up to 45 years of age)	5%
	<b>lagophthalmos not surgically corrected</b>	
035	unilateral	8%
036	double-sided	16%
	<b>When assessing according to items 035 and 036, it is not possible to simultaneously assess the permanent consequences according to item 032.</b>	
037	Upper eyelid ptosis that cannot be corrected surgically, if it covers the pupil of the dominant eye, is assessed according to auxiliary table no. 2.	
<b>EAR DAMAGE OR HEARING IMPAIRMENT</b>		
038	Deformity or partial loss of one auricle	5%
039	loss of one earlobe	10%
040	loss of both auricles	15%
041	Permanent post-traumatic perforation of the eardrum without apparent secondary infection	5%
042	Chronic suppurative otitis media proven to be a consequence of trauma	8%
	<b>Hearing loss, unilateral</b>	
043	light level	2%
044	middle grade	4%
045	severe	5-10%
	<b>Bilateral hearing loss</b>	
046	light level	5%
047	middle grade	18%
048	severe	19-30%
	<b>Hearing loss</b>	
049	one ear while maintaining the function of the other ear	12%
050	one ear with reduced function of the other ear	22%
051	bilateral as a result of a single Accident	40%
	<b>Labyrinth disorder</b>	
052	unilateral by degree	up to 20%
053	double-sided according to degree	21-40%
<b>DAMAGE TO THE TEETH</b>		
	The insurer provides compensation for the loss of healthy vital teeth only if it occurs as a result of external violence.	
	The insurer does not provide compensation for the loss, breakage and damage of artificial dentures and temporary (milk) teeth.	
	<b>Loss</b>	
054	one tooth	1%
055	every other tooth	1%
056	tooth vitality	1%
057	Deformity of the front teeth as a result of proven Accident to the temporary (milk) teeth teeth, for each damaged permanent tooth	1%
058	Grinding of abutment teeth under the crowns of fixed dentures or clasp teeth of removable dentures for teeth lost due to an accident, for each tooth grinded	0.5%
<b>TONGUE DAMAGE</b>		
059	Conditions following Accident to the tongue with tissue defect or cicatricial deformities (only if not already classified under items 064 and 065)	5%

060	Loss of taste by extent	up to 10%
<b>NECK INJURIES</b>		
	<b>Narrowing of the larynx or trachea</b>	
061	light level	10%
062	middle grade	15%
063	severe	16-30%
064	Post-traumatic voice disorders (hoarseness, croaking, voice skipping)	up to 15%
065	Loss of voice (aphonia)	30%
	<b>When evaluating according to items 063 - 065, it is not possible to simultaneously evaluate permanent consequences according to item 066 and vice versa.</b>	
066	Condition after tracheotomy with a permanently inserted cannula, including associated functional disorders (e.g. loss of voice)	50%
<b>INJURIES TO THE CHEST, LUNGS, HEART OR ESWATER</b>		
067	Post-traumatic deformity of one or both breasts	up to 10%
	<b>Amputation of one or both breasts due to Accident</b>	
068	in women under 45 years of age	up to 28%
069	in women over 45 years of age	up to 18%
	Limited chest movement and adhesions between the lungs and chest wall clinically proven	
070	light level	5%
071	middle grade	10%
072	severe	20%
	Other consequences of lung Accident according to degree and extent of functional impairment	
073	one-sided	up to 40%
074	double-sided	up to 80%
075	Cardiac and vascular disorders (only after direct Accident) and clinically proven – according to the degree of functional impairment	up to 80%
076	Esophageal fistula	25%
	<b>Post-traumatic narrowing of the esophagus</b>	
077	light level	8%
078	middle grade	22%
079	severe	23-50%
<b>ABDOMINAL AND DIGESTIVE ORGAN INJURIES</b>		
080	Abdominal wall damage accompanied by abdominal press disruption	up to 10%
081	Digestive system dysfunction according to degree of dysfunction	up to 80%
	<b>Loss of spleen including related complications</b>	
082	partial	up to 12%
083	complete	20%
084	Trauma-induced permanent protrusion of a thin or of the large intestine through the abdominal wall (stomy)	40%
	<b>Rectal disorder due to Accident, post - traumatic narrowing of the rectum or anus</b>	
085	light level	5%
086	middle grade	12%
087	severe	13-30%
	<b>Anal sphincter incompetence</b>	
088	partial	15%
089	complete	40%
<b>INJURIES TO THE URINARY AND GENITAL ORGANS</b>		
	<b>Loss of one kidney</b>	
090	when the second kidney is functional	25%
091	with reduced functionality of the second kidney	40%
092	in case of dysfunction of the second kidney	60%
093	Loss of both kidneys	60%
	<b>Loss of part of a kidney</b>	
094	when the second kidney is functional	15%
095	in case of dysfunction of the second kidney	50%
	Post-traumatic consequences of kidney and urinary tract injuries, including secondary infection	
096	light level	up to 10%
097	middle grade	up to 15%
098	severe	up to 40%
099	urinary tract infection and secondary kidney disease	15-50%
	<b>Assessment according to this item can be used if there is no direct Accident to the kidneys or urinary tract (e.g., in the case of an Accident to the spine, spinal cord, or brain).</b>	
100	Loss of one testicle (in case of cryptorchidism, evaluate as loss of both testicles)	10%
	<b>Loss of both testicles or potency</b>	
101	under 50 years old	40%
102	from 50 years to 65 years	20%
103	over 65 years old	10%
	<b>Loss or severe deformity of the penis</b>	
104	under 50 years old	30%
105	from 50 years to 65 years	20%
106	over 65 years old	10%

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

107	Post-traumatic deformation of female genitalia	up to 45%
<b>SPINE AND SPINAL CORD INJURIES</b>		
Spinal mobility limitation without neurological symptoms		
108	light level	up to 8%
109	middle grade	up to 20%
110	severe	up to 40%
When evaluating according to items 108 – 110, it is not possible to simultaneously evaluate according to items 111 – 113 and vice versa.		
traumatic damage to the spine, spinal cord, spinal membranes and roots with permanent objective symptoms of impaired function		
111	light level	up to 20%
112	middle grade	21-35%
113	severe	36-100%
<b>PELVIC INJURIES</b>		
Disruption of the pelvic ring connection with impaired spine statics and lower limb function		
114	in women under 45 years of age	15-65%
115	in women over 45 years of age	15-50%
116	in men	15-50%
<b>UPPER LIMB INJURIES</b>		
The values given apply to right-handed people, the opposite applies to left-handed people.		
Damage to the shoulder joint area		
Loss of an upper limb at the shoulder joint or in the area between the elbow and shoulder joints		
117	right	60%
118	left	50%
Complete stiffness of the shoulder joint in an unfavorable position (full abduction, adduction, or a position close to them)		
119	right	35%
120	left	30%
Complete shoulder stiffness in or near favorable position (50° - 70° abduction, 40° - 45° forearm extension, and 20° internal rotation)		
121	right	30%
122	left	25%
Limited mobility of the shoulder joint, including limited rotational movements		
mild degree (incomplete forearm flexion above 135°)		
123	right	up to 7%
124	left	up to 6%
medium level (armrest with forearm extension up to 135°)		
125	right	up to 13%
126	left	up to 11%
severe degree (arm extension up to 90°)		
127	right	up to 23%
128	left	up to 20%
subluxation not surgically treatable – orthopedic		
129	right	20%
130	left	15%
Chronic inflammation of the bone marrow of the humerus only after open injuries or after surgical interventions necessary to treat the consequences of an Accident – untreatable surgically – orthopedically		
131		25%
Shoulder joint replacement		
132	under 50 years old	30%
133	from 50 years to 65 years	20%
Joint mobility disorders are already included in the assessment according to items 132 and 133.		
Habitual shoulder dislocation		
134	right	20%
135	left	16%
Payment according to items 134 and 135 excludes the right to payment for damage caused by an accident and other dislocations of the humerus (shoulder) according to the Classification of Payments for Damage Caused by an Accident.		
When evaluating according to items 134 and 135, it is not possible to simultaneously evaluate according to items 136 and 137.		
Shoulder joint laxity		
136	right	up to 15%
137	left	up to 10%
Uncorrected sternoclavicular dislocation		
138	front	3%
139	rear	6%
Uncorrected acromioclavicular dislocation except for possible shoulder joint dysfunction		
140	right	4%
141	left	3%

Permanent consequences after rupture of the long head of the biceps muscle with intact function of the shoulder and elbow joints		
142	right	3%
143	left	2%
<b>Damage to the elbow joint and forearm area</b>		
Complete stiffness of the elbow joint in an unfavorable position (full extension or full flexion and positions close to them)		
144	right	30%
145	left	25%
Complete stiffness of the elbow joint in a favorable position or in positions close to it (90° to 95° of flexion)		
146	right	20%
147	left	16%
Limited mobility of the elbow joint		
light level		
148	right	up to 6%
149	left	up to 5%
middle grade		
150	right	up to 12%
151	left	up to 10%
severe		
152	right	up to 18%
153	left	up to 15%
Complete stiffness of the radioulnar joints (with the inability to adduct or abduct the forearm) in an unfavorable position or in positions close to it (in maximum pronation or supination - in extreme abduction or adduction)		
154	right	20%
155	left	16%
Limitation of pronation and supination of the forearm		
light level		
156	right	up to 5%
157	left	up to 4%
middle grade		
158	right	up to 10%
159	left	up to 8%
severe		
160	right	up to 20%
161	left	up to 16%
Dislocation of the ulna or radius, or both forearm bones, that cannot be resolved surgically – orthopedically		
162	right	20%
163	left	15%
Chronic inflammation of the bone marrow of one or both forearm bones only after open injuries or after surgical procedures necessary to treat the consequences of an Accident – untreatable surgically – orthopedically		
164		20%
Elbow joint looseness		
165	right	up to 25%
166	left	up to 20%
Endoprosthesis of the elbow joint of the limbs		
167	up to 50 years of age	30%
168	over 50 years of age	20%
Joint mobility disorders are already included in the assessment according to items 167 and 168.		
Loss of forearm with preserved elbow joint		
169	right	50%
170	left	40%
Loss or damage to the hand		
Loss of hand at the wrist		
171	right	50%
172	left	40%
Loss of all fingers of the hand (including metacarpal bones)		
173	right	50%
174	left	40%
Loss of fingers except the thumb (or including metacarpal bones)		
175	right	45%
176	left	38%
Complete wrist stiffness in an unfavorable position or positions close to it (complete palmar or dorsiflexion of the hand)		
177	right	up to 30%
178	left	up to 25%
Complete wrist stiffness in a favorable position (dorsiflexion 20-40°)		
179	right	up to 20%
180	left	up to 17%
Subluxation of the navicular bone that cannot be resolved surgically – orthopedic		
181	right	15%

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182	left	12%
183	<b>Chronic inflammation of the bone marrow of the hand bones</b> only after open injuries or after surgical interventions necessary to treat the consequences of an Accident – untreatable surgically – orthopedically	15%
	<b>Wrist wobble</b>	
184	right	up to 12%
185	left	up to 10%
	Limited wrist <b>mobility</b>	
	light level	
186	right	up to 6%
187	left	up to 5%
	middle grade	
188	right	up to 12%
189	left	up to 10%
	severe	
190	right	up to 20%
191	left	up to 17%
	<b>Thumb Accident</b>	
	<b>Loss of the end joint</b> of the thumb	
192	right	up to 9%
193	left	up to 7%
	<b>Loss of both thumb joints</b>	
194	right	up to 18%
195	left	up to 15%
	<b>Loss of thumb with metacarpal bone</b>	
196	right	up to 25%
197	left	up to 21%
	Complete <b>stiffness</b> of the interphalangeal joint of the thumb in an unfavorable position (extreme flexion)	
198	right	8%
199	left	7%
	in hyperextension	
200	right	7%
201	left	6%
	Complete <b>stiffness interphalangeal joint</b> of the thumb in a favorable position (slightly bent)	
202	right	6%
203	left	5%
	Complete <b>stiffness the base joint</b> of the thumb	
204	right	6%
205	left	5%
	Complete <b>stiffness carpometacarpal joint</b> of the thumb in an unfavorable position (full abduction or adduction)	
206	right	9%
207	left	7%
	Complete <b>stiffness carpometacarpal joint</b> of the thumb in a favorable position (slight opposition)	
208	right	6%
209	left	5%
	Complete <b>stiffness of all joints</b> of the thumb in an unfavorable position	
210	right	up to 25%
211	left	up to 21%
	<b>When assessing according to items 192 - 211, it is not possible to simultaneously assess the disorder of the thumb's grip function.</b>	
	<b>Thumb grip dysfunction</b>	
	light level	
212	right	2%
213	left	1%
	middle grade	
214	right	up to 6%
215	left	up to 4%
	severe	
216	right	up to 10%
217	left	up to 8%
	<b>Index finger Accident</b>	
	<b>Loss of the terminal joint</b> of the index finger	
218	right	up to 5%
219	left	up to 4%
	<b>Loss of two joints</b> of the index finger	
220	right	up to 10%
221	left	up to 8%
	<b>Loss of all three joints</b> of the index finger	
222	right	up to 12%

223	left	up to 10%
	<b>Loss of index finger with metacarpal bone</b>	
224	right	up to 16%
225	left	up to 13%
	Complete <b>stiffness of all three joints</b> of the index finger at maximum extension	
226	right	up to 12%
227	left	up to 10%
	Complete <b>stiffness of all three joints</b> of the index finger in extreme flexion	
228	right	15%
229	left	12%
	<b>When assessing according to items 218 - 229, it is not possible to simultaneously assess the disorder of the grip function of the index finger.</b>	
	The position of the index finger prevents the function of the adjacent fingers	
230	right	3%
231	left	2%
	<b>Impaired grip function</b> of the index finger – until fully clenched into the palm, the following is missing:	
	1 cm to 2 cm	
232	right	up to 4%
233	left	up to 3%
	over 2 cm to 3 cm	
234	right	up to 6%
235	left	up to 4%
	over 3 cm to 4 cm	
236	right	up to 10%
237	left	up to 8%
	over 4 cm	
238	right	up to 12%
239	left	up to 10%
	<b>Inability to fully extend</b> any of the joints of the index finger while the grip function is intact	
240	right	2%
241	left	1%
	<b>Damage to the middle, ring and little fingers</b>	
	<b>Loss of the end of a finger</b>	
242	right	3%
243	left	2%
	<b>Losing two finger joints</b>	
244	right	up to 5%
245	left	up to 4%
	<b>Loss of three finger joints</b>	
246	right	up to 8%
247	left	up to 6%
	<b>Loss of an entire finger</b> with the corresponding metacarpal bone	
248	right	up to 9%
249	left	up to 7%
	<b>When assessing according to items 242 - 249, it is not possible to simultaneously assess the impairment of the grip function of the middle, ring, and little fingers.</b>	
	The position of one finger prevents the function of the adjacent fingers	
250	right	3%
251	left	2%
	<b>Impaired grip function</b> of the finger – until fully grasped in the palm, the following is missing:	
	1 cm to 2 cm	
252	right	2%
253	left	1%
	over 2 cm up to 3 cm	
254	right	3%
255	left	2%
	over 3 cm 4 cm	
256	right	up to 5%
257	left	up to 4%
	over 4 cm	
258	right	up to 8%
259	left	up to 6%
	<b>Inability to fully extend</b> any of the finger joints while the finger's gripping function is intact	
260	right	2%
261	left	1%
	<b>Traumatic disorders of the nerves of the upper limb</b>	
	The assessment already includes possible vasomotor and trophic disorders	
	<b>Traumatic disorder of the axillary nerve</b>	
262	right	up to 30%

# INSURANCE CONDITIONS FOR MOJCESTOVÁNÍ TRAVEL INSURANCE

263	left	up to 25%
Traumatic disorder of the <b>spinal nerve trunk</b> with involvement of all innervated muscles		
264	right	up to 45%
265	left	up to 37%
with preservation of triceps muscle <b>function</b>		
266	right	up to 35%
267	left	up to 27%
Distal <b>sciatica with thumb muscle dysfunction</b>		
268	right	up to 15%
269	left	up to 12%
Traumatic disorder of the musculocutaneous <b>nerve</b>		
270	right	up to 25%
271	left	up to 15%
Traumatic disorder of the distal trunk of the <b>ulnar nerve</b> with involvement of all innervated muscles		
272	right	up to 40%
273	left	up to 33%
Traumatic lesion of the <b>distal part of the ulnar nerve</b> with preservation of the function of the flexor carpi ulnaris and part of the flexor digitorum profundus		
274	right	up to 30%
275	left	up to 25%
<b>median nerve</b> Accident with involvement of all innervated <b>muscles</b>		
276	right	up to 35%
277	left	up to 30%
Traumatic disorder of the <b>distal part of the median nerve</b> with involvement of predominantly the thenar muscles		
278	right	up to 10%
279	left	up to 8%
Traumatic disorder of the <b>sensory branch of the median nerve at the wrist</b> with impaired sensitivity		
280	right	up to 15%
281	left	up to 10%
<b>According to items 280 and 281, injuries to the median nerve in the palm and fingers can also be adequately assessed.</b>		
Traumatic disorder of <b>all three nerves</b> (or even the entire brachial plexus)		
282	right	up to 60%
283	left	up to 50%
<b>LOWER LIMB INJURIES</b>		
Traumatic <b>loss</b> of one lower limb at the hip joint or in the area between the hip and knee joints		
284	without functional prosthesis	60%
285	with functional prosthesis	50%
286	<b>Femoral dislocation not surgically treatable – orthopedic</b>	25%
287	<b>Femoral head necrosis</b>	40%
<b>Hip joint replacement</b>		
288	up to 45 years of age	45%
289	over 45 years of age	40%
<b>Joint mobility disorders are already included in the assessment according to items 288 and 289.</b>		
290	<b>Chronic inflammation of the femoral bone marrow only after open injuries or after surgical interventions necessary to treat the consequences of an Accident – untreatable surgically – orthopedically</b>	25%
<b>Shortening of one lower limb</b>		
291	by 1 cm to 2 cm	up to 3%
292	over 2 cm to 4 cm	up to 10%
293	over 4 to 6 cm	up to 15%
294	over 6 cm	up to 25%
<b>The sum of the evaluations according to items 285 - 294 cannot exceed the evaluation according to item 284.</b>		
295	Post-traumatic <b>deformities</b> of the femur (fractures healed with axial or rotational deviation), for every 5° of deviation (deviations must be proven by X-ray imaging methods - e.g. X-ray, CT, MRI). Deviations over 45° are assessed as loss of a limb (with a functional prosthesis).	5%

<b>When assessing axial deviation, relative shortening of the limb cannot be taken into account at the same time.</b>		
<b>Complete stiffness</b> of the hip joint		
296	in an unfavorable position (completely retracted or retracted, stretched or bent and positions close to these)	40%
297	in a favorable position (slight pull-back and basic position or slight bending)	30%
<b>Limited mobility</b> of the hip joint		
298	light level	up to 15%
299	middle grade	up to 25%
300	severe	up to 35%
<b>Knee joint damage</b>		
<b>Complete knee stiffness in an unfavorable position</b>		
301	full extension or flexion above 20°	35%
302	bending over 30°	45%
303	<b>Complete knee stiffness in a favorable position</b>	30%
<b>Patelectomy</b>		
304	complete	10%
305	partial	5%
<b>Endoprosthesis</b>		
306	up to 45 years of age	35%
307	over 45 years of age	30%
<b>Joint mobility disorders are already included in the assessment according to items 306 and 307.</b>		
<b>Limited mobility</b> of the knee joint		
308	light level	up to 10%
309	middle grade	up to 15%
310	severe	up to 25%
<b>Knee joint laxity due to insufficiency</b>		
311	one lateral ligament	up to 5%
312	anterior cruciate ligament	up to 15%
313	anterior and posterior cruciate ligaments	up to 25%
<b>When assessing knee joint laxity according to items 311 - 313 with a clinical finding of simultaneous limitation of knee joint mobility assessed according to items 308 - 310, the total performance cannot exceed 35 % or 30 % (assessment according to items 306 and 307).</b>		
<b>Permanent consequences after meniscus surgery</b>		
314	removal of one entire meniscus	5%
315	removal of part of one meniscus	2%
316	removal of both entire menisci	10%
317	removal of parts of both menisci	7%
<b>When assessing the permanent consequences after removal of the meniscus of the knee joint according to items 314 - 317 with a clinical finding of simultaneous lameness assessed according to items 311 - 313 and limitation of knee joint mobility assessed according to items 308 - 310, the total performance cannot exceed 35 % or 30%, respectively (assessment according to items 306 and 307).</b>		
<b>Lower leg Accident</b>		
<b>Loss of lower limb at the calf</b>		
with preserved knee without functional prosthesis		
318	over 45 years of age	45%
319	up to 45 years of age	50%
320	with a stiff knee joint	50%
321	with preserved knee joint with functional prosthesis	35%
322	<b>Dislocation</b> of the tibia or both lower leg bones that cannot be resolved surgically – orthopedically	15%
323	<b>Chronic inflammation of the bone marrow</b> of one or both shin bones only after open injuries or after surgical procedures necessary to treat the consequences of an Accident - unsolvable surgically - orthopedically	15%
324	Post-traumatic <b>deformities</b> of the lower leg resulting from fracture healing in axial or rotational deviation for every 5° of deviation (deviations must be proven by X-ray imaging methods - e.g. X-ray, CT, MRI)	5%
Deviations over 35° are assessed as loss of the lower limb in the lower leg – item 321.		
<b>When assessing axial deviation, relative shortening of the limb cannot be taken into account at the same time .</b>		
<b>Damage to the ankle joint</b>		
325	<b>Loss of leg</b> at the ankle joint with loss of the calcaneus	40%
<b>Loss of foot</b> in Chopart joint		
326	ankle arthrodesis	30%
327	stump in plantar flexion	35%
328	<b>Loss of foot</b> at or below the Lisfranc joint	25%
<b>Complete ankle joint stiffness</b>		
329	in an unfavorable position (dorsiflexion more than 15° or plantar flexion more than 35°)	30%
330	in a rectangular position	25%
331	in a favorable position or after arthrodesis in the ankle joint (plantar flexion up to 5°)	20%
<b>Limited ankle joint mobility</b>		
332	light level	up to 6%

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

333	middle grade	up to 12%
334	severe	up to 20%
	<b>When evaluating according to items 329 - 331, it is not possible to simultaneously evaluate restrictions according to items 332 - 334 and vice versa.</b>	
335	Complete loss of <b>pronation and supination</b>	10%
336	Pronation and supination limitation	up to 5%
	<b>Ankle joint replacement</b>	
337	up to 45 years of age	30%
338	over 45 years of age	25%
	<b>Joint mobility disorders are already included in the assessment according to items 337 and 338.</b>	
339	Ankle joint <b>laxity</b>	up to 15%
340	<b>Flat foot</b> or a foot that is bent or bowed as a result of an Accident and other <b>post-traumatic deformities</b> in the ankle and foot area	up to 25%
341	Chronic <b>inflammation of the bone marrow</b> in the area of the tarsus and metatarsus and heel bone only after open wounds or after surgical procedures necessary to treat the consequences of an Accident - unsolvable surgically - orthopedically	10%
	<b>Damage to the leg area</b>	
342	Loss of <b>all toes</b>	15%
343	Loss of both <b>big toe joints</b>	10%
344	Loss of both joints of the big toe with metatarsal bone or part of it	15%
345	Loss of the end joint of the big toe	3%
346	Loss of <b>another toe</b> (including the little toe) for each toe	2%
347	Loss of the <b>little toe</b> with the metatarsal bone or part of it	10%
348	Complete <b>stiffness</b> of a toe other than the big toe – for each toe	1%
	<b>Complete stiffness</b>	
349	interphalangeal joint of the <b>big toe</b>	3%
350	the base joint of the big toe	7%
351	both joints of the big toe	10%
	<b>Post-traumatic circulatory and trophic disorders</b>	
352	on one limb	up to 15%

353	on both limbs	up to 25%
	<b>Post-traumatic atrophy of the limb muscles with unlimited range of motion in the joint</b>	
354	on the thigh	up to 5%
355	on the shin	up to 3%
	<b>Traumatic disorders of the nerves of the lower limb</b>	
	The assessment already includes any possible vasomotor and trophic disorders.	
	Traumatic nerve disorder	
356	<b>sitting</b>	up to 50%
357	<b>femoral</b>	up to 30%
358	<b>obturatories</b>	up to 20%
359	Traumatic disorder of the <b>tibial nerve trunk</b> with involvement of all innervated muscles	up to 35%
360	Traumatic disorder of the distal part of the tibial nerve with impaired finger function	5%
361	Traumatic disorder of the <b>sciatica nerve trunk</b> with involvement of all innervated muscles	up to 30%
362	Traumatic disorder of the deep branch of the <b>sciatica nerve</b>	up to 20%
363	Traumatic disorder of the superficial branch of the sphenoid nerve	up to 10%
	<b>MISCELLANEOUS</b>	
	Extensive <b>surface scars</b> (without taking into account joint dysfunction)	
364	from 0.5% to 15% of body surface	up to 15%
365	over 15% of body surface	up to 40%
366	<b>Pressure ulcers</b> ranging from 2 cm	up to 15%

## HELPFUL TABLES FOR ASSESSING PERMANENT VISION DAMAGE

Table 1 - Percentage of compensation for permanent bodily harm due to reduced visual acuity with optimal spectacle correction

Visus	6/6	6/9	6/12	6/15	6/18	6/24	6/30	6/36	6/60	3/60	1/60	0
6/6	0	3	6	10	13	16	19	22	25	29	32	35
6/9	3	7	10	13	17	20	24	27	31	34	37	41
6/12	6	10	13	17	20	24	27	30	34	37	41	47
6/15	10	13	16	20	23	27	30	34	37	40	44	53
6/18	13	16	20	23	26	30	33	37	40	44	47	59
6/24	16	19	23	26	30	33	36	40	43	47	50	65
6/30	19	23	26	29	33	36	40	43	47	50	53	70
6/36	22	26	29	33	36	39	43	46	50	53	57	76
6/60	25	29	32	36	39	43	46	49	53	56	60	82
3/60	29	32	36	39	42	46	49	53	56	60	63	88
1/60	32	35	39	42	46	49	52	56	59	63	66	94
0	35	41	47	53	59	65	70	76	82	88	94	100

If, prior to the Accident, visual acuity was reduced to such an extent that it corresponds to a disability of more than 75% and if the Accident resulted in blindness in the better eye, or if, prior to the Accident, one eye was blind and the other had visual acuity worse than that corresponding to 75% disability and if blindness occurred in this eye, compensation is paid in the amount of 35%.

Table 2 - Percentages of coverage for permanent bodily harm due to concentric narrowing of the field of vision

degree of narrowing	one eye	both eyes equally	one eye when the other is blind
to 60°	0	10	40
degree of concentric narrowing	one eye	both eyes equally	one eye when the other is blind
to 50°	6	25	50
to 40°	13	35	60
to 30°	19	45	70
to 20°	25	55	80
to 10°	32	75	90
to 5°	35	100	100

If one eye was blind before the Accident and the other eye had a concentric narrowing of 35° or more and this eye became completely or practically blind or had a narrowing of the field of vision to 5°, compensation is paid in the amount of 35%.

# INSURANCE CONDITIONS FOR MOJECESTOVÁNÍ TRAVEL INSURANCE

## ANNEX 2. CLASSIFICATION OF COMPENSATION FOR HARM BY ACCIDENT

### Principles for assessing Accident damage

1. The document Classification of benefits for harm by Accident (Classification of HA) contains individual items of Accident - diagnoses, which are mostly valued at a fixed percentage.
2. The exception is items related to nervous system injuries, which are valued by a percentage range.
3. For bodily injuries for which the Classification of HA indicates a rating of "0%", no insurance benefit is payable and an analogous rating or rating according to the conversion table is not permitted.
4. The percentage rating is determined based on the average healing time of the relevant physical Accident, including necessary rehabilitation. The average healing time is the time that, according to scientific knowledge, is usually needed to heal or stabilize the physical Accident and expresses a certain average of the individual healing times of the same physical Accident in a larger number of people without taking into account their age and individual influences on the length of healing.
5. We determine the amount of compensation based on the report of the attending physician on the appropriate form, or on the basis of documented medical reports according to the accident diagnosis and method of treatment. The compensation is determined as a percentage of the insured amount for accidental damage agreed in the relevant insurance contract.
6. If the insured person was caused several injuries of different types in the same area by a single accident and their treatment consisted of a single treatment procedure, only the highest classified Accident is assessed.
7. If the insured person suffers several damages as a result of a single accident, the amount of compensation is determined by the sum of the percentages for the individual damages, but not more than 100%.
8. For infractions, fissures of long bones, breakage of bone edges and small fragments with ligament or muscle attachment, subperiosteal fractures and epiphyseal separation (epiphyseolysis) we pay in the amount specified for incomplete fractures. If an incomplete fracture is not specified in this Classification of HA, it is paid in the amount of one half of the assessment for the fracture.
9. For items that are evaluated by a percentage range and in cases where the Accident is not listed in the Classification of HA, we rely on the opinion of our medical examiner. In such a case, the medical examiner determines the evaluation according to the conversion table for the period of treatment of the Accident until the health condition stabilizes, or determines the evaluation according to a similar Accident listed in the Classification of HA. The conversion table for evaluating the Accident by the period of treatment is part of this document. The conversion table shows the treatment period in weeks corresponding to the relevant percentage of performance

### Classification of performance

HEAD INJURIES		
001	<b>Head Accident</b> of any degree (brain and facial part)	0%
	Skin damage – <b>scalping</b>	
002	partial	5%
003	complete	14%
004	<b>Dislocation</b> of the lower jaw, unilateral or bilateral (reposition by a doctor)	0%
	<b>Fracture of the cranial vault</b> (frontal, parietal, occipital and temporal bones) Fissures of the cranial bones are considered complete fractures	
005	without prying in fragments	9%
006	shattering, with the insertion of fragments	14%
007	operated	20%
	<b>Fracture of the base of the skull</b>	
008	without complications	14%
009	with complications (liquorrhea)	20%
010	with complications (meningitis)	42%
	<b>Facial skeleton</b>	
011	<b>orbital rim fracture</b>	8%
	<b>Fracture of the nasal bone or nasal septum</b>	
012	without moving fragments	4%
013	with displacement or pry-in of fragments	5%
014	interrupting tear ducts	5%
015	operated with displacement or levering of fragments	8%
	<b>Fracture of the cheekbone (zygoma)</b>	
016	treated conservatively	8%
017	treated surgically	10%

018	<b>Fracture of the zygomatic bone and upper jaw</b>	12%
	<b>Fracture of the upper jaw</b>	
019	without moving fragments	10%
020	with displacement of fragments	16%
021	operated with displacement of fragments	22%
	<b>Mandible fracture</b>	
022	without moving fragments	8%
023	with displacement of fragments	12%
024	operated with displacement of fragments	22%
025	<b>Fracture of the gingival process</b> of the upper or lower jaw	6%
	<b>Le Fort compound fractures</b>	
026	Le Fort I. – conservative treatment	14%
027	Le Fort I. – surgical treatment	16%
028	Le Fort II. – conservative treatment	18%
029	Le Fort II. – surgical treatment	22%
030	Le Fort III. – conservative treatment	24%
031	Le Fort III. – surgical treatment	42%
	<b>EYE</b>	
	<b>Early</b>	
032	<b>Eyelid</b> wound treated surgically	0%
033	A wound that interrupts the <b>tear ducts</b>	5%
034	<b>Conjunctival</b> wound treated surgically	0%
	<b>Corneal</b> wound or abrasion	
035	without perforation and without complications	0%
036	with complications	10%
037	with holes	12%
038	Penetrating wound into the <b>eye socket</b>	5%

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039	Wound penetrating the orbit complicated by surgically removed foreign body	10%
<b>Burns and corrosion</b>		
In the event of burns to multiple parts of the eye in a single Accident, the highest rated burn is covered.		
the eyelid skin of one eye		
040	second degree	4%
041	third degree	8%
042	Second-degree conjunctival burn	4%
043	Third-degree conjunctival burn	8%
044	Corneal parenchyma burn	0%
045	Corneal burn complicated by corneal ulcer	10%
<b>Eye bruise</b>		
046	with bleeding into the anterior chamber	5%
047	with bleeding into the anterior chamber complicated by secondary increase in intraocular pressure – surgically treated	14%
048	with iris tear	7%
049	with iris tear with vitreous and retinal hemorrhage	20%
<b>Dislocation of the lens</b>		
050	partly	5%
051	partial complicated by secondary increase in intraocular pressure, surgically treated	14%
052	completely	20%
053	Retinal detachment caused by direct mechanical impact to the eye	42%
054	Eye Accident requiring immediate removal of the eye	10%
055	Accident to the oculomotor apparatus with diplopia	10%
056	Traumatic damage to the optic nerve and glaucoma	20%
<b>EAR</b>		
057 - 058	Ear contusion with hemorrhage of any degree	0%
059	Wound of the auricle and ear canal with cartilage Accident	7%
060	Traumatic perforation of the eardrum	5%
061	Labyrinth shake	7%
062	Barotrauma (confirmed by audiometric examination)	7%
<b>TEETH</b>		
The assessment only concerns teeth I. - V. on the right and left, upper and lower, in the permanent dentition.		
Subluxation, luxation, reimplantation of teeth by releasing the suspensory ligament apparatus with the necessary fixation plate		
063	one tooth	0%
064	two teeth	0%
065	three teeth	4%
066	four teeth	5%
067	five or more teeth	6%
<b>Fracture of one or more tooth roots with the need for a fixation splint</b>		
068	one tooth	4%
069	two teeth	5%
070	three teeth	6%
071	four teeth	7%
072	five or more teeth	8%
<b>Loss or necessary extraction of teeth due to external violence (not biting)</b>		
The breaking off of part of the crown of a vital tooth with a threat to the vitality of the pulp is also considered tooth loss.		
073	one tooth	4%
074	two teeth	5%
075	three teeth	6%
076	four teeth	7%
077	five or more teeth	8%
<b>NECK</b>		
078	Corrosion of the mucous membrane of the oral cavity, nasopharynx and esophagus	7%
079	Esophageal perforation	18%
080	Cervical contusion of any degree	0%
081	Fracture of the laryngeal cartilages, hyoid bone	16%
<b>Open wound of the cervical region with transection of more than 2/3 of the clavicle</b>		
082	with suture	4%
083	with jugular vein Accident with suture	5%
084	with carotid artery injuries treated by a vascular surgeon	16%
085	with perforating Accident to the larynx, trachea, or esophagus	18%
086	Vocal cord Accident due to an accident	5%
<b>THORAX</b>		
087	Chest wall contusion of any degree	0%
088	lung contusion	10%
089	Heart bruise	10%
090	Lung rupture treated with surgery	40%
091	Direct Accident to the heart	80%
Traumatic diaphragmatic hernia - rupture		
092	as a result of penetrating Accident	30%
093	as a result of blunt trauma	40%
<b>Fractures</b>		
<b>Sternum fracture</b>		
094	without moving fragments	6%
095	with displacement of fragments	12%
096	Operated	18%
<b>Rib fracture</b>		
097	one rib	5%
098	two to five ribs	8%
099	more than five ribs	14%

100	door fracture of ribs	14%
101	operated rib fracture – axis	18%
102	Post-traumatic mediastinal or subcutaneous emphysema	18%
<b>Post-traumatic pneumothorax</b>		
103	closed jacket	7%
104	closed with drainage	14%
105	open or valved with drainage	24%
<b>Post-traumatic chest hemorrhage</b>		
106	treated conservatively	8%
107	treated by puncture, suction	16%
108	treated with surgery – stopping the bleeding	40%
<b>Post-traumatic effusion in the pleural cavity</b>		
109	treated conservatively	8%
110	treated with puncture, suction	10%
111	treated with drainage	12%
<b>BELLY</b>		
<b>Bruise</b>		
112	abdominal wall of any degree	0%
113	abdominal wall with invasive revision in case of negative findings on organs	8%
114	severe bruising of the abdominal organs	6%
<b>Wound penetrating the abdominal cavity without Accident to intra-abdominal organs</b>		
115	treated by suturing the wound	5%
116	treated surgically with revision of the abdominal cavity	8%
<b>Injuries to abdominal organs with findings of hemoperitoneum, post-traumatic peritonitis</b>		
<b>Liver</b>		
117	conservative treatment	14%
118	laparoscopy, suture, drainage	14%
119	laparotomy, suture, drainage	26%
120	laparotomy, tissue resection	46%
<b>Spleen</b>		
121	conservative treatment	14%
122	laparoscopy, with preservation of function	14%
123	laparotomy, suture, drainage	20%
124	removal of the spleen	16%
<b>Pancreas (rupture, contusion)</b>		
125	treated conservatively	22%
126	treated surgically	30%
127	Traumatic perforation of the stomach	16%
128	Traumatic duodenal perforation	18%
<b>Small intestine (rupture, rupture)</b>		
129	treatment without resection	18%
130	treatment with resection	22%
<b>Large intestine (rupture, rupture)</b>		
131	treatment without resection	22%
132	treatment with resection	32%
<b>Surrounding area (mesentery)</b>		
133	treatment without resection	16%
134	treatment with bowel resection	22%
<b>UROGENITAL SYSTEM</b>		
<b>Bruise (contusion)</b>		
135	kidneys (with hematuria)	5%
136	severe pain	5%
137	severe testicular and scrotal	5%
138	leading to the removal of one testicle	20%
139	leading to the removal of both testicles	26%
140	severe female genital	5%
<b>Kidney Accident – laceration, crushing</b>		
141	treated conservatively	14%
142	treated surgically with preservation of function	18%
143	leading to kidney removal	30%
<b>Bladder rupture</b>		
144	permanent catheter treatment	14%
145	surgical treatment	18%
146	Rupture of the urethra	14%
<b>SPINE</b>		
<b>Contusion of any degree</b>		
147	cervical spine landscapes	0%
148	thoracic spine landscapes	0%
149	lumbar spine landscape	0%
150	landscapes of the sacral spine and coccyx	0%
<b>Sprain (distortion)</b>		
151	cervical spine	5%
152	thoracic spine	5%
153	lumbar spine	5%
<b>Dislocation without damage to the spinal cord or its roots confirmed by X-ray imaging methods</b>		
154	atlantooccipital	42%
155	cervical spine	42%
156	thoracic spine	42%
157	lumbar spine	42%
158	coccyx	8%
159	Cervical spine subluxation (displacement of vertebrae demonstrated by X-ray imaging methods)	30%
<b>Fractures</b>		
160	one spinous process	6%
161	more spinous processes	9%

# INSURANCE CONDITIONS FOR MOJCESTOVÁNÍ TRAVEL INSURANCE

162	one <b>transverse</b> protrusion	7%
163	more transverse processes	10%
164	<b>articular</b> process	8%
165	arc	14%
166	epistropheus tooth (dens epistrophei)	42%
	the cervical, thoracic, lumbar <b>vertebral bodies with reduction of the anterior part of the body</b>	
167	one vertebra up to 1/3	16%
168	two or more vertebrae 1/3	22%
169	one vertebra by 1/3 or more	40%
170	two or more vertebrae by 1/3 more	46%
	<b>Comminuted fractures of the cervical, thoracic, and lumbar vertebral bodies (burst fractures)</b>	
171	one vertebra	54%
172	two or more vertebrae	60%
173	with transverse spinal cord lesion	100%
<b>PAN</b>		
174	Pelvic <b>contusion of any degree</b>	0%
175	<b>Sprain</b> in the sacroiliac joint	5%
176	Sacroiliac <b>dislocation treated with osseosynthesis</b>	42%
177	<b>Avulsion</b> of the anterior tubercle of the iliac bone	7%
178	Ischial tuberosity <b>avulsion</b>	20%
<b>Fractures</b>		
	<b>Isolated pelvic ring fractures (type I)</b>	
179	<b>pubic or ischial</b> bones unilateral	12%
180	unilateral hip bone	10%
181	unilateral sacroiliac joint rupture	12%
	<b>Fracture of the anterior part of the pubic bones (butterfly fracture)</b>	
182	treated conservatively	16%
183	treated surgically	20%
	<b>Symphysis rupture</b>	
184	treated conservatively	16%
185	treated surgically	26%
	<b>Sacral bone fracture</b>	
186	without neurological problems	10%
187	with neurologic problems	36%
188	<b>Coccyx fracture</b>	8%
	<b>Fracture acetabulum</b>	
189	treated conservatively	14%
190	treated conservatively with subluxation or dislocation of the hip joint	18%
191	treated surgically	46%
	<b>Unstable pelvic ring Accident (type II)</b>	
	Bilateral ring fracture with displaced fragments	
	Without or with symphysis separation	
192	treated conservatively	36%
193	treated surgically	46%
	<b>Unstable complete pelvic Accident (type III)</b>	
	Symphyseal rupture or butterfly fracture, sacroiliac joint or posterior pelvic ring dislocation	
194	treated conservatively	46%
195	treated surgically	60%
<b>UPPER LIMB</b>		
	<b>Bruising of any degree (contusion)</b>	
196	arm	0%
197	forearm	0%
198	hands	0%
199	one or more fingers of the hand	0%
200	upper limb joint	0%
	<b>Sprain (distortion)</b>	
201	articulation between the clavicle and the shoulder blade	4%
202	articulation between the clavicle and the sternum	4%
203	shoulder joint	4%
204	elbow joint	4%
205	wrist	4%
	<b>basic or interphalangeal joints of the fingers of the hand</b>	
206	one finger	4%
207	more fingers	4%
	<b>Dislocation</b>	
	A joint dislocation is covered if the dislocation was confirmed by an X-ray examination or treated by a doctor with reduction.	
	the joint between <b>the collarbone and the sternum</b>	
208	treated conservatively	4%
209	treated surgically	9%
	the joint between <b>the collarbone and the shoulder blade</b>	
210	treated conservatively	7%
211	treated surgically	14%
	<b>humerus (shoulder) bones</b>	
212	treated conservatively	7%
213	treated surgically	14%
	<b>forearm (elbow)</b>	
214	treated conservatively	7%
215	treated surgically	14%
	<b>wrist (lunar bones and perilunar luxation)</b>	
216	treated conservatively	16%
217	treated surgically	22%
	<b>metacarpal bones</b>	
218	one	5%
219	several	9%

	basic or second and third <b>phalanges</b>	
220	on one finger	7%
221	on several fingers	10%
	<b>Muscle and tendon injuries</b>	
	<b>Incomplete interruption</b> extensor or flexor <b>tendons</b> in the finger or hand	
222	one finger	6%
223	several fingers	10%
	<b>Complete rupture of flexor tendons</b>	
224	one finger	10%
225	several fingers	18%
	<b>Complete rupture of the extensor tendons</b>	
226	one finger	8%
227	several fingers	14%
	<b>Complete rupture of the extensor or flexor tendons of the finger and hand in the wrist</b>	
228	one tendon	10%
229	more tendons	18%
230	<b>Supraspinatus muscle</b> tear	6%
	Complete rupture of the supraspinatus muscle	
231	treated conservatively	10%
232	treated surgically	14%
	<b>Rupture (tear) of the tendon</b> of the long head of the biceps brachii muscle	
233	treated conservatively	6%
234	treated surgically	10%
235	<b>Rupture of another muscle</b>	5%
	<b>Fractures</b>	
	Infractions, fissures of long bones, breakage of bone edges and small fragments with ligament or muscle attachment, subperiosteal fractures and epiphyseal separations are assessed as incomplete fractures. If an incomplete fracture is not listed in this classification, it is assessed at one half of the fracture assessment.	
	<b>Scapula fracture</b>	
236	bodies	8%
237	neck	8%
238	acromia – upper arm	7%
239	beak-like protrusion	6%
	<b>Clavicle fracture</b>	
240	incomplete	5%
241	complete treated conservatively	5%
242	complete, treated surgically	12%
	<b>Fracture of the humerus (upper extremity)</b>	
243	large bump without displacement	5%
	large bump with displacement	
244	treated conservatively	8%
245	treated surgically	12%
	<b>head</b>	
246	treated conservatively	16%
247	treated surgically – osteosynthesis	22%
248	treated with head replacement	22%
	<b>neck</b>	
249	without moving fragments	16%
225	wedged	16%
251	with displacement of fragments	18%
252	luxation or surgically treated	22%
	<b>Fracture of the humerus – body</b>	
253	incomplete	14%
254	open or surgically treated	22%
	<b>Fracture of the humerus – above the condyles</b>	
255	incomplete	8%
256	complete without displacement of fragments	9%
257	complete with displacement of fragments	14%
258	open or operated	22%
	<b>Intra-articular fracture of the humerus (trans- and intercondylar fracture, fracture of the head or trochlea)</b>	
259	without moving fragments	10%
260	with displacement of fragments	14%
261	reduced with fixation of fragments through the skin	18%
262	open or surgically treated	22%
	<b>Fracture of the humerus – medial epicondyle</b>	
263	without moving fragments	6%
	with displacement of fragments	
264	conservative treatment	10%
265	surgical treatment	22%
	<b>Fracture of the humerus – lateral epicondyle</b>	
266	without moving fragments	6%
	with displacement of fragments	
267	conservative treatment	10%
268	surgical treatment	22%
	<b>Fracture of the ulna – ulna</b>	
269	treated conservatively	10%
270	treated surgically	15%
	<b>Fracture of the ulna – coronal process</b>	
271	treated conservatively	8%
272	treated surgically	12%
	<b>Fracture of the ulna – body</b>	
273	incomplete	8%

# INSURANCE CONDITIONS FOR MOJCESTOVÁNÍ TRAVEL INSURANCE

274	complete treated conservatively	10%
275	reduced with fixation of fragments through the skin	16%
276	open or surgically treated	20%
277	Fracture of the <b>ulna – spinous process</b>	6%
	Fracture of the <b>fusiform bone – head</b>	
278	treated conservatively	8%
279	treated surgically	12%
	Fracture of the <b>scaphoid bone – body</b>	
280	incomplete	8%
281	complete treated conservatively	10%
282	reduced with fixation of fragments through the skin	16%
283	open or operated	20%
	Fracture of the <b>fusiform bone – spinous process</b>	
284	without moving fragments	8%
285	with displacement of fragments	14%
	Fracture of the <b>ulna – lower end</b> (Colles', Smith's, distal epiphyseal fracture with avulsion of the spinous process of the ulna)	
286	incomplete	6%
287	complete treated conservatively	10%
288	epiphyseal fracture	8%
	fracture or epiphyseal fracture reduced	
289	with fixation of fragments through the skin	14%
290	treated surgically	20%
	Fracture of <b>both forearm bones</b>	
291	incomplete	10%
292	complete treated conservatively	14%
293	reduced with fixation of fragments through the skin	20%
294	open or operated	30%
295	forearm (Monteggia's dislocation)	30%
	Fracture of the <b>navicular bone</b>	
296	incomplete	12%
297	complete treated conservatively	22%
298	treated surgically – osteosynthesis	30%
299	treated surgically – complicated by necrosis	40%
	Fracture of <b>other carpal bone</b>	
300	of one bone – complete and incomplete treated conservatively	8%
301	multiple bones – complete and incomplete treated conservatively	18%
302	one bone – complete, surgically treated	12%
303	multiple bones – complete treated surgically	22%
	Fracture of the <b>base</b> of the first metacarpal bone (Bennett's dislocation)	
304	treated conservatively	10%
305	reduced with fixation of fragments through the skin	14%
306	treated surgically – osteosynthesis	20%
	Fracture of <b>one</b> metacarpal bone	
307	incomplete	6%
308	complete treated conservatively	8%
309	reduced with fixation of fragments through the skin	10%
310	open or surgically treated	14%
	<b>Multiple metacarpal fractures</b>	
311	incomplete or complete treated conservatively	10%
312	reduced with fixation of fragments through the skin	12%
313	open or treated surgically	16%
	Fracture of <b>one joint one finger</b>	
314	incomplete or complete treated conservatively	6%
315	with displacement of fragments	8%
316	open or surgically treated	10%
	fractures of a <b>single finger</b>	
317	incomplete or complete treated conservatively	7%
318	with displacement of fragments	12%
319	open or treated surgically	14%
	Fractures of <b>two or more finger joints</b>	
320	incomplete or complete treated conservatively	8%
321	with displacement of fragments	14%
322	open or treated surgically	16%
	<b>Amputation</b>	
323	Disarticulation in the shoulder joint	26%
324	arm	26%
325	forearm	26%
326	hands	22%
327	all fingers or parts of them with bone	22%
328	four fingers or parts with bone	18%
329	three fingers or parts with bone	14%
330	two fingers or parts with bone	10%
331	one finger or part with bone	8%
	<b>LOWER LIMB</b>	
	<b>Bruising</b> of any degree (contusion)	
332	hip joint	0%
333	knee joint	0%
334	ankle joint	0%
335	thighs	0%
336	shins	0%
337	legs	0%
338	one or more toes	0%
	<b>Sprain</b> (distortion)	
339	<b>hip</b> joint	5%
	<b>knee</b> joint treated	
340	immobilizing the joint with a firm fixation	5%
341	without immobilization of the joint by solid fixation	0%

	<b>ankle joint Chopart or Lisfranc joint</b> treated	
342	immobilizing the joint with a firm fixation	5%
343	without immobilizing the joint with a firm fixation	0%
	<b>one or more toes</b>	
344	treated with finger immobilization	4%
345	treated without finger immobilization	0%
	<b>Dislocation</b>	
	A joint dislocation is only covered if the dislocation has been confirmed by an X-ray examination or treated by a doctor with reduction.	
	<b>femur</b> in the hip	
346	treated conservatively	12%
347	open or treated surgically	20%
	<b>Czech</b>	
348	treated conservatively	7%
349	open or treated surgically	10%
	<b>knee joint (thigh)</b>	
350	treated conservatively	22%
351	open or treated surgically	26%
	<b>ankle bones</b>	
352	treated conservatively	10%
353	open or treated surgically	14%
	<b>Chopart joint</b> (under the ankle bone)	
354	treated conservatively	10%
355	open or treated surgically	14%
	<b>metatarsal bones</b> (one or more)	
356	treated conservatively	8%
357	open or treated surgically	12%
	<b>metatarsal (tibial) bones</b> (one or more)	
358	treated conservatively	8%
359	open or treated surgically	10%
	<b>basic joints of the toes</b>	
360	inches	5%
361	one finger or more without a thumb	4%
362	one finger or more including the thumb	6%
	<b>interphalangeal joints of the toes</b>	
363	inches	4%
364	one finger or more without a thumb	4%
365	one finger or more including the thumb	5%
	<b>Tearing or rupture of joint ligaments</b>	
	In the case of injuries to multiple ligaments in one joint due to a single Accident, the Accident with the highest percentage is evaluated + half the evaluation for the other injuries (applies to items 366-379)	
	<b>Lateral knee ligament tear</b> diagnosed by ASK or X-ray imaging methods	
366	treated conservatively	9%
367	treated surgically	16%
	<b>ACL tear</b> diagnosed by ASK or X-ray imaging methods	
368	treated conservatively	10%
369	treated surgically	22%
	<b>Breakage lateral knee ligament</b> diagnosed by ASK or X-ray imaging methods	
370	treated conservatively	9%
371	treated surgically	16%
	<b>ACL rupture</b> diagnosed by ASK or X-ray imaging methods	
372	treated conservatively	14%
373	treated surgically	22%
	<b>Meniscus injuries</b> diagnosed by ASK or X-ray imaging methods	
374	treated conservatively	9%
375	treated surgically	12%
	<b>Lateral ankle ligament tear</b> diagnosed by ASK or X-ray imaging methods	
376	treated conservatively	8%
377	treated surgically	10%
	<b>Rupture of the lateral ligament of the ankle joint</b> diagnosed by ASK or X-ray imaging methods	
378	treated conservatively	8%
379	treated surgically	10%
	<b>Muscle and tendon injuries</b>	
	Tear of a larger <b>muscle</b> or <b>tendon</b> diagnosed by X-ray imaging methods	
380	treated conservatively	4%
381	treated surgically	8%
	<b>Rupture or transection of a larger muscle or tendon</b> diagnosed by X-ray imaging methods	
382	treated conservatively	6%
383	treated surgically	12%
384	Quadriceps tendon <b>rupture</b> treated <b>surgically</b> diagnosed by X-ray imaging methods	18%
	<b>Achilles tendon rupture</b> diagnosed by X-ray imaging methods	
385	treated conservatively	10%
386	treated surgically	20%
	<b>Achilles tendon rupture</b> diagnosed by X-ray imaging methods	
387	treated conservatively	16%
388	treated surgically	20%
	<b>Fractures</b>	
	Infractions, fissures of long bones, breakage of bone edges and small fragments with ligament or muscle attachment,	

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	subperiosteal fractures, and epiphyseal separations are assessed as incomplete fractures. If an incomplete fracture is not listed in this classification, it is paid at the rate of one half of the fracture assessment.	
	<b>Femur</b>	
	Femoral head fracture	
389	treated conservatively	14%
390	treated surgically	20%
	<b>Traumatic epiphyseal fracture</b>	
391	with slight displacement of fragments treated conservatively	22%
392	with significant displacement of fragments treated surgically	40%
	<b>Femoral neck fracture</b>	
393	wedged treated conservatively	20%
394	wedged treated surgically or non-wedged treated conservatively	42%
395	non-wedged, treated surgically	50%
396	complicated by necrosis or treated with endoprosthesis	60%
397	Fracture of the <b>greater trochanter</b>	14%
398	Fracture of the <b>lesser crest</b>	10%
	<b>Petrochanteric fracture</b>	
399	incomplete	16%
400	complete treated conservatively	30%
401	complete, treated surgically	46%
	<b>Subtrochanteric fracture</b>	
402	incomplete	30%
403	complete treated conservatively	50%
404	open or surgically treated	62%
	<b>Femoral shaft fracture</b>	
405	incomplete	20%
406	incomplete treated surgically	26%
407	complete treated conservatively	46%
408	open or surgically treated	58%
	<b>Femoral fracture above the condyles</b>	
409	incomplete	20%
410	complete treated conservatively	46%
411	complete, treated surgically	62%
	<b>Traumatic slipped capital femoral epiphysis</b>	
412	treated conservatively	20%
413	treated surgically	40%
	<b>Intra-articular femoral fracture ( condylar fracture or femoral condyle fracture )</b>	
414	treated conservatively	14%
415	treated surgically	22%
	<b>intercondylar (both condyles)</b>	
416	treated conservatively	30%
417	treated surgically	54%
	<b>Patella fracture</b>	
418	treated conservatively	12%
419	treated surgically	20%
420	Fracture of the <b>articular cartilage</b> on the condyles of the femur, on the head of the tibia, on the patella diagnosed by ASK or X-ray imaging methods	14%
	<b>Tibia</b>	
	<b>Tibia</b>	
	Fracture of the intercondylar eminence of the tibia	
421	treated conservatively	14%
422	treated surgically	22%
	<b>Fracture of the tibia</b>	
423	treated conservatively	10%
424	treated surgically	14%
	<b>Intra-articular fracture of the upper end of the tibia</b>	
425	one condyle incomplete complete loss of one or both condyles	14%
426	treated conservatively	28%
427	treated surgically	34%
428	treated surgically with spongoplasty	42%
	<b>Slipped capital femoral epiphysis</b>	
429	treated conservatively	16%
430	treated surgically	34%
	<b>Fracture of the tibia or both lower leg bones</b>	
431	incomplete treated conservatively	14%
432	incomplete treated surgically	22%
433	complete treated conservatively	32%
434	complete, treated surgically	42%
	<b>Fracture of the pylon (lower end) of the tibia or both lower leg bones – comminuted with displacement of fragments</b>	
435	treated conservatively	36%
436	treated surgically	44%
	<b>Slipped capital femoral epiphysis</b>	
437	without displacement of the fragment	8%
438	with displaced fragments treated conservatively	10%
439	treated surgically	14%
	<b>Fracture of the posterior edge of the tibia (isolated Accident)</b>	
440	incompletely	8%
441	treated conservatively	14%
442	treated surgically	18%
	<b>Fibula</b>	
	Fibula fracture (without ankle joint involvement)	
443	incomplete	4%
444	complete treated conservatively	8%

445	treated surgically	12%
	<b>Slipped capital femoral epiphysis</b>	
446	without displacement of the fragment	6%
447	with displaced fragments treated conservatively	8%
448	treated surgically	12%
	<b>Lateral ankle fracture</b>	
449	incomplete	6%
450	complete treated conservatively	10%
451	complete, treated surgically	14%
	<b>Inner ankle fracture</b>	
452	incomplete	8%
453	complete treated conservatively	10%
454	complete, treated surgically	18%
	<b>Ankle</b>	
	<b>Ankle fracture – Weber A</b>	
455	treated conservatively	10%
456	treated surgically	14%
457	open or treated with external fixation	16%
	<b>Ankle fracture – Weber B</b>	
458	treated conservatively	20%
459	treated surgically	28%
460	open or treated with external fixation	30%
	<b>Ankle fracture – Weber C</b>	
461	treated conservatively	22%
462	treated surgically	34%
463	open or treated with external fixation	38%
464	Calcaneal <b>process</b> fracture	9%
	<b>Calcaneal body fracture</b>	
465	treated conservatively	22%
466	treated with percutaneous fixation or external fixation	34%
467	treated surgically	42%
	<b>Ankle fracture</b>	
468	treated conservatively	22%
469	treated surgically	42%
470	Fracture of the posterior <b>process</b> of the ankle bone	5%
	<b>Fracture of the navicular bone</b>	
471	without moving fragments	10%
472	luxating	30%
	<b>Cubital fracture</b>	
473	without moving fragments	10%
474	with displacement of fragments	14%
	<b>Fracture of the sphenoid bone</b>	
475	one bone without displacement of fragments	10%
476	one bone with displacement of fragments	14%
477	more bones without displacement of fragments	14%
478	multiple bones with displaced fragments	22%
	<b>Fracture of the base of the fifth metatarsal (including fracture )</b>	
479	without displaced fragments or epiphysiolysis	8%
480	with displaced fragments treated conservatively	10%
481	treated surgically	12%
	<b>Metatarsal fracture of one finger</b>	
482	treated conservatively	6%
483	treated with wire fixation through the skin	8%
484	treated surgically	12%
485	open	16%
	<b>In the case of fractures of the metatarsal bones of multiple fingers, the assessment according to items 482 – 485 is increased by ¼.</b>	
	<b>Big toe fracture</b>	
486	Thumb nail splintered	5%
487	Abduction of part of the thumb joint	6%
488	complete treated conservatively	8%
489	treated with wire fixation through the skin	10%
490	open or surgically treated	12%
	<b>Fracture of one or more joints of one finger other than the thumb</b>	
491	treated conservatively	4%
492	treated with wire fixation through the skin	6%
493	open or surgically treated	8%
	<b>In the case of fractures of one or more joints of multiple fingers, the assessment according to items 491–493 is increased by ¼.</b>	
	<b>Amputation (amputation)</b>	
494	Disarticulation of the <b>hip joint</b> or subluxation of the thigh	52%
495	shins	40%
496	legs	32%
497	big toe or part of it with bone	9%
498	every finger	4%
	<b>NERVOUS SYSTEM ACCIDENT</b>	
	<b>For items 499–510, an advance payment in the amount of the lower limit of the range for the given item is paid before the end of treatment. The final payment is determined after the end of treatment in cooperation with the medical examiner according to the conversion table according to the period of treatment until the health condition stabilizes.</b>	
	<b>Brain</b>	
499	Concussion diagnosed by a neurologist or neurosurgeon	4%
500	Severe concussion (positive EEG or hospitalization for at least 7 days)	10%

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501	Brain contusion diagnosed by X-ray imaging methods	10–40%
502	Crushing of brain tissue or bleeding into the brain	16–100%
503	Intracranial and spinal canal bleeding	16–100%
<b>Spinal cord</b>		
504	Spinal cord concussion	14%
505	Spinal cord contusion	16–42%
506	Bleeding into the spinal cord	20–100%
507	Spinal cord compression	100%
<b>Motor nerve Accident</b>		
508	Motor nerve Accident with brief paralysis (neuropraxis)	5%
509	Motor nerve Accident with <b>interruption of conductive fibers</b>	10–30%
510	<b>severance ( neurotmesis )</b>	15–70%
<b>OTHER TYPES OF INJURIES</b>		
<b>Wound surgically treated</b>		
511	one wound with healing without complications	4%
512	one wound with healing with complications	4%
513	more wounds	4%
514	<b>Deep skin loss greater than 1 cm<sup>2</sup></b>	4%
<b>Tearing down</b>		
515	one nail	4%
516	two or more nails	5%
517	<b>Foreign body surgically removed or not (with wound revision)</b>	4%
518	<b>Sunburn and heatstroke</b> – general symptoms of sunburn and heatstroke (excluding the effects of sunlight on the skin) treated with hospitalization	5%

519	<b>Poisoning by gases and vapors</b> , general effects of <b>radiation and chemical poisons treated</b> by hospitalization	5%
520	Traumatic <b>shock</b> treated with hospitalization	5%
521	Overall effects of <b>electric shock</b> treated with hospitalization	5%
<b>Burns, scalds or frostbite</b> (except for sunburn on the skin) <b>of the second degree</b> treated on an outpatient basis to <b>the extent</b>		
522	from 3 cm <sup>2</sup> to 10 cm <sup>2</sup> in a child under 10 years of age	5%
523	from 3 cm <sup>2</sup> to 10 cm <sup>2</sup> in a child over 10 years of age and in an adult	4%
524	over 10 cm <sup>2</sup> up to 1% of body surface	5%
525	up to 5% of body surface	6%
<b>second degree</b> treated by hospitalization <b>to the extent</b>		
526	up to 15% of the body surface	7%
527	up to 20% of the body surface	8%
528	up to 30% of the body surface	14%
529	up to 40% of the body surface	26%
530	up to 60% of the body surface	42%
531	more than 60% of the surface	100%
<b>third degree</b> treated surgically <b>to the extent</b>		
532	from 4 cm <sup>2</sup> to 7 cm <sup>2</sup>	6%
533	from 7 cm <sup>2</sup> to 10 cm <sup>2</sup>	7%
534	from 10 cm <sup>2</sup> to 1% of body surface	9%
535	up to 5% of body surface	12%
536	up to 10% of the body surface	18%
537	up to 15% of the body surface	26%
538	up to 20% of the body surface	34%
539	up to 30% of the body surface	42%
540	up to 40% of the body surface	68%
541	greater than 40% of the body surface	100%

CONVERSION TABLE FOR ASSESSING ACCIDENT DAMAGE BY TREATMENT TIME

weeks	percentage
1–3	0
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	12
12	14
13	16
14	18
15	20
16	22
17	24
18	26
19	28
20	30
21	32
22	34
23	36
24	38
25	40
26	42
27	44

weeks	percentage
28	46
29	48
30	50
31	52
32	54
33	56
34	58
35	60
36	62
37	64
38	66
39	68
40	70
41	72
42	74
43	76
44	78
45	80
46	82
47	84
48	86
49	88
50	92
51	96
52	100

In the table above, the treatment period in weeks corresponds to the percentage of completion. The treatment period is rounded to full weeks, so that the last week started is counted as a full week.

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