



Declaration of Pojišťovna VZP, a.s. regarding corona virus (COVID-19)

9. 3. 2020 – **Update from 12. January 2021.** Due to inquiries from clients in connection with the current epidemiological situation in the world, Pojišťovna VZP, a.s., hereby issues the following statement:

- 1) Medical expenses in connection with **the outbreak of COVID-19 are covered by Pojišťovna VZP, a.s. beyond the insurance terms and conditions** even when travelling to a state that is listed by the Ministry of Foreign Affairs of the Czech Republic as a “red” country in the “Travellers’ Traffic Light - SEMAFOR” (in case of non-European countries, these are states where the Ministry of Foreign Affairs of the Czech Republic does not recommend travelling or even forbids it), however just in case when the insured person **had to travel** to such a place and can prove the necessity of such travel (family reasons – not just common visits, legal reasons, study, profession – in this case even professional sportsmen, artists and people performing a function, for example politicians, etc.).

In other cases, travel insurance **covers illnesses and accidents** according to the travel insurance terms and conditions **except for the disease COVID-19.**

The client must meet the conditions in order to enter a country that he/she visits, these conditions are determined by local authorities (for example a negative COVID test, quarantine measure, vaccination soon).

For more information on each state, we recommend to verify the website of the Ministry of Foreign Affairs of the Czech Republic www.mzv.cz/jnp/cz/cestujeme/index.html before travelling.

- 2) In case of other states and regions that are designated as green or orange in the so-called “Travellers’ Traffic Light” or non-European countries where there is no advise against travelling or no travel ban by the Ministry of Foreign Affairs of the Czech Republic, **travel insurance covers all the risks** that arise from travel insurance terms and conditions, **including** the disease **COVID-19.**

If a destination country is green or orange at the time of departure and **changes into red during travelling**, travel insurance **covers** even the disease COVID-19.

- 3) Subject to paragraph 1 and 2 of this declaration, and **when the quarantine is declared in the state that you visit, your travel insurance will be automatically extended FOR FREE for as long as necessary** (that is quarantine time and time necessary for return to the place of domicile stated in the insurance policy). In case the client’s flight is cancelled in connection with the disease COVID-19, it is necessary for the client to contact not only the airline company regarding an alternate flight, but also the competent consulate regarding the possibilities of a repatriation flight.

- 4) Placing the insured person in **quarantine abroad** is not an insured event according to the insurance terms and conditions, however if the insured person **suffers from the symptoms of the disease (it is necessary to provide a medical report), the treatment**, including the quarantine, **is covered** beyond the insurance terms and conditions. This applies even if the infection is not confirmed in the end.



- 5) Pojišťovna VZP, a.s. declares that in case of travel insurance policies with arranged **cancellation fee insurance**, an illness (including COVID-19) that arose during the insurance period is **the subject of cancellation fee insurance**. If a client is **quarantined for preventative reasons**, and no disease is detected, it is **not possible to consider it as an insurance event**.
- 6) In case **quarantine is ordered** by a local doctor or by the hygiene abroad (for example **in a hotel**), even **accommodation costs, meal allowance and costs for a return back to the Czech Republic are covered** if the planned duration of the stay is exceeded, provided that the insured person had arranged **cancellation fee insurance**. The claim is then settled beyond the insurance terms and conditions at **80 %** from the incurred costs, up to the arranged sum insured.
- 7) In case of **hospitalisation insurance** and placing the insured person in **quarantine** even outside a healthcare facility (such as a hotel), the insured person is entitled to insurance indemnity even if quarantine takes place outside a healthcare facility (e.g. hotel).
- 8) In case of an **unrealized journey**, the insured person is entitled to a **full refund of the premium paid**.
- 9) In case of trip cancellation due to measures **declared by the executive power** of any state incl. the Czech Republic (e.g. closure of institutions – closure of schools and the resulting cancellation of school trips, prohibition on travel abroad – for example from the Czech Republic or travelling to any country), it is not possible to consider such an event **as a cancellation fee insurance** event.
- 10) If **travel services are cancelled by the service provider**, it is not possible to cover such an event from the cancellation fee insurance. The insured person should refer to the service provider with the claim.
- 11) **Cancellation fee insurance** is possible to arrange to any country irrespective of the colour in the Travellers' Traffic Light (Semafor) of the Ministry of Foreign Affairs of the Czech Republic. However, only fear of illness in country of destination is not an insurance event. If the insured person contracts COVID-19 before travelling and thus he/she cannot travel, this might be considered as an insurance event provided that other conditions are met.
- 12) In case of travel insurance policies that expire and if the client wants to stay abroad, it is possible to arrange travel insurance for another period, however if the insured person is in a country that is designated as red, the insurance will not cover the disease COVID-19. If the country changes from red to orange or green during the insurance period, the travel insurance will cover also COVID-19.
- 13) The paragraphs 1, 2, 3 and 4 of this declaration are valid also for medical expenses insurance in the Schengen area that are arranged as part of foreigners' medical insurance.