

Travel insurance for students of University of Hradec Králové

Who is the insurance for

students who travel abroad for short-term and long-term study stays (Erasmus, CEEPUS, etc.)

What are the main benefits

- insurance tailored for students
- optimal coverage ranging from Medical expenses (incl. COVID-19) up to Security risks insurance
- newly with optional additional insurance
 - **Security assistance** (see page 3 for the detail)
 - Professional liability insurance for situations when you cause damage during your study stay abroad
- saves time and makes it easier for you to get the right insurance
- mobile app with your insurance policy
- guarantees an excellent care abroad whenever you need it

What to do to arrange the insurance

- go to https://secure.ervpojistovna.cz/mybti and register with your contract no: 2000200498 and password: UHK_498
- arrange your insurance fully online
- pay the premium in the due amount (card payment is recommended) and always prior to your departure
- read the Policy Conditions PP-BTI-2203 governing your insurance before travelling abroad
- do not forget to download the MojeEvropská mobile app and register your policy

What to do in case of trouble abroad

- in any life-threatening situation contact the local emergency services
- in any other emergency situations contact our Euro-Center assistance services
- we recommend you to pay the cost of minor treatment in cash, we will reimburse your bills after your return home
- please report your claims online via online.ERVpojistovna.cz/hlaseni-skod



Insurance coverage limits (in CZK)			Europe	World
Medical expenses	Medical expenses incl. COVID-19		20 000 000	30 000 000
	Emergency dental treatment		40 000	40 000
	Physiotherapy		120 000	120 000
	Hospitalization benefit		20 000 1)	40 000 2)
	Psychological assistance		40 000	40 000
Assistance Services	Active assistance		unlimited	unlimited
	Transportation, relocation and repatriation		3 000 000	6 000 000
	Repatriation of remains		1 000 000	1 000 000
	Funeral expenses		150 000	150 000
	Screened blood provision		✓	✓
	MeciCall		✓	✓
Escort	Accompanying		150 000	150 000
Injury	Permanent disablement		800 000	800 000
	Accidental death		400 000	400 000
	Aircraft accident		double	double
Personal effects	Personal effects damage		30 000	30 000
	Travel documents		5 000	5 000
	Cash theft		5 000	5 000
	Bodily injury		6 000 000	12 000 000
	Property damage		3 000 000	6 000 000
Personal liability	Legal expenses		200 000	400 000
	Bail deposit		200 000	400 000
	Summoned person		20 000	30 000
ERV COVID	Return	substitute accommodation	15 000 9	15 000 ⁹⁾
	obstacles	Substitute transport	13000	13 000
Security risks	Abduction and hijack		50 000 10)	30 000
	Travel curtailment - terrorist act		50 000	50 000
	Costs of accommodation		50 000	50 000
	Evacuation from threatened area		50 000	50 000
	Personal effects damage		40.000	40.000
	Physical assault benefit		40 000	40 000
Insurance coverage limits - optional additional	l insurance			
	Kidnapping		150 000 ¹²⁾	
	Wrongful Detention			
Security assistance	Blackmail			
	Political violence			150 000 12)
	Disappearance			
	Act of Terrorism			
	Violent crime			
Professional liability insurance	Bodily injury/ property damage		1 000 000	1 000 000

Explanatory notes: 1) CZK 2 000 per day, 2) CZK 4 000 per day, 9) 20% deductible, 10) CZK 10 000 Kč per day, 12) limit in EUR

Insurance premium according to the length of stay		Europe	World		
up to 90 days		CZK 37/day	CZK 59/day		
91 - 180 days		CZK 2 980	CZK 5 780		
181 - 366 days		CZK 4 780	CZK 7 680		
Additional insurance premium					
91 - 366 days	Security assistance	CZK 490			
	Professional liability insurance	CZK 490			

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Insurance inquiries

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