

# BUSINESS TRAVELLERS INSURANCE

## Insurance Product Information Document (IPID)

**EXPAT  
& CO**  
smart insurances

**AXA**  
ASSISTANCE

**MAXIMA**  
POJIŠŤOVNA

**Insurance companies:** INTER PARTNER ASSISTANCE, S.A., acting by means of Inter Partner Assistance, branch office and MAXIMA pojišťovna a.s. (Distributed by Expat & Co)

**Product:** Insurance package for Business Travellers

**July 2019**

The information contained in this document is intended to help you understand the fundamental features and terms and conditions of the Insurance.

**Complete information is given in the following documents: in the Insurance policy (policy schedule and/or personal certificate) and in the [General Insurance Conditions \(GIC\)](#) for Business Travellers Insurance of July 2019.**



## General info

<b>Type of Insurance:</b>	Modular Insurance package for Business Travellers
<b>Insurers</b>	Co-insurance of : <b>Inter Partner Assistance (CZ)</b> – 2822 5619 – Hvězdova 1689/2a – 140 62 Prague 4 and <b>Maxima Insurance (CZ)</b> – 6132 8464 – Italská 1583/24 -120 00 Prague 2  Inter Partner Assistance, branch office (CZ) is a branch office of Inter Partner Assistance (BE) - BE0 415 591 055, Avenue Louise 166, 1050 Brussels, also referred to as 'Inter Partner Assistance'.
<b>Administrator</b>	Expat & Co (BE) – RPR Brussels 0 457 352 624 – FSMA 013633 Insurers and Administrator together referred to as 'Underwriter'
<b>Communication address:</b>	P. Cooremansstraat 3 – 1702 Groot-Bijgaarden – BELGIUM +32 (0)2 463 04 04 – <a href="mailto:info@expatinsurance.eu">info@expatinsurance.eu</a>
<b>Legislation</b>	Czech Insurance law, fully compliant with European Insurance Directives. US-legislation cannot be used. This plan is designed to cater for globally mobile persons. As such, it is possible it does not meet all the requirements for compulsory local insurances.
<b>Language:</b>	Only the English version is valid. Other versions are free translations.
<b>Who can conclude?</b>	The Annual policy can be concluded by individuals and organisations. The Click & Fly policy can only be taken out by organisations.
<b>Who can be insured?</b>	Travellers with a European link: - being a European, OR - persons working for an European organisation who concludes the policy. All policies must be concluded by means of distance communication.



## What can be covered?

- ✓ Module 1: Medical care (after Social Security, if any)  
(Inpatient, Outpatient costs as defined in the Benefits Guide in our [GIC](#))
- ✓ Module 2: Assistance (Repatriation, early return, extended stay, legal assistance ...)
- ✓ Option 1: Travel discomfort (Cancellation, denied boarding, missed connection ...)
- ✓ Option 2: Baggage (theft/loss/damage, purchase first essentials)
- ✓ Option 3: Accidents (death, disability by accident)
- ✓ Option 4: Private Liability (non-contractual liability), Tenant liability (incl. Legal defence).
- ✓ Option 5: Life insurance during travel abroad (only in Annual version). Also see our [LIPID](#)



## What is not covered?

- ✗ Any illness/injury/event which occurred before the beginning of the insurance period
- ✗ Direct/indirect involvement in war, invasions, riots, lock-outs, use of weapons, criminal acts,
- ✗ Alcohol and drugs abuse. Active engagement in fights,
- ✗ Recklessness, severe negligence. Dangerous sports, unless otherwise stated,
- ✗ Pilots and air crew members, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** treatments that can wait until return to the home country
- ✗ **Medical:** Vaccinations that should be taken before the trip
- ✗ **Medical & Assistance:** Pregnancies after the 36<sup>th</sup> week (18<sup>th</sup> week if IVF or multiple birth)
- ✗ **Travel discomfort:** changes in travel plans by the insured person
- ✗ **Baggage** left unattended and/or confiscated
- ✗ **Baggage:** cash and values, animals, fragile items
- ✗ **Accidents & Life:** (attempted) suicide & euthanasia
- ✗ **Liability:** liability subject to a compulsory insurance
- ✗ **Liability:** aircrafts, motor vehicles, boats>200 kg, drones>5 kg
- ✗ **Liability:** hunting, horses
- ✗ For the full list of exclusions see our [GIC](#) (Art. 7, 20, 33.1, 35, 38, 44, 48, 54, 57, 70)



## What are the limitations?

- ! There is an overall annual limit and limits per cover depending the versions and options.
- ! There can be a deductible for some costs. Please consult the Benefits Guide in our [GIC](#).
- ! War zones limited to 14 days after break out, except for health and assistance.
- ! Winter and under water sports only covered in First version
- ! **Medical care:** free choice of doctor/hospital, except in USA where we have a network in place.
- ! **Cancellation insurance** is solely valid if concluded within 21 days of booking the travel arrangement. Contrary to the inception date of the travel cancellation option is valid as from policy issue date.
- ! **Accidents:** reduction to 50% for insured persons over 70
- ! **Accidents & Life:** reduction to 50% for drivers < 25 years of motorcycles > 50 cc
- ! **Liability:** decreased limits for US
- ! **Life:** Age of conclusion: 18 -55 years. Max. insured sum can depend per age
- ! **Life:** under reserve of Medical and Financial Underwriting. (Please also see the [LIPID](#))



## Possible settings

⚙️ **Frequent travellers** are advised to take out the **Annual** version. They are covered 365/365 days abroad and without a travel register.

⚙️ For **non-frequent travellers** we have the **Click & Fly** version. This version can only be taken online. Click & Fly works with pre-paid travel credits. The organisation should take a minimum of 100 (non-transferable) travel credits per year. For every journey added in the online travel register, the system deducts credits depending the length of the journey, the area of cover. 1 day in Zone 1 is 1 credit, 1 day in Zone 2 is 2 credits, 1 day in Zone 3 is 3 credits. Once credited 80% of the pre-paid days, the organisation will be asked if they want to add new credits (per 100). Every extra bought credit is transferable in the future, until the policy is cancelled (build up credits are lost at end date of the policy).



## Where am I insured?

Worldwide, subject to legal limitations, except in your home country

Notice we have 3 areas of cover, with different tariff:

- 🌐 Area 1: countries where Belgian Ministry of Foreign Affairs (BMFA) mentions no problems.
- 🌐 Area 2: USA and countries where BMFA warns for danger (stay in the country only when necessary).
- 🌐 Area 3: countries where BMFA encourage all citizens to leave the country.



## When does my cover starts and ends?

- 🕒 The policy starts at the inception date (at 00:00 h) mentioned in your policy schedule.
- 🕒 The policy ends on the end date (at 24:00h) mentioned in your policy schedule.
- 🕒 If there is no end date, the policy is open ended, tacit annually renewable, and will end upon:
  - cancellation by the customer or Underwriter.
  - death of the insured person.
- 🕒 The cover for collective insurances however starts and ends at the date mentioned on the personal certificates.



## Premium payment

- ① **Policy currency:** EUR
- ① **Premium adaptability:** Premiums Life will be adapted following age of the Insured Person.
- ① **Charges, commissions:** The payable premium consists of risk premium, operational costs, marketing expenses, intermediary's commission and premium taxes, if applicable.
- ① **Possible Payment fractions:** single premiums, and/or annual premiums.
- ① **Acceptable payment methods:** Bank transfer,  
Bank card/Credit card (secured online payment: <https://www.expatinsurance.eu/en/Payment-Online.aspx>)
- ① **Payment charges**
  - Transfer: **All** payment costs (own bank **AND** corresponding bank) are **at charge of the paying party**.
  - Bank cards: A cost of 5% is charged for non-European cards. SEPA zone cards are always free of charge.
  - Credit cards: A cost of 2% for European, 5% for non-European cards, is charged.



## How to cancel my contract?

- 👉 Closed end policies end automatically at end date. Open end policies can be cancelled by the client on annual due date, by written termination letter or email, with proof of receipt, and with at least 6 weeks notice period.
- Policy can also be cancelled:**
  - 👉 within 2 months of conclusion, with 8 days notice period
  - 👉 in connection with premium increase or alteration of conditions, with 8 days notice period
  - 👉 in connection with a claim, within 3 months after notification to the Underwriter, with 1month notice period
  - 👉 all other means specified in Act N° 89/2012 Coll., Civil Code (CZ).



## What are my obligations?

- 👉 Inform the Underwriter within 30 days of all changes that can be important for the Insurers (address, social security and other covers, new members to add or to cancel).
- 👉 Avoid occurrence of any damage, incident, event that could lead to a claim
- 👉 Send your claims timely, and in a correct and orderly way. Reminder costs from external providers will not be refunded.
- 👉 Follow the instructions and other duties of the Underwriter and/or Alarm Centre and cooperate effectively.