

# SCHENGEN 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 Schengen 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 Schengen Travellers Insurance of July 2019.**



## General info

<b>Type of Insurance:</b>	Insurance package for Schengen Travellers applying for a Schengen visa
<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 policy can be concluded by individuals and organisations. <b>Not allowed are US-based companies and organisations.</b>
<b>Who can be insured?</b>	Travellers visiting Schengen Area (and by extension Europe): All policies must be concluded in the European Economic Area.  All policies must be concluded by means of distance communication.



## What is covered?

- ✓ Module 1: Medical care  
(Medically necessary Inpatient, Outpatient, Dental costs as defined in the Benefits Guide in our [GIC](#))
- ✓ Module 2: Assistance (Repatriation, theft/loss ID and travel documents, legal assistance ...)
- ✓ Module 3: Private Liability (non-contractual liability), Tenant liability



## 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:** pregnancies and childbirth, fertility treatment and tests, contraception, venereal diseases, sexual dysfunction
- ✗ **Medical:** treatments that can wait until return to the home country, and planned treatments in Europe
- ✗ **Medical:** Vaccinations that should be taken before the trip
- ✗ **Assistance:** Pregnancies after the 36<sup>th</sup> week
- ✗ **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. 5, 18, 28.1.2., 29, 32)



## What are the limitations?

- ! There is an overall annual limit and limits per cover depending the versions.
- ! 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.



## Possible settings

- ⚙ **Single Entry (for people with Single Entry visa):** covers exactly the period mentioned in the policy schedule (min. 7 days/max. 90 days). A Schengen visa is max. 90 days valid.
- ⚙ **Multiple Entry (for people with Multiple Entry visa):** covers during the period mentioned in the policy schedule the mentioned number of days (30, 60 or 90 days within a contract period of 90, 182 or 365 days respectively). With one Multiple Entry Schengen visa you may enter the Schengen Area several times, with a max. stay of 90 days, all journeys combined.
- ⚙ **Option 'Extended Zone':** area of cover is extended to the other countries of Europe.



## Where am I insured?

- 🌐 Whole Schengen Area.
- 🌐 If the Option 'Extended Zone' is taken out the area of cover is extended to whole Europe.



## 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.
- 🕒 The cover for collective insurances however starts and ends at the date mentioned on the personal certificates.



## Premium payment

- ① **Policy currency:** EUR
- 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.
- ① **Acceptable payment methods:** Bank transfer,  
Bank card/Credit card (secured online payment: <https://www.expatsinsurance.eu/en/Payment-Online.aspx>)
- ① **Payment charges**

Transfer:	<b>All</b> payment costs (own bank <b>AND</b> corresponding bank) are <b>at charge of the paying party</b> .
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 1 month 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.