

EXPAT 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 Expats and International commuters

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 Expat Insurance of July 2019.



General info

Type of Insurance:	Modular Insurance package for Expats and International Commuters
Insurers	Co-insurance of : Inter Partner Assistance (CZ) – 2822 5619 – Hvězdova 1689/2a – 140 62 Prague 4 and Maxima Insurance (CZ) – 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'.
Administrator	Expat & Co (BE) – RPR Brussels 0 457 352 624 – FSMA 013633 Insurers and Administrator together referred to as 'Underwriter'
Communication address:	Assesteenweg 65 – 1740 Ternat – BELGIUM +32 (0)2 463 04 04 – info@expatinsurance.eu
Legislation	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.
Language:	Only the English version is valid. Other versions are free translations.
Who can conclude?	The policy can be concluded by individuals and companies/organisations. Not allowed are US-based companies and organisations.
Who can be insured?	Natural persons 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: Health insurance (Inpatient, Outpatient, Dental/Optical costs as defined in the Benefits Guide in our [GIC](#))
- ✓ Module 2: Expat Assistance & Travel Assistance (Repatriation, early return, extended stay, legal assistance ...) Optional: Travel Cancellation/Interruption
- ✓ Module 3: Personal protection (Accident insurance and critical illness insurance)
- ✓ Module 4: Income protection for working and temporary non-working persons (career break to follow the partner)
- ✓ Module 5: Life insurance (3 forms: fixed insured capital, mortgage insurance, Milestone insurance). Also see our [LIPID](#)
- ✓ Module 6: Personal belongings on the move (Household content, all risk valuables, baggage)
- ✓ Module 7: Private Liability (non-contractual liability), Tenant liability (contractual liability towards the landlord), legal assistance.



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. (Attempted) suicide. Dangerous sports, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** Treatments not consistent with diagnose, customary treatments, medical standards, or provided by non-licensed medical personnel or first degree relatives,
- ✗ **Medical:** costs that can be claimed on the strength of a Social Security scheme (if any),
- ✗ **Medical:** contraception, venereal diseases, sterilizations,
- ✗ **Medical:** Vaccinations that should be taken before leaving,
- ✗ **Dental:** set of teeth already in a bad condition at effective date, bleaching and other cosmetic treatments,
- ✗ **Travel Cancellation** following chronic diseases, natural disasters, traffic problems, bad condition of private car
- ✗ **Accident insurance:** children < 6 years (only for risk of death by accident)
- ✗ **Accident, Income protection & Life:** drivers < 25 years of motorcycles > 50 cc
- ✗ **Life:** aviation risk, unless otherwise stated,
- ✗ **Life:** suicide in first 2 years after effective date & euthanasia
- ✗ **Goods** left unattended and/or confiscated, cash and values, motor vehicles, collections,
- ✗ **Goods** damaged by storm/water in non-standard build construction, wear and tear, vermin,
- ✗ **Private liability:** liability under contract, professional liability, liability subject to a compulsory insurance
- ✗ **Private Liability:** aircrafts, motor vehicles, boats>200 kg, drones>5 kg
- ✗ **Private Liability:** building/rebuilding activity, hunting, horses
- ✗ **Tenant Liability:** damage by vehicles or animals owned or under control of the Insured person
- ✗ **Tenant Liability:** wear and tear, vermin,
- ✗ **Legal Assistance:** claims < 250 €, conflicts between family members, fines, retributions,
- ✗ For the full list of exclusions see our [GIC](#) (Art. 6, 21, 27, 28.3, 31, 37, 48, 55, 61.2.2, 62, 66, 69.3)



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.
- ! Mental disorders
- ! **Medical care:** free choice of doctor/hospital, except in USA where we have a network in place.
- ! **Medical:** under reserve of Medical Underwriting
- ! **Medical & Assistance:** Inpatient cover should always be combined with Assistance cover.
- ! **Cancellation insurance** is solely valid if concluded within 21 days of booking the travel arrangement.
- ! **Accidents:** reduction to 50% for insured persons over 70
- ! **Medical & Income protection:** Pregnancies < 10 month
- ! **Income protection:** under reserve of Medical and Financial Underwriting
- ! **Life:** Age of conclusion: 18 - 55 years (18-40 for Milestone insurance). Max. insured sum can depend per age
- ! **Life:** under reserve of Medical and Financial Underwriting.(Please also see the [LIPID](#))
- ! **Liability:** decreased limits for US



Possible settings Health

- ⚙️ **Full cover:** health insurance from the first euro
 - ⚙️ **Top-Up:** complementary insurance additional to Public Health Fund (reimbursement system)
 - ⚙️ **Sleeper:** suspended health cover
- Changing from 1 setting to another is possible, without new medical underwriting

Possible settings Life

- ⚙️ **Fixed insured sum:** insured sum stays constant
 - ⚙️ **Mortgage insurance:** insured sum decreases following the amortization table of the Bank
 - ⚙️ **Milestone Insurance:** insured sum increases/decreases following upfront planned milestones.
- When the plan is strictly followed there is no new medical underwriting.
The 3 settings can be combined.



Where am I insured?

- 🌐 **Health:** Full cover: chosen area of Cover + max. 90 days for urgencies outside area of cover
Top-Up: host country, home country and country of social security + max. 90 days for urgencies outside area of cover
- 🌐 **Other:** Worldwide, subject to legal limitations



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 Health, Income protection and 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:** monthly, quarterly, semi-annual and annual premiums.
- ① **Acceptable payment methods:** Bank transfer, and 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 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