

# Health Insurance for Foreigners

## Insurance Product Information Document



Company: MAXIMA pojišťovna, a.s.  
Company ID: 61328464, Czech Republic

Product: Necessary and Urgent Health Care  
Insurance for Foreigners

The information in this document should help you understand the basic features and conditions of insurance. **All information about the product can be found in the Insurance Terms and Conditions, in the Insurance Information (the notification requirement of an insurance company under Act No 170/2018 on insurance and reinsurance distribution), and the Insurance Contract.**

### What type of insurance is it?

It is necessary and urgent health care insurance provided as a result of an accident or the sudden illness of the Insured.



#### What does the insurance cover?

- ✓ **Reimbursement of the costs of necessary and urgent health care** that the Insured had to undergo in a healthcare establishment in the Czech Republic or, if specified in the Insurance Contract, in the Schengen Area or transit countries as a result of an accident or sudden illness that occurred during the insurance period in the Czech Republic or, if specified in the Insurance Contract, in the Schengen Area or transit countries.
- ✓ **Reimbursement of the costs of repatriation of the sick, injured or deceased Insured** under the conditions set out in the Insurance Terms and Conditions.

**Please note: the exact scope of your insurance is specified in your Insurance Contract.**



#### What's not covered?

The insurance does not cover damage caused as a result of:

- ✗ a lawful factor which the Insured knew or should have known at the time the Insurance Contract was concluded;
- ✗ so-called medical tourism;
- ✗ damage caused by unauthorised activities, professional sports activities or extreme sports;
- ✗ damage incurred at a time the Insured is a participant in the public health insurance.

Further, the Insurance Company does not provide indemnity in the event of:

- ✗ procedures that have not been provided by a healthcare establishment or health professional, or procedures not medically recognised or in violation of treatments;
- ✗ the provision of health care that can be postponed and provided after returning to the home country;
- ✗ the treatment and examination of venereal diseases, mental disorders, addiction;
- ✗ a loss event caused by war events, rebellion, uprising, mass riots, strikes, lockouts, etc.



#### Are there any restrictions on insurance coverage?

- ! The maximum amount of a claim is determined by the agreed indemnity limit.
- ! The costs of necessary and urgent health care provided in the Czech Republic are covered by the Insurance Company to the extent and at the amount paid for care under public health insurance.

**Please note: refer to the Insurance Terms and Conditions for the full text and the list of insurance coverage limits and exclusions.**



## Where does the insurance cover me?

- ✓ The insurance is taken out for loss events occurring **in the Czech Republic and in transit countries**.
- ✓ If agreed in the Insurance Contract, the insurance covers loss events occurring **in the Schengen Area** other than the Czech Republic.



## What are my responsibilities?

### Responsibilities during the insurance period:

- ✓ provide full and truthful information about the insured risk before and during the term of the Insurance Contract;
- ✓ notify the Insurance Company of any changes to your contact details;
- ✓ pay the premium in a timely manner and in the specified amount;
- ✓ take care to avoid damage and take measures to mitigate the consequences of a loss event that has already occurred;
- ✓ undergo the necessary medical examination.

### Obligations in the event of a claim:

- ✓ report the loss event without undue delay; provide true information about how and why it occurred;
- ✓ contact the Insurer's assistance company and follow the instructions given by that company and the Insurer;
- ✓ submit all required documents and follow the Insurer's instructions, including the submission of the necessary documentation.



## When and how to make payments

The single premium is payable on the inception date, no later than on the date specified in the Insurance Contract as the due date of the first premium. The premium is deemed to have been paid on the date on which it is credited in full to the Insurer's account. The premium can be paid by bank transfer (payment order or standing order), credit card or in cash (to the Insurer or its agents holding the appropriate authorisation).

**Please note: the Insurer is entitled to the premium for the duration of the insurance. The Insurer is entitled to retain the entire single premium in the event of expiry due to a loss event.**



## When does the cover start and end?

The insurance is taken out for a definite period. The insurance will take effect from the date specified as the inception date in the Insurance Contract. The insurance ends on the date specified as the expiry date in the Insurance Contract.

The insurance also expires in the event of the death of the Insured, the termination of the Insured's stay in the Czech Republic or on the date on which a decision on the removal or administrative expulsion of the Insured becomes final. The insurance also expires on the date on which the Insured becomes a participant in public health insurance pursuant to Act No 48/1997 on public health insurance (if the Insured becomes employed in the Czech Republic or is granted permanent residence in the Czech Republic), but not before the Insurer has demonstrably become aware of it. The insurance also expires on withdrawal from the Insurance Contract, agreement between the Policyholder and the Insurer, or non-payment of the premium after statutory conditions have been met.



## How can I terminate the contract?

### By written notice of termination delivered:

- ✓ within two months of the date of conclusion of the Insurance Contract; the insurance ceases on expiry of the eight-day notice period;
- ✓ within three months of the date on which the Insurer is notified of a loss event. The insurance ceases after a one-month notice period.