

Good Will Card Travel Insurance

Frequently asked questions

1. Where can the insured persons get the current information and rules regarding travelling to the country which they wish to travel to?

The information source is the website of the Ministry of Foreign Affairs of the Czech Republic (MFA CR) where the information regarding travelling to the individual countries and the related measures is updated on a regular basis.

Right on the home page, there is the "[Signpost – updates on trips abroad](#)" which contains the information regarding travelling with regard to the COVID-19 disease.

The "Travel – Travelling Warnings" section includes the warnings currently valid in the subject country in connection with the terrorist attacks, armed clashes, etc.

2. Is travel abroad subject to the recommendations of official institutions (for example MFA CR)? What to do if a travel warning is issued for a country?

Yes, ČSOB Pojišťovna will follow the information published by the official institutions, in particular, MFA CR. If an insured person travels to a country despite an explicit travel warning / recommendation not to travel to the country for reasons related to COVID-19, indemnity will not be provided.

With respect to the current situation, where the travelling conditions in individual countries are being eased, our travel insurance is valid for all countries of the world. However, on condition that the requirements of the specific country (including transit countries) for entering its territory are met.

Before travelling abroad, you need to read through with care the information posted on the website of the Ministry of Foreign Affairs of the Czech Republic, but, unfortunately, the travelling conditions are still subject to frequent changes.

3. What to abide when travelling abroad? The colour semaphore or the information for the individual countries published on the website of MFA CR?

Since 15 February, the travel traffic light system has not been used as an "aid" for travelling abroad (it only remains relevant for entry of foreigners into the territory of the Czech Republic). A list of countries according to the level of risk of COVID-19 infection is determined by the so-called Protective Measure of the Ministry of Health of the Czech Republic.

However, we strongly recommend reading any and all information about the destination, or all countries to be visited, before the travel. The conditions for entering the individual countries differ and change rather frequently, so that the client is not taken by surprise.

Indemnity shall be provided only if the client meets any and all conditions required for entering the territory of the subject country.

4. If the insured person travelling to a country where travel would be prohibited breaks his arm or is hospitalised for a reason other than COVID-19, will this be covered by the travel insurance?

The travel prohibition resolutions do not apply to injuries and acute diseases for reasons other than COVID-19 in the terms of the travel insurance, and therefore, these are covered by the travel insurance.

5. For entering their territory, some countries require a confirmation that the travel insurance also covers the costs associated with COVID-19 treatment. Where can I obtain such confirmation?

The insurance certificate including the COVID-19 clause is issued by ČSOB Pojišťovna upon request.

The certificate shall be applied for sufficiently in advance by sending an e-mail to info@csobpoj.cz. The e-mail shall contain the client identification and details of the planned trip, i.e. dates and the country. The certificate can be issued in Czech or English.



6. Does the information from the Public Promise of ČSOB Pojišťovna still apply, i.e., provision of indemnity for medical expenses insurance and automatic extension of the insurance period? What about other costs?

Yes, the Public Promise posted on the ČSOB Pojišťovna website still applies, i.e. indemnity for medical expenses will be provided (if you travel to countries that do not belong to the countries with high risk of COVID-19, i.e. entry to these countries is not banned). The automatic extension of the insurance period by a maximum of 30 days also applies. But please note that the extension of the insurance period only applies if it is necessary for objective reasons and for a necessary period to arrange your return to the Czech Republic.

7. What happens if the insured person travels to a country which is permitted to travel to, but the situation changes during the stay and MFA CR puts the country on the list of risky or prohibited countries? Will indemnity be provided in the case of an insured event associated with COVID-19?

If the insured person travels during the period when it is permitted to travel to that country and there are no warnings indicating that the country could be included in high-risk countries are issued at the time of leaving the home country, ČSOB Pojišťovna would provide the indemnity.

BEFORE DEPARTURE

1. The insured person pays for his vacation and then cannot travel because of the prohibition imposed by the Czech government or by the government of the destination (or a transit country). Can the cancellation fees insurance be claimed?

The cancellation fees insurance does not apply to damage, it is the “intervention by public authorities”. Exclusion as per the General Insurance Terms and Conditions, Article 8(2b).

2. Before departing for a family vacation, one of the family members has a positive test. Can the cancellation fees insurance be claimed for all family members who were supposed to travel? Who can be considered a family member?

The cancellation fees insurance can be claimed in such case. For claiming such insured event, it is necessary to have the confirmation of the positive test or quarantine imposition from a physician, or from the public health authority.

As per the insurance policy, the insured persons include the payment card holder and his family members, i.e. another adult person and maximum of 3 children under 21 years of age. The family members are the close family members, i.e. parents and children, grandparents and grandchildren, siblings, husband/wife, spouse, unmarried husband/wife.

Neither nephews/nieces nor sons-in-law/daughters-in-law are considered to be in a direct line, i.e. the insurance would not cover them.

3. The insured person has a positive test and has been imposed quarantine. Can the cancellation fees insurance be claimed?

The cancellation fees insurance can be claimed. For claiming such insured event, it is necessary to submit the medical report the confirmation of the positive test or quarantine imposition from the public health authority.

4. The insured person is in quarantine only due to a contact with a person tested positive. Can the cancellation fees insurance be claimed?

The cancellation fees insurance can be claimed. However, the indemnity cannot be claimed merely based on the insured person's statement that he was in contact with a person tested positive. For claiming such insured event, it is necessary to submit the confirmation of the quarantine imposition from the public health authority, or a medical report from the general practitioner.

If the insured person resorts to a voluntary quarantine and the public health authority does not contact him (although the person tested positive reported the insured person's telephone No.), it is necessary to contact the general practitioner to issue the confirmation/report, or contact the public health authority to issue the quarantine confirmation.

5. There are countries that require a negative COVID-19 test or quarantine for entering their territory. Does the travel insurance cover the costs associated with the test and quarantine?

No. In this case the COVID-19 test cannot be treated as an acute disease, and therefore, is not covered by the travel insurance. In the case of quarantine that is imposed by the subject country as mandatory upon arrival (the need of quarantine is specified on the website of MFA CR in the Signpost), the costs would not be indemnified either. In such case, the exclusion of the intervention by public authorities would apply in line with the insurance terms and conditions.



6. If the insured person arranges for accommodation abroad directly with the accommodation provider, not through a travel agency, is it acceptable as for cancellation fees insurance?

ČSOB Pojišťovna does not distinguish between a trip with a travel agency and a self-organised trip. In the insurance terms and conditions, it is defined as a "travel service", and therefore, it does not necessarily have to be only a trip with a travel agency.

Under the Good Will Card travel insurance, the limit of the cancellation fees insurance is CZK 50,000 per person. It is important to provide a detailed allocation to the individual participants, i.e. if children pay CZK 20,000 and the adult CZK 80,000, the child is fully covered by the indemnity limit, whereas the adult will be indemnified only up to the limit of CZK 50,000.

AFTER DEPARTURE

Recommendations: In the case of an insured event abroad, contact the assistance service (phone: +420 222 803 442; e-mail: asistence@csobpoj.cz) and proceed in line with their instructions.

1. The insured person is quarantined right after arrival in the destination. Are these situations covered by the travel insurance?

It largely depends on the reason for the insured person's quarantine. It may be the case that he leaves the Czech Republic (a need to have a negative test), but he is re-tested with a positive result and quarantined. In such case, the damage could be claimed, because the positive COVID-19 test is regarded as an acute disease.

However, there are situations when the insured person travels to a country, which is known in advance that he will be automatically (i.e. without testing) quarantined (e.g. for 14 days). The information is available on the website of the [Ministry of Foreign Affairs of the Czech Republic](#) (MFA CR). In such case, the damage cannot be claimed.

2. During his vacation, the insured person gets in contact with a person tested positive and is imposed the quarantine. Are these situations covered by the travel insurance?

This is similar to the situation before departure. If the insured person submits a confirmation of the quarantine imposition following a contact with a person tested positive, he shall be considered sick in the terms of the travel insurance, being entitled to claim the damage (mainly the costs of accommodation, meals, or costs of later travel back). In this case, you need to contact the assistance service and to take further steps according to their instructions.

3. The insured person is hospitalised with COVID-19 during his stay abroad. Is this covered by the travel insurance? What documents need to be submitted for the insured event settlement?

There is no question about hospitalisation and the damage can be claimed (on the provision of travelling to a country for which an explicit warning/recommendation not to travel has not been issued). Firstly, contact the assistance service of the insurer to recommend appropriate medical facility and help you with the next steps to take. The hospitalisation document is usually a medical report, or other documents, which are required upon agreement with the assistance service.

4. The insured person cannot return from vacation to the Czech Republic because of the transport between the destination and the Czech Republic interrupted in course of the vacation.

It largely depends on the circumstances. The website of MFA CR recommends for a number of countries to check the availability of the transport connection to/from the destination. Therefore, it would depend on the actual cause.

If the reason is a state/government order, it is the "intervention by public authorities" not covered by the insurance (see the exclusion as per the [General Insurance Terms and Conditions](#), Article 8(2b)).

5. And what about a situation when the client is tested positive at the airport prior to boarding the plane when travelling from the vacation back to the Czech Republic? Does the client have to stay abroad longer? Will the travel insurance cover the costs of the "quarantine" hotel and alternative flight back to the Czech Republic?

Yes, we would reimburse the necessary and reasonably incurred costs of quarantine and the alternative flight, provided the actual situation requires so and the costs are not compensated otherwise (e.g. by the given country). In this case, you need to contact the assistance service and to take further steps according to their instructions.



6. What happens if the client travels to a country, where no travel warning/prohibition has been issued and during their stay the situation changes and travel to the country is not recommended/banned? Will indemnity be provided from medical expenses insurance?

If the client departs when there are no travel warnings/prohibition issued, the indemnity will be provided. Critical is the time before the travel.

7. The client travels to a “safe” country and is tested positive after arrival and quarantined. Will the insurance company reimburse the costs of the stay in quarantine, or an alternative flight, if the client cannot return home as scheduled?

Yes, we would reimburse the eventual costs of the quarantine and the alternative flight, if necessary with respect to the actual situation. There are more options which may occur, and it will all depend on the specific situation. But if the client is placed in a “quarantine” facility, we would reimburse the eventual costs of the stay (unless the quarantine is imposed in advance). In this case, you need to contact the assistance service and to take further steps according to their instructions.

This document serves for information only. The text is not legally binding and does not constitute an offer under Section 1732 of Act No. 89/2012, the Civil Code, as amended (the “Civil Code”), or a public offer under Section 1780 of the Civil Code.

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