

Insurance Guide for Sygic Medical Expense Insurance

Medical Expenses Incurred Abroad

Part B of the General Insurance Terms and Conditions of Sygic Medical Expense Insurance VPPPLNS/0421 ("VPPPLNS/0421")

Territorial coverage of insurance **Europe**

Should an insured event occur, this insurance entitles the Insured Person to reimbursement of necessary medical expenses for:

- outpatient treatment, including prescribed medicines and prescribed medical devices and medical supplies for the fixation of body parts or to support walking,
- hospitalisation and medical treatment during hospitalisation abroad, including prescribed medicines and prescribed medical devices and medical supplies for the fixation of body parts or to support walking,
- transport of the Insured Person to the nearest medical facility abroad or transport of the Insured Person from a medical facility back to their accommodation,
- repatriation of the Insured Person to their Home Country if the Insured Person is unable to use their originally intended means of transport for medical reasons.

up to **€ 250,000**

or, if you choose the insurance variant entitled "daily variant - PANDEMIC" or "annual variant - PANDEMIC", up to **€ 50,000** for necessary medical expenses relating to a disease classified by the World Health Organisation as an Epidemic / Pandemic (e.g., COVID-19), or cases where such a disease is suspected,

- accommodation and half-board meals for the Insured Person abroad if their hospitalisation is no longer a medical necessity, but it is still not possible for the Insured Person to continue their trip as originally planned or they cannot be repatriated to their home country, up to at most € 50 per night, in total at most € 500,
- accommodation at a medical facility for one close travelling companion, if a child under the age of 21 is hospitalised abroad, up to at most € 50 per night, in total at most € 350,
- transport of bodily remains to their place of burial in the home country in the event of the death of an Insured Person, in this case up to at most € 10,000,
- necessary expenses for the purchase or repair of prescription

glasses and other orthopaedic and prosthetic devices, in this case up to a limit of € 100,

- outpatient dental treatment, though only in the extent necessary and / or urgent to relieve pain, in this case up to a limit of € 100 per claim and € 300 for all claims during the period of insurance,
- for one close person of the Insured Person, if the Insured Person is hospitalised abroad for more than 5 consecutive days as a result of an acute illness or accident and their state of health does not permit repatriation to their home country:
 - travel costs to the place of hospitalisation of the Insured Person abroad and travel back from the place of hospitalisation of the Insured Person to their home country; in this case up to a limit of € 500,
 - accommodation costs for accommodation at the place of hospitalisation of the Insured Person abroad for up to 10 nights; in this case up to a limit of € 50 / night and in total at most € 500,
- for one close person of an Insured Person under the age of 21 (child) if the insured child is hospitalised abroad as a result of an acute illness or accident and their hospitalisation continues after the intended end of their stay abroad or if their state of health does not permit repatriation to their home country:
 - travel costs for one close person to the place of hospitalisation of the Insured Person under the age of 21 (child); in this case up to a limit of € 250,
 - travel costs to the home country of Insured Person under the age of 21 (child) and one close person; in this case up to a limit of € 500,
- accommodation costs for one close person of an Insured Person under the age of 21 (child) at the place of hospitalisation of the Insured Person under the age of 21 (child) abroad for up to 10 nights; in this case up to a limit of € 50 / night and in total at most € 500.

Please acquaint yourself with the **exclusions from coverage** that can be found in Part B(3) of VPPPLNS/0421.

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What to do if you need to make a claim for medical expense insurance abroad?

On **occurrence of an insured event**, we recommend that you **contact** our assistance service **Eurocross Assistance Czech Republic** whose staff are available **24 hours a day, 7 days a week** and communicate in Slovak, Czech or English and **supply the following information**:

- your insurance card number,
- your forename, surname and date of birth,
- the date and place of the insured event,
- a description of the insured event and the name, address and telephone number of the doctor acting as a contact person.

You must then follow the instructions of the staff of Eurocross Assistance Czech Republic.

Medical expenses abroad will be paid by the assistance company Eurocross Assistance Czech Republic.

If there is a **suspicion of a disease classified by the World Health Organisation as an Epidemic or Pandemic** (e.g., COVID-19), the assistance company **Eurocross Assistance Czech Republic** must be informed in writing or by telephone **no later than 24 hours** after confirmation of such a disease.



Contact information

Eurocross Assistance Czech Republic
Lazarská 13/8, 120 00 Praha 2, Česká republika
e-mail: eurocross@eurocross.cz

++ 420 2 9633 9609

In the **UK, France, Germany, Austria, Italy, Spain or Switzerland**, you can also use the company's **free telephone number**: Eurocross Assistance Czech Republic

++ 800 41 212 212

Replace ++ with the code for connection to the international network, which is the prefix 00 in most European countries.

Warning! This number cannot be used free of charge from a mobile phone.

You must always begin by stating that you are a client of Sygic, a.s.

If you did not contact Eurocross Assistance Czech Republic before entering a medical facility and the doctor requires a cash payment, the invoice must be paid on the spot. A medical report including the diagnosis, case history, method of treatment and date of treatment together with medical prescriptions for medicines and proof of payment must be attached to the "Notification of claim" form on **www.sygic.com**.