



PRODUCT: TRAVEL INSURANCE

Document with information on insurance product

Insurance company: Vzajemna zdravstvena zavarovalnica d.d., Slovenia

Product: Travel Insurance

WHAT IS THIS TYPE OF INSURANCE?

Travel insurance covers the costs of emergency medical and related services during a trip abroad if you become ill or sustain an injury. If so agreed in the insurance contract, the insurance also covers necessary medical services. The insurance includes assistance services. You can add "luggage plus" and "liability abroad" cover options to your chosen package. You can take out the insurance on a short-term or annual basis. The insurance is also available to foreign nationals for the duration of their stay in Slovenia.



WHAT IS INSURED?

Assistance services

- ✓ 24-hour assistance in Slovenian
- ✓ Organising emergency medical assistance and emergency medical transport
- ✓ Availability for your phone calls with the option of reimbursement of call costs
- ✓ Providing information to you and the people closest to you

TUJINA - urgent costs of treatment

- ✓ Costs of emergency medical care
- ✓ Costs of emergency dental assistance
- ✓ Costs of treating acute exacerbations of chronic illnesses
- ✓ Costs of transport to the nearest hospital or clinic and back to your place of accommodation abroad

TUJINA - urgent and necessary costs of medical treatment

The following is covered in addition to the emergency medical services as listed above:

- ✓ Costs of necessary medical services, including examinations and emergency treatment during pregnancy, childbirth
- ✓ Costs of necessary dental services (treatment of toothache, including fillings and repairs to dentures and replacement of fillings)
- ✓ Costs of standard vision aids and corrective lenses covered by the public healthcare system in Slovenia
- ✓ Costs of preventive outpatient medical examinations for children and adults and preventive programmes for the early detection of cancer covered by the public healthcare system in Slovenia
- ✓ Costs of rehabilitation (physical therapy following an injury)
- ✓ Costs of preventive vaccination covered by the public healthcare system in Slovenia
- ✓ Costs of medical devices covered by the public healthcare system in Slovenia

TUJINA - search and rescue, hotel accommodation and transportation

- ✓ Costs of search and rescue
- ✓ Costs of hotel accommodation where you are required to quarantine or isolate
- ✓ Costs of transport to your place of residence or a hospital in your home country
- ✓ Costs of hotel accommodation and transport for a person travelling with you who remains abroad to accompany you
- ✓ Costs of hotel accommodation and transport for a family member where you are travelling alone

- ✓ Costs of your minor child's return journey
- ✓ Costs of transporting mortal remains
- ✓ Costs of transport due to an urgent early return to your home country in the event of the serious illness or death of a family member

TUJINA - legal aid

- ✓ Costs of legal assistance, telephone interpreter services and bail

Additional coverage baggage plus*

- ✓ Costs of accommodation, transport to the accommodation and meals in the event of transport cancellation or delay or a connecting flight delay
- ✓ Compensation for lost or stolen baggage
- ✓ Costs for the purchase of essential items (e.g. clothing, footwear, toiletries, medicine) in the event of delayed baggage
- ✓ Costs for the replacement of identity documents abroad in the event of loss or theft

Additional coverage liability abroad*

Damages arising from claims for damages under civil law (including legal and other costs) brought against you by third parties where you cause an accident abroad

* The additional cover can only be added to certain packages.



WHAT IS NOT INSURED?

TUJINA:

- ✗ Treatment that is not medically urgently necessary
- ✗ Transport due to minor medical issues
- ✗ Illnesses or injuries that existed prior to travelling abroad, or prior to the arrival of a foreign national in Slovenia, and treatment of chronic illnesses
- ✗ Actions taken while under the influence of alcohol, drugs, medicine or psychoactive substances
- ✗ Dental veneers, crowns, bridges, dental implants and other prosthetics
- ✗ Insured events resulting from engaging in high-risk activities and extreme sports at a professional or recreational level, unless a corresponding higher premium has been paid
- ✗ Insured events resulting from an illness or accident suffered while engaging in any activity at more than 6,000 m above sea level



Additional coverage baggage plus

- ✘ Loss or theft of luggage or identity documents in a place that is open to the public
- ✘ Theft of luggage or identity documents that has not been reported to the competent authorities abroad within 24 hours of the loss or theft and for which no official report has been obtained
- ✘ Loss of a mobile phone, camera or associated photography equipment, video camera, laptop or tablet, gaming console and games, or smartwatches

Additional coverage liability abroad:

- ✘ In connection with a person who is employed by you, is a member of your family, or lives with you in a shared household
- ✘ In connection with a person travelling with you (relative, friend, acquaintance)
- ✘ As a result of your intentional non-compliance with regulations/instructions

All the exclusions are set out in the general terms and conditions.



ARE THERE ANY RESTRICTIONS ON COVER?

- | The insurance cover does not apply in Slovenia (except for foreign nationals in Slovenia) and in the country of your registered permanent residence.
- | Insurance cover for a child who has reached the age of 26 and is included in family insurance ceases at the end of the insurance year in which they reached the age of 26.
- | Annual Multitrip insurance covers an unlimited number of trips abroad within a single insurance year, with each individual trip abroad being covered up to the first ninety (90) days.
- | In the case of Business Multitrip insurance, cover applies for the duration of a business trip under a valid travel order from your employer.
- | If the chosen insurance includes "TUJINA - urgent and necessary costs of medical treatment" cover, persons up to and including the age of 80 can be insured.

All the restrictions are set out in the general terms and conditions.



WHERE AM I COVERED?

- ✓ You can choose between insurance that provides cover worldwide or only in Croatia. Insurance for foreign nationals in Slovenia is valid within Slovenia and its neighbouring countries or, subject to an additional premium, throughout Europe. If the chosen insurance includes "TUJINA - urgent and necessary costs of medical treatment" cover, the cover applies worldwide, except in the USA, Switzerland, Australia and New Zealand. Subject to an additional premium, the cover applies worldwide.



WHAT ARE MY OBLIGATIONS?

- If you suffer a serious illness or injury or require hospital treatment or repatriation, you must notify our assistance centre immediately or as soon as possible by calling +386 1 47 18 777 or emailing us at tujina@vzajemna.si.
- You must submit your indemnity claim to us no later than three (3) months after your return to your home country.
- You must provide complete and accurate information.
- You must notify us of any changes to your personal details and other circumstances relevant to your insurance.
- You must pay your premium when due.



WHEN AND HOW DO I PAY?

You will pay the premium upon taking out the insurance and before the start of your trip, unless otherwise agreed, and using the method of payment agreed with the insurer.



WHEN DOES THE COVER START AND END?

The effective date of the insurance is specified in the policy. The insurance cover ceases at the end of the day specified in the policy as the expiry date of the insurance. If additional cover for liability abroad is included in the insurance, that cover ceases early if the maximum sum insured under the cover has been paid out.



HOW DO I CANCEL THE CONTRACT?

- If you enter into a distance insurance contract for a period of one month or longer, you have the right to cancel the contract within fifteen (15) days of its execution. The right of cancellation does not apply to distance insurance contracts made for a period of less than one month.
- You must notify us in writing of your cancellation of the insurance contract.