

Public Promise

Public Promise of Generali Poisťovňa, branch of an insurance undertaking from another Member State, Company ID: 54 228 573, with its registered office at Lamačská cesta 3/A, 841 04 Bratislava, registered in the Commercial Register of the District Court Bratislava I, Section: Po, File No.: 8774/B, the organizational unit of the enterprise of a foreign entity, through which conducts the business in the Slovak Republic Generali Česká pojišťovna a.s., ID: 452 72 956, with its registered seat Spálená 75/16, Nové Město, 110 00 Praha 1, Czech Republic, registered in the Commercial Register of the Municipal Court in Prague, Section: B, File No.: 1464, the member of the Generali Group which is included in the Italian List of Groups of Insurance Companies maintained by IVASS under No. 026, user of the European Travel Insurance and Genertel trademarks (hereinafter referred to as the "insurer"), pursuant to Act no. 40/1964 Coll, s. 850 et seq., Civil Code as amended (hereinafter also "**Public Promise**" or "**Promise**").

Article I.

With this Public Promise, the Insurer undertakes that in the event of an insured event arising from a valid insurance agreement with the travel insurance concluded with the insurer, which shall occur in the period from the promise declaration date until the end, or until the revocation of this promise, the insurer shall provide the insured with the extended insurance coverage beyond the provisions of the insurance conditions and contractual arrangements of COVID ("hereinafter referred to as contractual arrangement") applicable to the insurance agreement, to the following extent:

In the event that Medical Expenses Insurance is part of the insurance agreement, the insurer shall provide coverage as follows:

- The scope of indemnity from the Medical Expenses Insurance shall also apply to COVID-19 disease within the scope of coverage and within the indemnification limit of medical expenses agreed in the insurance agreement,
- The insurer shall cover the expenses in case of ordered quarantine due to suspected COVID-19 disease in the insured or due to COVID-19 disease in the insured at the place of residence abroad:
 - Additional costs for the insured's accommodation, even if the insured's accommodation in the original accommodation facility ended or it is not possible to continue in it due to the ordered quarantine max. up to € 50 / night for max. 14 days,
 - Additional costs for alternative return transport to Slovakia, or to the neighbouring state where the journey began, organised by the insurer in the event that the insured is unable to use the original means of transport within the planned period of max. up to € 1,000.

In the event that Cancellation Fee Insurance or Cancellation and Journey Interruption Insurance are part of the insurance agreement, the Insurer shall provide coverage as follows:

- Reimbursement of the proven cancellation costs in connection with the trip's cancellation due to the COVID-19 disease, this only applies if the disease has been confirmed and evidenced by a positive PCR test, or by a positive result of an antigen test performed by a mobile collection point, or by a report on hospitalization due to a confirmed diagnosis of COVID-19, with a date not older than 14 days before the planned start of the trip,
- Reimbursement of the proven cancellation costs in connection with the cancellation of the trip due to non-compliance with the health conditions in connection with the prevention of the spread of COVID-19 on departure, designated by the carrier at the beginning of the trip (e.g., detection of elevated body temperature during pre-boarding check) in the insured or a co-insured person specified in the insurance agreement.

According to this Promise, the insurance cover also applies to insured events that occur in the territory of one of the countries for which the Ministry of Foreign Affairs of the Slovak Republic has declared the 3rd degree warning (recommendation – not to travel) due to the ongoing COVID - 19 disease.

Article II.

The other provisions of the relevant general travel insurance conditions, or special insurance conditions of the travel insurance and contractual arrangement, which are an inseparable part of the insurance agreement, remain in force.

The Public Promise regulates the original insurance conditions and contractual arrangement in the Insured's favour.

In the event of an insured event, the Insurer shall provide indemnity to the extent and in the amount according to this Public Promise, if the scope and indemnity amount is more favourable for the Insured than the scope and indemnity amount agreed in the insurance conditions and contractual arrangement valid for the given insurance agreement. The indemnity limits according to this Public Promise are not added to the indemnity limits according to the contractual arrangement valid for the insurance agreement.

The insurance indemnity from this Public Promise may only be claimed by all the people who are provided with insurance including the provisions stated in this Promise, i.e., that they have agreed Medical Expenses Insurance or Cancellation Insurance or Cancellation and Journey Interruption Insurance in the insurance agreement and at the same time other requirements for the payment of insurance benefits in accordance with the relevant insurance conditions and contractual arrangements are met.

This Public Promise does not affect the individually agreed exclusions, restrictions and adjustments in the insurance contract, which remain the same.

This Public Promise shall enter into its force and effect on the day of its declaration by the Insurer, i.e., on 1.1.2023 and shall be published on the Insurer's website www.generali.sk, www.europska.sk.

The wording used is an English translation of the Slovak original and it is for information purposes only. It is not legally binding and in case of any discrepancies between the English and Slovak version, the Slovak version is decisive.

The insurer has the right to terminate this Public Promise at any time, or revoke it, while the right to indemnity under the conditions stated in this Promise remain untouched for the validity period of this Promise.

In Bratislava, on 29.12.2022



Ing. Juraj Jurčík, MBA
board member
Generali Česká pojišťovna, a. s.



Ing. Andrea Leskovská
board member
Generali Česká pojišťovna, a. s.