

Student Travel Insurance

1. Every student going abroad within his/her course of study must take out travel insurance before he/she leaves the Czech Republic.
2. The insurance must include as a minimum the medical expense insurance, accident insurance, assistance services, and liability for bodily injury and property damage. The student must take out insurance the extent of which will correspond to at least the limits specified in the table below.

| | Limit for Europe (CZK) | Limit for the World (CZK) |
|-------------------------------|------------------------|---------------------------|
| Medical expense insurance | 3,000,000 | 6,000,000 |
| Accident insurance | 200,000 | 200,000 |
| Liability for bodily injury | 1,000,000 | 2,000,000 |
| Liability for property damage | 1000,000 | 1,000,000 |

3. The students can use the insurance contract made by UHK and ERV pojišťovna, a.s. which covers long-term insurance of study trips and students' traineeships. If the student decides to use this insurance contract, he/she shall proceed as follows:
 - a. The student completes an insurance certificate available at the UHK website and sends it to spravapojisteni@ervpojistovna.cz together with a payment certifying document (the payment instructions and helpline for students are shown in the insurance certificate). The insurance company confirms the certificate and sends it back to the student in an electronic form.
 - b. The student submits the confirmed certificate to the appropriate faculty/institution department (Dean's Office, the Science and International Office etc.) where he/she gets an insurance card where he/she completes the insurance number shown in the insurance certificate.
 - c. Insured events (minor treatments) are paid in cash by the student and after he/she comes back home, he/she asks the insurance company for reimbursement and submits the relevant documents. In other cases or in case of need at any time, the student contacts the assistance service.
 - d. As the contractual relation is made between the student and the insurance company, the student resolves any potential harmful event with the insurance company as such.

4. Before the student leaves the Czech Republic, he/she must prove at the relevant faculty or institute department who administer the foreign stays that he/she has made valid travel insurance with required minimum extent specified in paragraph 2 above.
5. The required limits and kinds of insurance are minimum limits and kinds. Every student must consider carefully whether they are sufficient with respect to the final destination and planned activities, and must choose such kind and limit of insurance which will cover any potential insured events.
6. The UHK cannot be asked to pay any additional payment and/or damages to cover the difference in case the insurance coverage is not sufficient and the insurance limit is exceeded.
7. This Directive comes into effect on 1 January 2020 and applies to all trips abroad approved after its date.
8. This Directive cancels the Bursar's Directive No. 2/2013

In Hradec Králové on 12 December 2019

Ing. Aleš Klicnar

For: All UHK students