

## Travel Insurance for UHK Students

- 1) Every student travelling abroad as part of their studies is required to take out travel insurance before travelling.
- 2) The insurance must include at least medical expenses, accident insurance, assistance and liability for damage to health and property. The student is obliged to take out insurance which, for trips to Europe or outside Europe, shall at least correspond to the limits shown in the table below.

	<b>Limit for Europe (CZK)</b>	<b>Limit for the world (CZK)</b>
<b>Medical expenses insurance</b>	6,000,000	12,000,000
<b>Accident insurance – permanent consequences</b>	400,000	400,000
<b>Accident insurance – death</b>	200,000	200,000
<b>Liability for personal injury</b>	2,000,000	2,000,000
<b>Liability for damage to property</b>	1,000,000	1,000,000

- 3) The student can use the UHK insurance contract on long-term insurance of study trips and work placements of students made with ERV pojišťovna, a.s. If the student decides to use this insurance policy, the following procedure applies:

- a) The student arranges travel insurance for the entire duration of their stay abroad completely online on the insurance company's website:

[secure.ervpojistovna.cz/mybti](https://secure.ervpojistovna.cz/mybti).

After entering the data, the student chooses one of the payment options in the second step and pays the agreed premium for the insurance to take effect. Information on how to access this website will be provided by the respective Faculty's International Office.

Before departure, it is advisable to read the insurance conditions PP-BTI-2203, by which this insurance is governed. For easier communication with the insurance company, students are advised to download the MojeEvropská app and register their insurance here.

- b) After paying for the insurance, the student should receive a certificate of insurance in English and Czech. This certificate should be sent by e-mail to the contact person at the respective Faculty's International Office.
- c) In the event of an insured event abroad – minor treatments – the student pays the payments in cash and upon return, he/she applies to the insurance company for reimbursement on the basis of submitted documents. In other cases or whenever necessary, the student contacts the Euro-Center assistance service.

- d) Due to the fact that the contractual relationship is made between the student and the insurance company, the settlement of a potential claim is carried out by the student with the insurance company electronically on the [ervpojistovna.cz](http://ervpojistovna.cz) website in the “*Nahlásit škodu*” (“*Report a claim*”) section.
- 4) Before departure, the student is obliged to prove to the relevant department of the faculty or institute administering the international stays that he/she has taken out valid travel insurance with the required minimum coverage according to point 2 of this Directive.
  - 5) The required limits and types of insurance are set as a minimum, each departing student is obliged to consider carefully whether they are sufficient with regard to the destination and planned activities and to choose the type and limit of insurance that will cover possible claims and is in accordance with the terms of travel insurance for foreigners in the destination.
  - 6) The UHK cannot be required to make additional payments or pay damages to cover the difference in the event of insufficient insurance coverage due to the insurance limit exceeding.
  - 7) This Directive enters into force and effect on the date of signature.
  - 8) This Directive cancels the Bursar's Directive No. 8/2019.

In Hradec Králové on 27 March 2024

Ing. Aleš Klicnar  
*Bursar*

**Intended for:** all students of the UHK