

Public Promise

ČSOB Poist'ovňa, a. s.

with its registered office at Žižkova 11, 811 02 Bratislava, Slovak Republic, registered in the Companies Register of Bratislava I District Court, section Sa, entry 444/B, Company no.: 31 325 416 ("ČSOB Poist'ovňa"),

in accordance with Section 850 et seq. of the Civil Code (Act No. 40/1964), as amended,

hereby makes a public promise as follows:

to provide insurance benefit over and above the General Insurance Terms and Conditions in respect of claims under a valid travel insurance contract, or travel insurance linked to payment cards relating to infection with COVID-19 in the territory of any country in the world that, at the time of the start of the journey, was subject to a level 3 recommendation of the Ministry of Foreign and European Affairs of the Slovak Republic ("MFA") (a recommendation not to travel) due to the high risk of COVID-19 infection, subject to the following terms and conditions:

- **under insurance of medical costs incurred abroad related to COVID-19:**

- we will pay costs for outpatient treatment, hospital treatment, medicines prescribed by a physician, transport to a medical facility, repatriation via medical transport on the recommendation of a physician and assistance service (outpatient transport), repatriation of body remains, all treatment costs up to a maximum of € 60 000,

- we cover accommodation costs for mandated quarantine at the place of a stay abroad at a rate of € 60 per day per insured person for at most 14 days,

- we cover travel costs for repatriation after the completion of mandated quarantine abroad if the insured person became ill abroad and during the term of insurance up to 50% of actually incurred costs and paid up to a limit of € 1,500.

Insurance of medical treatment costs is extended for the client free of charge for the duration of officially mandated quarantine, for which the insured person must provide credible evidence.

- **under insurance of cancellation fees, if included in insurance:**

- we reimburse costs linked to the cancellation of foreign travel services booked and paid in advance in the event of a positive COVID-19 test confirmed by a doctor's certificate up to a limit for insurance of cancellation fees agreed in the insurance contract after deduction of co-payments (10%, min. € 20),

- we reimburse costs at a rate of 50% of fees up to the limit for the insurance of cancellation fees agreed in the insurance contract after deduction of co-payments (10%, min. € 20) if foreign travel services booked and paid in advance are cancelled due to mandated quarantine of a travelling companion, if the travelling companion is diagnosed with COVID-19 and this is confirmed by a doctor's certificate, and if the insured person has concluded the insurance of cancellation fees.

- we reimburse costs of up to to maximum of € 200 for travel services in the event of the cancellation or rescheduling of a flight by an airline company.

In all cases, the insured event must have occurred during the trip.

In countries that **the MFA classifies as unsafe for reasons other than COVID-19** (e.g., war, natural disasters, etc.), the General Insurance Terms and Conditions stipulate that **travel insurance is invalid**.

Furthermore, travel insurance does not apply in respect of COVID-19 in the following cases:

- insurance of cancellation fees due to fear of infection before departure or during a trip.
- insurance of cancellation fees for claims in respect of official decisions (such as closure of borders)
- insurance of cancellation fees in situations where the insured person is ordered to remain in preventative domestic quarantine without a confirmed diagnosis
- travel insurance concluded after confirmation of a positive test for COVID-19

This public promise applies to claims for insured events that occur between 01/01/2022 and 31/12/2022.

ČSOB Poist'ovňa reserves the right to revoke or terminate this public promise earlier, giving notice thereof at least 15 days before the date of revocation or termination by means of publication on its website.

The public promise temporarily amends the originally agreed insurance terms and conditions in a limited extent in favour of the insured person. All other provisions of the relevant general insurance terms and conditions of travel insurance, including exclusions, limitations, rights, and obligations, remain unchanged.

For the duration of its validity, this public promise applies to every valid insurance contract for travel insurance, and travel insurance linked to payment cards.
It is published on the insurer's website www.csob.sk.

At Bratislava, 13.12.2021



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Martin Daller
Chairman of the Board of Directors



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Andrea Baumgartnerová
Member of the Board of Directors