What to do in the case of claim?

In case of accident or accute illness

Always contact the Assistance Service in the case of hospitalization or in the case of outpatient procedures. The Colonnade Assistance Service will recommend you a doctor or will arrange medical treatment, transportation to and from the hospital, will provide quarantees and payments for treatment or hospitalization, will arrange contact with your family.

Outpatient treatment

If the costs of treatment exceed CZK 10,000, always contact the Assistance Service immediately. In the case of lower outpatient treatment, it is not always necessary to contact the Assistance Service. The costs incurred will be reimbursed upon presentation of the relevant documents to the Insurance company. Be sure to request a medical report from the doctor and keep it with all treatment bills and medicines.

Hospitalization

Immediately contact Colonnade, who will arrange for you the transportation and acceptance to well – equipped hospital, reimbursement for medical treatment and transport you back to your homeland. During long – term hospitalization, the Colonnade Assistance Service will arrange a visit of one of your close relatives to make your difficult moments in a foreign country more enjoyable. In the case that you are not able to continue your business trip for the health reasons, Colonnade will organize and pay for the alternative employee who will replace you on the business trip.

In case of theft, loss or damage of luggage

Immediately report any damage on your luggage to police, transport service or to deposit responsible person for loss or damage and request the confirmation. The indemnity will be paid to you after claiming the claim directly to the Insurance company. The Colonnade Assistance Service will contact the appropriate authorities and advise you on the necessary steps to recover lost items.

In case of your flight / departure / luggage delay

If your flight is delayed so that you miss a connecting flight abroad or if you are due to the airline left abroad without luggage, request a delay confirmation. Upon your return, the Insurance company will reimburse you, in accordance with the insurance policy, for the necessary expenses for refreshments, hygiene items, clothing, etc. incurred as a result of delays, after deducting all statutory and otherwise applicable insurance compensation.

In case of car accident

The Colonnade Assistance Service arranges and pays the costs of urgent legal assistance and, in the event of detention, arranges for the payment of a security deposit.

In case of serious injury

If the Insured person suffers a serious injury during his / her trip abroad which causes permanent disability or his / her death, the Insurance company will pay the Insured person or the beneficiary the amount corresponding to the consequences of the accident.

In case of damage to property / health of third parties

If you damage another person's property or health, contact the Colonnade Assistance Service before you pay or promise any payment for the damage caused. Without the express written agreement of the Insurer, the Insured person may not make any liability, offer, promise or payment. Liability insurance does not cover events directly or indirectly related to the motor vehicle.

In case of hijacking of vehicle

Ask the transport service or police to confirm the hijacking of vehicle you have traveled. Upon your return, please provide this certificate together with a valid ticket to the Insurance company that will compensate you for the shock and discomfort you were forced as a result of the hijacking.

Exclusions from travel insurance

The insurance does not cover cases where damage occurs in connection with war, insured person's illegal activity, risky sports, alcohol and / or other drugs, AIDS / HIV or other sexually transmitted diseases, circumstances that existed before travel, etc. Detailed general and special insurance exclusions are specified in the Insurance Conditions.