



THE INSURER

This insurance is provided by **AIG Europe Limited**, a limited liability company, having its registered office at The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom of Great Britain and Northern Ireland, registered at Companies House under number 01486260, acting in the Czech Republic through **AIG Europe Limited, organizační složka pro Českou republiku**, having its registered office at V Celnici 4/1031, 110 00 Praha 1, Company Identification Number 242 32 777, entered in the Commercial Register maintained at the Metropolitan Court in Prague under section A, entry 75864, tel.: +420 234 108 311, fax: +420 234 108 384, e-mail: informace@aig.com. The home state of the founder is Great Britain.

WHAT THE INSURANCE COVERS

This travel insurance provides cover for cancelling and cutting short your stay. Cover for cancellation begins when you book your stay or pay your insurance premium, whichever is the later. Cover for cutting short your stay begins when you leave your home address, or from the start date shown on your Certificate of Insurance, whichever is the later. Cover ends when you return to your home address, or the end date shown on your Certificate of Insurance, whichever is the earlier. The insurance starts to exist at the day set out in the policy, however only under the condition that the premium has been duly paid up. **The cover can be purchased only by persons younger than 79 years of age.**

THE TERRITORIAL SCOPE OF INSURANCE

Geographical area – Czech Republic

EXCLUSIONS

The insurance does not cover the specific cases specified in the terms and conditions of insurance. These exclusions may limit the scope of insurance coverage. The following are examples of exclusions:

- you are travelling in defiance of a medical recommendation or for the purpose of receiving medical consultation or treatment;
- you are on a hospitalisation waiting list or have been diagnosed with a terminal illness;
- you are pregnant or you give birth during the trip, whereby your pregnancy has lasted more than 26 weeks at the beginning of or during your trip;

THE ESTABLISHMENT, DURATION AND EXPIRATION OF THE INSURANCE

By paying the insurance premium, you accept a proposal to enter into an insurance contract. An insurance contract is entered into at the instant at which the insurance premium is credited to our account.

The commencement of the insurance is,

- for insurance against the cancellation of a hotel stay, at the instant at which you book your hotel stay or pay the insurance premium, depending on which of these two happens later;
- for other insurance, at the instant when you leave your home address or the instant specified in the Insurance Policy, depending on which of these two happens later.

In both cases, however, the insurance is established not earlier than on the date specified in the Insurance Policy.

The insurance expires at the instant at which you return to the place of your home address or the instant specified in the Insurance Policy, depending on which of these two happens earlier. The length of the duration of the insurance is also specified in the Insurance Policy.

You will find other reasons for the expiration of the insurance in the terms and conditions of insurance. The insurance shall primarily expire:

- with termination by notice within 2 months of entering into the insurance contract or with termination by notice within 3 months of the date of reporting an insured event;
- with withdrawal without specifying the reason for this within a time limit of 14 days as of the date of entering into the insurance contract, with the exception of travel insurance with an insured period of less than one month.

To withdraw from an insurance contract, you may use the withdrawal form that can be found at www.aig.com. Send us notification of withdrawal by e-mail to <mailto:zakaznik@aig.com> or in writing to the address specified in the insurance contract. You will be returned the insurance premium in the case of withdrawal (with the exception of cases in which you commenced your trip before withdrawing from the insurance contract and the beneficiary is obliged to return any insurance benefit).



OBLIGATIONS AND THE CONSEQUENCES OF VIOLATING THEM

The terms and conditions of insurance comprise certain obligations. Violation of these terms and conditions may result in the reduction or refusal of insurance benefit or withdrawal from the insurance contract.

THE INSURANCE PREMIUM AND FEES

The premium is arranged as a one-off payment for the entire duration of the insurance and is paid in Czech crowns. The size of the premium is specified in the Insurance Policy. The premium is paid by bank transfer. No other special fees apply to this insurance for the use of means of distance communication.

SUPERVISION OF THE ACTIVITY OF THE INSURER AND COMPLAINTS

The bodies supervising the activities of AIG Europe Limited are as follows:

- Financial Services Authority, having its registered office at 25 The North Colonnade, Canary Wharf, London E14 5HS, United Kingdom of Great Britain and Northern Ireland, based on the licence awarded by which AIG Europe Limited undertakes activity;
- Prudential Regulation Authority, having its registered office at 20 Moorgate, London EC2R 6DA, United Kingdom of Great Britain and Northern Ireland, and;
- The Czech National Bank, having its registered office at Na Příkopě 28, 115 03 Praha 1 (tel.: +420 224 411 111, fax: +420 224 412 404) in the Czech Republic.

If you have a complaint, please contact the Insurer in writing at AIG Europe Limited, organizační složka pro Českou republiku, V Celnici 1031/4, Postcode 110 00, or by e-mail at zakaznik@aig.com. You may also contact the Czech National Bank.

LAW, FORM OF ACTION AND LANGUAGE

This insurance is governed by Czech law and any disputes arising from it shall be resolved before the courts of the Czech Republic. Communication relating to insurance shall proceed in Czech language. Action, notification or communication may be made in writing or electronically (unless the terms and conditions of insurance insist on the format of "in writing" for specific action).

TAXES

The tax aspects of the insurance are governed by Act No. 586/1992 Sb. on income taxes.

PROCESSING PERSONAL INFORMATION

By providing your personal information you are aware of and consent to the gathering and processing of your personal information in accordance with Act No. 101/2000 Sb. on personal data protection and the Privacy Policy, which you will find at <http://www.aig.cz/zabezpeceni-a-ochrana-dat>, including the transfer of personal information abroad and its use for marketing purposes. If you have provided (or provide) use with personal information relating to another individual, you warrant that you have informed the relevant individual of the content of the Privacy Policy. You may refuse the use of your personal information for marketing purposes by sending an e-mail to klient@aig.com or in writing in a letter sent to AIG Europe Limited, organizační složka pro Českou republiku, V Celnici 1031/4, 110 00 Praha 1.

THE VALIDITY OF INFORMATION

This information is informative in nature and may be amended. Any amendments and other information can be found at www.aig.cz or will be sent to you at your request to the contact address which you provided us.

AIG Europe Limited,

Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, Registered in England and Wales: company number 01486260VAT Registration Number: GB629471517 Authorized and regulated by UK Financial Services Authority (FSA registration number 202628); Prudential Regulation Authority (PRA), 20 Moorgate, London EC2R 6DA, UK



Hotel Stay Policy Wording

The insurer

This insurance cover is provided by AIG Europe Limited, registered address The AIG Building, 58 Fenchurch Street, Londýn, EC3M 4AB, United Kingdom of Great Britain and Northern Ireland, registered with the Registrar of Companies under number 01486260. We are a branch office in the Czech Republic of AIG Europe Limited, organizační složka pro Českou republiku an insurance company registered in United Kingdom. We are authorised to provide general insurance products throughout the European Union. We are based at V Celnici 1031/4, 110 00 Prague, Czech Republic.

Trade or public registers

Information about incorporation of the branch in the Commercial Register:

AIG Europe Limited, organizační složka pro Českou republiku Identification number: 242 32 777
Registered seat: V Celnici 4, 110 00 Prague 1
Registered in the Commercial Register maintained by the City Court in Prague, Section A, Insert 75864

Who regulates us

AIG Europe Limited, organizační složka pro Českou republiku (Czech Republic Branch) is authorised and regulated by:

- UK Financial Services Authority (FSA registration number 202628). and
- Prudential Regulation Authority (PRA), 20 Moorgate, London EC2R 6DA, UK
- The Czech National Bank (ČNB), Na Příkopě 28, 115 03 Prague 1 (tel.: +420 224 411 111, fax: +420 224 412 404) in the Czech Republic. Both ACAM and ČNB regulates financial services.

For further information on the FSA and ČNB please refer to its website: This information can be checked by visiting the FSA website - www.fsa.gov.uk/register/firmSearchForm.do and www.cnb.cz.

Main characteristics of the travel insurance

This travel insurance provides cover for cancelling and cutting short your hotel stay. You will find more detail in the policy wording and your Certificate of Insurance.

Trip Cancellation

Cover for cancellation begins when you book your stay or pay your insurance premium, whichever is the later. Cover for cutting short your stay begins when you leave your home address, or from the start date shown on your Certificate of Insurance, whichever is the later. Cover ends when you return to your home address, or the end date

shown on your Certificate of Insurance, whichever is the earlier.

The cover can be purchased only by persons younger than 79 years of age.

The insurance starts to exist at the day set out in the policy, however only under the condition that the premium has been duly paid up.

Insurable interest

This insurance can be concluded only if there is an insurable interest of the policyholder.

If the policyholder knowingly insures a non-existent insurable interest without the insurer's knowledge, the insurance contract is invalid; the insurer has, however, right to the premium until he learns about invalidity of the insurance contract.

The policyholder and the insured shall inform the insurer in writing without undue delay about termination of the insurable interest. By termination of the insurable interest, this insurance is also terminated; the insurer has, however, right to the premium until he learns about such termination.

Insurance risk

The Policyholder and the insured shall not without the Insurer's consent do or allow a third party to do anything that may increase the insurance risk.

The Policyholder and the Insured shall notify the Insurer in writing without undue delay about increase of the insurance risk.

In case of increase of the insurance risk:

- the Insurer has right to propose a new premium, provided that if such increased insurance risk existed at the time of conclusion of the insurance contract, it would be concluded under different conditions, or
- the Insurer has right to terminate the insurance by a notice of termination with 8-day notice period, provided that if such increased insurance risk existed at the time of conclusion of the insurance contract, it would be not be concluded.

Price

The cost of this travel insurance is shown on your Certificate of Insurance. Please note that the premium you have paid is in CZK. The premium is paid as a lump-sum premium.

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Termination of insurance

The insurance ends especially:

- a. after expiration of the policy period;
- b. by moment of your return to your home address in the Czech Republic;
- c. by agreement of Policy Holder and Insurer;
- d. by disappearance of insurable interest, by disappearance of insurance peril, by death of insured person or at the moment of refusal of insurance indemnity
- e. by cancellation in line with the Czech Civil Code, especially:
 - i. by cancellation with eight days of cancellation period within 2 months from policy conclusion or within 2 months from the moment when the Policy Holder discovered that the Insurer did act fairly when calculation insurance premium or when calculating insurance indemnification;
 - ii. by cancellation with one month cancellation period within 3 months from the event covered by this policy;
- f. by futile expiration of the period specified in the reminder letter to pay overdue premium; and
- g. in other cases stipulated by the Czech Civil Code.

The withdrawal of insurance contract is possible in line with particular cases stipulated by the Czech Civil Code, especially:

- a. within 3 months from the moment when the Policy Holder discovered or should have discovered about provided misleading information, unless it is the travel insurance policy with insurance period shorter than one month;
- b. by breach of duty to provide Policy Holder with warning regarding discrepancy between offered insurance cover and requirements of the Policy Holder from the side of Insurer, in case the Insurer knew about such a discrepancy or should have known about it. Or by providing incomplete or false answers on written questions about insurance from the side of the Policy Holder.

What to do if you want to cancel your policy

You may withdraw the insurance contract without providing a reason within 14 days from the insurance contract conclusion unless it is the travel insurance policy with insurance period shorter than one month.

In such a case please send us the notice of cancellation (withdrawal) of the insurance contract on our e-mail address zakaznik@aig.com. You may also use our form at our web site www.aig.cz.

In the event of your withdrawal:

- a. we will send you back the insurance premium within 30 days from the delivery of your withdrawal document unless you started the trip before your withdrawal of the insurance contract;
- b. the eligible person is required to return the insurance indemnification.

What to do if you have a complaint

We will make every effort to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

In relation to sales or administration matters:

AIG Europe Limited, organizační složka pro Českou republiku (Czech Republic Branch)
Accident & Health Profit Centre Manager
V Celnici 1031/4, 110 00 Prague 1, Czech Republic
Tel: +420 844 000 002
Fax: +420 234 108 383

In relation to claims:

AIG Europe Limited, organizační složka pro Českou republiku (Czech Republic Branch)
Claims Manager
V Celnici 1031/4, 110 00 Prague, Czech Republic
Tel: +420 844 000 002
Fax: +420 234 108 383

To help us to deal with your comments quickly, please quote your Policy/Claim Number and the Policyholder/Insured Name.

We will do our best to resolve any difficulty directly with you. If you are not satisfied, you are entitled to refer this matter to the Czech National Bank which will deal with your complaint. Their address is: Czech National Bank, Na Příkopě 28, 115 03 Prague 1. (tel. +420 224 411 111).

Tax regulations

Tax aspects relating to the insurance are set out in the act no. 586/1992 Coll., on the income taxes.

Distance communication charges

We do not charge any additional fees for using the means of distance communication.

Law and language

This insurance will be governed by Czech Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Czech Republic.

All contractual terms and conditions, as well as any information provided prior to the conclusion of the contract, are in Czech and all communications will be in Czech.

You can ask us anytime during the policy period for the policy wording in a written form and/or to change the distance way of communication.

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GENERAL INFORMATION

Your travel insurance

All insurance policies contain restrictions and exclusions that you should know about. Please make sure that the cover meets your needs.

IMPORTANT INFORMATION

Contract of travel insurance

This policy wording together with the Certificate of Insurance forms the basis of your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions which apply to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

This insurance covers the policyholder, his/her partner and/or his/her family according to what was agreed in the policy. Adults can travel independently; children are covered only when accompanied by an adult person insured under this policy. Persons having reached their 79 birthday on or before the start date of any trip are not eligible for single trip cover.

Excesses

Under this insurance you have to pay the first part of any claim (an excess).

Law

This contract will be governed by Czech Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Czech Republic.

Your personal data

By concluding the insurance contract you express your consent with the processing your personal and sensitive data provided within the duration of the insurance contract within the scope of name, surname, date of birth and other personal data (such as data relating to your health conditions) necessary for investigation of insurance events by the insurer and with the following processing of such data (if necessary also via an external processor) for purposes of fulfilling the insurance contract and investigation of insurance events.

You are entitled to access the personal data and correct the personal data. If we process your inaccurate personal data or if you have any other doubts concerning a breach of your private and personal life or the Act 101/2000 Coll., you may ask us or our processor for an explanation and request explanation and resolution. You may in particular ask for blocking, correction, completion or liquidation of personal data. If we are not able to comply with your request, you are entitled to appeal to the Office for Personal Data Protection. You may also appeal directly to this Office.

You acknowledge and consent to the collection and processing (including international transfer and marketing) of your Personal Information in accordance with the Act 101/2000 Coll., on personal data protection and with our Privacy Policy available at www.aig.com/cz-privacy-policy. To the extent that you have provided (or will provide) Personal Information to AIG about any other individual, you certify that you have provided information to the individual about the content of this Privacy Policy. You can withdraw your consent from marketing at anytime by emailing klient@aig.com or by writing to AIG Europe Limited, organizační složka pro Českou republiku (Czech Republic Branch), V Celnici 1031/4, 110 00 Prague.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please email zakaznik@aig.com. We aim to respond to your enquiry within next working day of receipt.

Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

'Business associate'

Any person who works at your place of business and who, if you were both away from work at the same time for one or more days, would prevent the business from continuing effectively.

'Certificate of Insurance'

The document proving that the policy contract was concluded and showing statutory formalities relating to the policy contract. The Certificate of Insurance proves you have the cover shown in this insurance policy.

'Family'

Insured person, his/her partner and dependent children provided that they are under the age of 18 years or 23 years as long as they are dependent and in full-time education.

'Illness'

Any fortuitous bodily illness or sickness but excluding any sickness or illness which is, arises out of or is caused by a condition or defect for which medical treatment was recognised, advised, sought out, or should have reasonably sought out, or received at any time before the Trip.

'Partner'

A person whom you are permanently living within the same household as if married, or who is your spouse, common-law spouse or partner.

'Relative'

Husband, wife, common-law-spouse, partner, child, adoptive or foster child, child of the husband/wife or common-law spouse, parent, parent-in-law, parent of common-law spouse,

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grandparent, grandchild, brother, sister, half-siblings, stepsiblings, daughter-in-law, son-in-law, fiancé or fiancée.

'Hotel Stay'

Your hotel stay within countries of the Geographical Area starting at the time that you leave your home address or from the start date shown on your Certificate of Insurance, whichever is later. The end of your trip is defined as the date that you return to the home address or at the end of the period shown on your Certificate of Insurance, whichever is earlier. Cover for cancellation starts at the time that you book the hotel stay or pay the insurance premium, whichever is later.

Special note

Cover under this insurance ends when you return to your home address.

'We', 'us', 'our', 'AIG'

AIG Europe Limited, organizační složka pro Českou republiku (Czech Republic Branch). Travel Guard is a marketing name for AIG Europe Limited, and its affiliated general insurance companies worldwide. All references to "Travel Guard" in this policy shall be deemed to be references to AIG Europe Limited.

'You', 'your'

Each insured person named on the Certificate of Insurance. Please see the Eligible Persons section on page 5.

TRAVEL OPTIONS

This travel insurance provides cover for cancelling and cutting short your trip.

Geographical areas

Czech Republic

Medical and other emergencies

24-hour emergency service

The emergency medical assistance company Travel Guard, will provide immediate help if you are ill or injured outside the Czech Republic. They provide a 24-hour emergency service 365 days a year and you can contact them on:

Emergency phone no: **+420 225 341 156**

When you contact Travel Guard you will need to say that you are insured with AIG Europe Limited, (Czech Branch Office) and give the following information:

Your name. Your address. Your phone number abroad. Your certificate number shown on your Certificate of Insurance.

In certain cases we may need to contact your personal doctor. Please keep a note of your doctor's telephone number with your policy document.

Returning early to the Czech Republic

If you have to return earlier under Section A (Cancelling and cutting short your stay) Travel Guard must authorise this. If they do not provide prior authorisation this could mean that we will not provide cover or we may reduce the amount we pay for your returning earlier.

Important claims information – How to make a claim

General

You must notify any claim to AIG Claims Department within **31 days of your trip ending**. Fulfilment of this notification duty is a condition of a claim for insurance benefits. If you need to make a claim, please either writes with a brief description of your claim or phone or email:

AIG Europe Limited, organizační složka pro Českou republiku (Czech Branch Office)

Claims Manager

V Celnici 1031/4, 110 00 Prague, Czech Republic

Tel: +420 844 000 002

Fax: +420 234 108 383

E-mail: skody@aig.com

AIG Claims Department is open every weekday from 9:30 a.m. until 5:00 p.m. Central European time and will send you a claim form as soon as you tell them about your claim. To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in accordance with law no. 101/200 on "Personal data protection".

THE INSURANCE

General conditions

The following conditions apply to this insurance.

1. You must give true and complete answers to our questions.
2. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your full claim or withdraw from the Policy.
3. You must take all reasonable steps to avoid or reduce any loss that may mean that you have to make a claim under this insurance.
4. You must supply all the documents that AIG Claims Department reasonably requests to deal with any claim. You will be responsible for any costs involved in doing this.
5. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim we will not cover your claim or any part of your claim.
6. The claims handling team may require that you have a medical examination. We will pay your reasonable costs of

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attending the examination and we will pay for the examination itself. If you die, we are entitled to carry out a post mortem examination. You or your legal representatives will be responsible for any costs resulting from these examinations.

7. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.
8. You must obtain prior authorisation from AIG or Travel Guard if you have to return to the Czech Republic under Sections A) Cancelling and cutting short your stay. If you do not, we may reduce the amount we pay for your return to the Czech Republic or we may not provide cover.
9. If the insured has caused the loss event through gross negligence, our liability may be reduced depending on what is reasonable in the circumstances.
9. For any expenses that you would normally incur regarding your trip.
10. Claims arising from any person(s) who have reached the age of 79 at the start date of any stay.
11. Any medical expenses incurred in a private facility or from private medical treatment in the Czech Republic.
12. Replacement of personal misfortune and special price of popularity within the meaning of the Civil Code.

General exclusions

We will not cover the following:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a. The claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance;
 - b. you are travelling against medical advice;
 - c. you are travelling to receive medical advice or treatment;
 - d. you are on a list awaiting hospital treatment; or
 - e. you have been given a terminal diagnosis, or
 - f. pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the start of or during the trip.
2. Any claim caused by or related to AIDS or HIV or where AIDS or HIV is present.
3. Any other loss connected to the stay/event you are claiming
4. Any claim arising directly or indirectly from your financial problems.
5. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
6. Any claim arising or resulting from you being involved in any illegal or criminal act.
7. Any claim arising or resulting from
 - (i) your suicide or attempted suicide, or
 - (ii) depression, anxiety, mental strain, psychotic mental illness, your depressive illness of any type, or
 - (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
8. Any claim where you are not able to provide claims evidence as requested by us and which may be reasonably required to provide taking into consideration the opportunities available to us to obtain such evidence.

Section A -Cancelling and cutting short your stay

What you are covered for

We will pay up to the overall limit shown on in the Schedule of Benefits for hotel stay that you have paid or have agreed to pay and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following:

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, close business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are required to attend court as a witness (but not as an expert witness) or you are put in compulsory quarantine.
4. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
5. If the police or the Insurers of your home need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
6. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate.

What you are not covered for

1. You do not want to travel.
2. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
3. Cancelling or cutting short the stay because of a medical condition or any illness related to a medical condition that you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip/stay.
4. The cost of your original return trip if this has already been paid and you need to cut short your stay.

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5. If you have to cut short your stay and do not return to your home address.
6. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.
7. Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the beginning of the trip or 22 weeks in the case of a known multiple pregnancy (unless the pregnancy was confirmed after the date your Travel tickets or confirmation of booking were issued or in the case of single trip policies, the start date of your policy) and cancellation or cutting short your trip is confirmed medically necessary.

Please read the general condition, exclusions and Schedule of Benefits.

Schedule of Benefits

The following cover is provided for each insured person

Section	Benefit	Limit	Policy Excess
A	Cancelling and Cutting Short your Stay	120,000 CZK (or up to costs of the stay, whichever is lower)	20 % on cancellation

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