



Travel insurance exceptions

- Reimbursement of expenses incurred by the insurer / assurer without a hotline notification;
- Reimbursement of expenses incurred by accident, incidents of war, rebellion, demonstrations, terrorist acts or sabotage, disorder or disturbance with civil or other state;
- Reimbursement of costs related to all kinds of damage caused by the impact of radioactive sources;
- Reimbursement of expenses related to all kinds of injuries caused by pandemics, epidemics, environmental pollution or natural disasters;
- Reimbursement of the effects of drugs, alcohol and psychotropic substances, as well as the cost of the effects of drugs taken without a doctor's prescription;
- Reimbursement of expenses incurred due to unlawful negligence, self-injury, suicide or attempt on their illegal actions;
- Costs of medical services related to chronic or travel problems, including complications, except when emergency medical care is required to save the life of the insured;
- Reimbursement of any medical services related to the inherent physical or mental defects of an insured person;
- Reimbursement of costs related to mental and psychosomatic diseases;
- Reimbursement of costs related to treatment of oncological illnesses, except when the urgent medical assistance provided is to save the life of the insured or remove the acute pain;
- Reimbursement of pregnancy, childbirth and / or complications, including changes in chronic diseases due to pregnancy.
- Costs of venereal diseases and their treatment, treatment of HIV / AIDS diseases, treatment of viral hepatitis and their results;
- Treatment of non-traditional methods of balneology, medical massage, physiotherapy, sanatorium-treatment and cosmetic treatment costs.
- Reimbursement of prosthesis, correction equipment, medical costs, prosthesis and transplantation expenses;
- Fees of immunization
- Reimbursement of counseling and treatment costs with non-licensed medical institutions and persons not entitled to medical activity;
- Accidents occurring when participating in dangerous or dangerous sports. e.g: competition for motor vehicles, motorbikes and any type of vehicles, air types: alpinism, sports combat types, speleology, diving, rafting, rafting.
- Reimbursement of medical treatment or consultation expenses if this is the purpose of travel;
- Repatriation expenses when the purpose of travel was to receive medical services.
- Reimbursement of repatriation expenses during medical services or deaths related to damage to insurance as a result of air and rail disaster;
- Reimbursement of treatment expenses incurred by participation in the maneuvers and training exercises of the armed forces;
- Cardiovascular and Cardiovascular Treatments (Aorto-coronary shunting, balloon angioplasty and stenting) and reimbursement of costs of neurosurgical surgery;
- In cases where the costs of treatment are not reimbursed by the exceptions indicated in the insurance terms, the repayment expenses will not be covered as well;
- When the cause of death is unknown;
- Costs of damaging, arriving or absorption in air transport;