

Online insurance: Emergency Medical Care insurance and Comprehensive Medical Care for foreigners

- Maximally reliable insurance accepted by the **Department for Asylum and Migration Policy of Czech Republic** and by embassies of the Czech Republic abroad.
- With us you have a possibility of online payment!

At present, we offer the following variants of **EMERGENCY MEDICAL CARE INSURANCE ONLINE**:

- If you need to have maximum confidence in your insurance in case of acute health problems - choose the **STANDART** insurance! It will cover all the necessary expenses on emergency medical care in a medical institution on the territory of the Czech Republic (including emergency dental treatment) up to the sum insured of 1 500 000,-CZK for the whole period of insurance (in case of fluctuations of the exchange rate of Euro the insurer guarantees the minimum cover of € 60 000). This insurance is valid only on **the territory of the Czech Republic** and in case of a trip abroad You have to buy a separate travel insurance.
- You live in the Czech Republic but you frequently travel to other European countries – choose the **PREMIUM** insurance! It will cover your expenses on emergency medical care in the amount of 2 000 000,-CZK for the whole period of insurance not only on the territory of the Czech Republic but also in any state of the **Schengen space**.

We recommend this type of insurance for visa application in a Czech embassy or consulate abroad!

- Special offer for active students who are fond of travelling!!! If You are no older than 26 years and You are a student, **GAUDEAMUS** insurance is ideal for You: **only for 4 700,- CZK** yearly You will have a cover for the sum insured of 1 500 000,- CZK with validity on the territory of any state of **the Shengen space**.

We recommend this type of insurance for visa application in a Czech embassy or consulate abroad!

- A more detailed account of all the variants of insurance with prices for different periods of insurance is presented in the following table:

Měsíc	STANDARD	PREMIUM	GAUDEAMUS
1	400	500	-
2	800	1000	-
3	1200	1500	-
6	-	-	2500
12	4800	6000	4700
24	9600	12000	-

It is also possible to conclude online a **COMPREHENSIVE MEDICAL CARE INSURANCE** contract which is offered in the following variants:

- **STANDARD (Schengen):** this variant of comprehensive medical care insurance is suitable for people aged 6 to 60 years. It offers a coverage with a total limit of 2 000 000,- CZK (in case of fluctuations of the exchange rate of Euro the insurer guarantees the minimum cover of € 80 000). The limit for 1 insurance event is 1 500 000 CZK (in case of fluctuations of the exchange rate of Euro the insurer guarantees the minimum cover of € 60 000), the limit of repatriation expenses is CZK 400.000, the total limit of dental care is CZK 5.000
- **GAUDEAMUS (Schengen):** this variant is intended for students and pupils in the age of 10 to 26 years. The limits of insurance cover and limits for individual medical treatments are the same as for the STANDARD variant. The insured in the frames of both variants is entitled for:
 1. a preventive medical examination at the GP's once a year
 2. a preventive dental examination at the dentist's once a year
 3. for women older than 15 years - a preventive medical examination at gynaecologist once a year
 4. obligatory vaccination in the scope of comprehensive vaccinations covered in the frames of public insurance of the Czech Republic in a current year

In case of covering the expenses for medical care in the period of pregnancy and expense for childbirth the waiting period is 8 months from the day of the policy inception.

A more detailed account of all the variants of insurance with prices for different periods of insurance is presented in the table:

Měsíc	STANDARD (6-60 let) cena v Kč	GAUDEAMUS (10-26 let) cena v Kč
6	7 500	5 000
8	-	-
12	14 000	10 000
24	26 000	-

ATTENTION!!! AN IMPORTANT NOTICE FOR THOSE WHO WANT TO CONCLUDE THE COMPREHENSIVE MEDICAL CARE CONTRACT ONLINE:

Integral parts of the **Comprehensive Medical Care insurance** are filled out health questionnaire, contractual clauses, payment confirmation and General Insurance Conditions.

Comprehensive medical care contract can be concluded **online only in the case (!)** that the answers to all of the questions in the questionnaire, which will be provided by the insured truthfully and to the full extent, are **NEGATIVE.**

An automatically filled out questionnaire along with all the other indispensable documents will appear on your screen after the successful online payment. The insured will have to sign the questionnaire and the contractual clauses.

In case that the **answers** for some of the questions will be **positive or should you have any questions**, please, contact us on the e-mail address online@maxima-as.cz or turn to any insurance broker who distributes our policies.

Instructions on how to conclude the contract online:

1. **On the first page**, it is necessary to provide all the important information about **the Policy holder**, that is about the person who concludes the contract with the insurance company. On the page ‚*Pojistník/Policyholder*‘ You must obligatory fill out all the yellow fields:

1.1. Name, surname and the title of the policy- holder:

1.2. His/ her date of birth in the form of: DD.MM.YYYY

1.3. Sex of the policy-holder:

1.4. Address of the policy-holder: you can put here the valid address of residence in the Czech Republic, if you do not have a registered address here – put the valid address of residence in your homeland. In this line you have to just enter the name of the street and the number of the house.

1.5. PSČ. Postal code (In case the postal code of your town is longer than the number of slots in the field or it has a totally different format, put 00000 or 11111 in the field).

1.6. City: city or town of the address.

The data in the white fields are non-compulsory:

Birth Number: personal ID number given to every Czech citizen and to some foreign citizens living in the Czech Republic.

Contact telephone and e-mail.

2. On the **following page** You have to fill out the information about the **Insured person**, that is, about the foreigner who is insured.
 - If the Policy-holder and the Insured person is the same person, that means, if you want to buy the insurance policy for yourself, you have to click the field ‚*zkopírovat data pojistníka/ copy policyholder data*‘ and all the compulsory fields from the first page will be automatically copied to the second one. You will only have to additionally fill out the field No 10, where you have to state the **nationality** of the insured person, and the compulsory field 5 where you have to enter the **Insured's ID card number** (that can be a passport or other identification document).
 - In case that **the Policy-holder** is NOT the same person as **the Insured**, that means, that you want to conclude the insurance contract in favour of some other person, e.g., your child, wife or just your friend, you have to fill out all the compulsory yellow fields on this page likewise you did it on the first one adding only the new information about **the Insured's ID card number** and his/her **nationality** in the respective fields (5 and 10)
3. On the **third page** you have to fill out the information about the variant of the insurance product that you want to choose and about the period of insurance. Here you have to fill out only the first two fields – the rest of the page will be filled out automatically depending on the chosen insurance product and the period of insurance.
 - 3.1. **The rate:** in this field you need to choose the most appropriate for you variant of insurance product and the period for which you want to be insured. The shortest period of insurance is 1month and the longest is 60 months.

- You have the possibility to choose the variant of the product which suits you best: you can choose from STANDARD, PREMIUM or GAUDEAMUS variants of Emergency Medical Care insurance and STANDARD or GAUDEAMUS variants of Comprehensive Medical Care insurance.
- GAUDEAMUS insurance is available only for students who are not older than 26 years of age. This insurance product is offered for the period of half a year or one year in case of Emergency Care Insurance and for the periods of 6,8 or 12 months in the case of Comprehensive Medical Care insurance.

3.2. The **beginning of the insurance**: choose the day when you want your insurance contract to commence. If you click on a small arrow to the right from the field, you will automatically fill in the actual date, but you can change it by hand and choose any commencement day in the 60 days interval from the actual date.

The **end of insurance** and all other information will be filled out automatically.

The field ID in the end of the page is for the internal purposes and it does not have to be filled in by a client.

Now you just have to click the button *„zaplatit on-line/pay on-line“* and carry out electronic payment of the sum that will appear in the grey field called *„celkové pojistné/total premiums“* at the top of the page.

DO NOT FORGET TO PRINT OUT YOUR CONTRACT AND THE CONFIRMATION OF PAYMENT WHICH WILL APPEAR ON YOU SCREEN AFTER THE SUCCESSFUL PAYMENT!

IN CASE OF COMPREHENSIVE MEDICAL INSURANCE YOU ALSO HAVE TO PRINT OUT AND SIGN THE CONTRACTUAL CLAUSES AND FILLED OUT HEALTH QUESTIONNAIRE, ALONG WITH THE GENERAL INSURANCE CONDITIONS.

ALL THESE DOCUMENTS MUST BE SUPPLIED TO THE OFFICE WHERE YOU APPLY FOR THE VISA PROLONGATION OR FOR THE ENTRY VISA.

FROM NOW ON YOU CAN ENJOY THE MAXIMUM RELIANCE AND MAXIMUM BENEFITS OF OUR INSURANCE!!!!