

TABLE I

**Extent of the compulsory travel insurance agreed on
for the MasterCard Payment cards**

Extent of insurance coverage	MC STANDARD, MC BUSINESS STANDARD Program STANDARD	MC GOLD, MC BUSINESS EXECUTIVE Program COMFORT PLUS
Art. 4.1 Medical costs and assistance services - limit for acute dental treatment	1 500 000,- CZK 20 000,- CZK	6 000 000,- CZK 25 000,- CZK
Art. 4.2 Replacement employee benefit	75 000,- CZK	300 000,- CZK
Art. 4.3 Insurance of person summoned - limit per day	75 000,- CZK 2 000,- CZK	300 000,- CZK 4 000,- CZK
Art. 4.4 Luggage and personal effect - limit per one item of luggage - limit per one item of personal requirement	15 000,- CZK 10 000,- CZK 5 000,- CZK	60 000,- CZK 30 000,- CZK 15 000,- CZK
Art. 4.5 Delayed luggage during air transport - deductibles - limit per hour	5 000,- CZK 6 hours 2 000,- CZK	15 000,- CZK 6 hours 2 000,- CZK
Art. 4.6 Flight delay - deductibles - limit per hour	5 000,- CZK 6 hours 2 000,- CZK	15 000,- CZK 6 hours 2 000,- CZK
Art. 4.7 Legal assistance and bail in the event of traffic accident	75 000,- CZK	300 000,- CZK
Art. 4.8 Trip cancellation	Non-applicable	Non-applicable
Art. 4.9 Trip interruption	Non-applicable	Non-applicable
Art. 4.10 Accident insurance - accident related death - permanent consequences of accident - accumulated limit for family	375 000,- CZK 375 000,- CZK 1 500 000,- CZK	1 500 000,- CZK 3 000 000,- CZK 6 000 000,- CZK
Art. 4.11 Liability insurance	750 000,- CZK	3 000 000,- CZK
Art. 4.12 Highjack insurance	20 000,- CZK	60 000,- CZK
Insurance of daily allowances in the event of hospitalisation abroad	500,- CZK	3 000,- CZK
Insurance of replacement personal documents	2 000,- CZK	7 000,- CZK

Method of concluding insurance	Compulsory insurance, i.e. automatic part of services related to payment card
Type of insurance	Automatic insurance without necessity to activate prior to trip
Insured persons	Depend on option chosen: INDIVIDUAL/FAMILY
Maximum length of one trip	45 days
Number of trips	unlimited
Private tourism	YES
Business trips	YES
Winter sports	YES
Risky sports	insured
Territorial validity	global