



What is not covered by insurance?

- ✗ existing diseases
- ✗ non-emergency medical care, check-ups, follow-up care
- ✗ psychiatric and mental illness
- ✗ emergency antenatal or obstetric care after the 24th week of pregnancy



What are the restrictions on insurance cover

- ! for contracts concluded on the day of departure, cover is limited to traffic accidents for the first three hours, with other types of event being covered thereafter
- ! in the event of accidental injury caused by an act of terrorism, the Insurer will only cover medical, rescue and repatriation costs within the limits of the insured amounts for the product concerned
- ! the Insurer is not responsible for any shortcomings or delays due to local conditions (e.g. poor medical care, poor quality of infrastructure)
- ! the Insurer is not obliged to organise services in the territory outside the territorial scope of the contract and is not obliged to reimburse the costs of services used there, even if they are used by the Insured in connection with an insured event occurring within the territorial scope of the contract

The Insurer does not provide cover for physical work or certain extrem sports activities.



Where is my insurance valid?

- ✓ The insurance covers events occurring within the territorial limits specified in the contract (policy).
- ✓ The territorial scope of the insurance contract covers the territory of countries which are not, on the first day of the risk or on the day of the Insured's entry into the country/territory in question, the territory of the country/territory is classified by the Ministry of Foreign Affairs of Hungary as a Category I. Areas not recommended for travel (see <https://konzinfo.mfa.gov.hu/utazasra-nem-javasolt-tersegek>) and is not included in the following countries and territories: Afghanistan, Burma (Myanmar), North Korea, Belarus, Iran, Russia, Syria, Ukraine, Venezuela and Antarctica (the Southern Arctic - the area south of 60 degrees South latitude).



What are my insurance obligations?

The contracting party or the insured person

- an obligation to pay for data communications or charges at the start of the contract,
- a duty to prevent damage for the duration of the contract,
- has a duty to mitigate, notify, explain and provide information in the event of damage.



When and how should I pay?

The insurance contract has a single annual premium. The Policyholder shall pay the insurance premium to Victoria Cruises Line as the agent of the Insurer at the time of conclusion of the contract. The premium can only be paid by credit or debit card.



How long does risk-taking last from?

In the case of an annual insurance, the period of insurance is one year from the date indicated on the policy as the starting date, and the maximum period of risk is 365 days.

The insurance may be renewed on the anniversary date according to the conditions prevailing at the due date.



How can I terminate the contract?

The insurance contract may be cancelled at any time without any claim for reimbursement of the premium.

Worldwide-2

Charges and services	TOP Extra	TOP	NIVO
Custom up to 70 years of age (per diem from the first day up to 365 days)	USD 8.00	USD 6.00	USD 4.00
annual fee	USD 2,920	USD 2,190	USD 1,460
Age surcharge between 70-80 years	+100%	+100%	+100%
Age surcharge over 80 years	+250%	+250%	+250%
A) Medical assistance and insurance (damage insurance)			
Total reimbursement of medical and rescue costs:	USD 500,000	USD 250,000	USD 80,000
- in the event of an unexpected worsening of chronic diseases that are in balance:	USD 50,000	USD 25,000	USD 8,000
Within these services (subject to the above limitations):			
- rescue helicopter rescue	USD 50,000	USD 25,000	USD 8,000
- mountain and water rescue	USD 25,000	USD 8,000	USD 4,000
- transport by ambulance	USD 25,000	USD 8,000	USD 4,000
- emergency dental care	USD 500	USD 400	USD 300
- daily hospital allowance for the insured (USD per night in hospital)	USD 200	USD 100	USD 60
Arranging repatriation, reimbursement of additional costs	no limit	no limit	no limit
Arranging for the repatriation of the body, reimbursement of expenses incurred	no limit	no limit	no limit
B) Additional travel assistance (damage insurance)			
Change of home departure date due to illness or accident			
- Total accommodation costs for insured person (max. 7 nights)	USD 500	USD 300	USD 150
- total accommodation costs for a travelling companion (max. 7 nights)	USD 500	USD 300	USD 150
- reimbursement of additional transport costs incurred by a passenger travelling home at the same time as the Insured:	USD 2,000	USD 1,200	USD 800
Accommodation costs of the travelling companion during the Insured's stay in hospital (max. 7 nights)	USD 500	USD 300	USD 150
Visiting patients: - additional transport costs	USD 3,000	USD 2,000	USD 1,000
- total accommodation costs (max. 7 nights)	USD 500	USD 300	USD 150
Early departure due to illness or death of a relative at home	USD 1,500	USD 1,000	USD 700
Interpreter service in case of illness, accident	USD 100	USD 80	USD 60
Cash assistance mediation	USD 2,500	USD 1,800	USD 1,200
Home protection - unexpected return home service	USD 1,500	USD 1,000	USD 800
Pet insurance in the event of an accident	USD 800	USD 400	USD 100
C) Accident insurance (sum insured)			
Accidental death insurance	USD 12,000	USD 8,000	USD 5,000
Accidental permanent disability insurance (if 100% disability is reached)	USD 20,000	USD 15,000	USD 10,000
D) Luggage insurance (damage insurance)			
In the case of unlawful theft, traffic accident and fire in a motor vehicle, damage to property and serious personal injury, including:	USD 1,500	USD 1,000	USD 700
- Total mobile phone and portable computer services	USD 1,000	USD 800	USD 300
- reimbursement of the cost of replacing travel documents	no limit	USD 80	USD 50
-reimbursement of the costs of travel and administration abroad in connection with obtaining a police report or obtaining travel documents at the consulate, up to a maximum of:	USD 150	USD 100	USD 50
- reimbursement of credit card replacement costs	USD 50	USD 25	USD 15
Total items confirmed missing or damaged in the care of the airline or shipping company, including:			
General limits:			
- limit per item	USD 700	USD 500	USD 300
I) Liability insurance and legal protection (damage insurance)			
Reimbursement of material damage and medical expenses for personal injury, Legal costs and lawyers' fees	USD 2,000	USD 1,000	USD 500

Unique offer, only for VCL residents. Valid until withdrawn

INSURANCE FORM