Medical Tourism Insurance – health insurance for foreigners

The insurance is recognized by the Czech Ministry of Interior of the Czech Republic, department of asylum and migration policy, as a document in the sense of Section (§) 180i of the Act No. 326/1999 Coll. on the residency of foreigners on the territory of the Czech Republic, as amended.

The object insured consists of demonstrable expenses spent on medical treatment within the period of stay in the Czech Republic and also during visits made from the CR to other countries of the Schengen Area. The insurance also fulfils all the legally required and at the same time extra statutory of insurance of foreigners, without examining the state of health of the insured person.

What is insured:

- the treatment of illness, injury, or other groups of diagnoses incurred since the beginning of the insurance;
- outpatient medical treatment;
- drugs and bandaging material based on prescription;
- support preparations, even if prescribed by physician and include curative components, e.g. gypsum, bandage, also auxiliary means (such as crutches) of regular design;
- physical therapy, if prescribed by physician, e.g. radiation treatment, heat treatment, etc.;
- X-ray diagnostics;
- in case of stationary treatment, standard hospitalization
- the cost of medically indicated transportation to the nearest suitable hospital or physician;
- urgent surgeries;
- follow-up examination, which binds to the first treatment of the diagnosis covered by the Insurer;
- dental treatment as a consequence of an injury;
- dental treatment to eliminate pain, simple dental filling, and necessary denture repair, up to the amount of CZK 10,000 in total for the insurance year for individual insured person within all his/her insurance policies;
- the treatment in connection with an allergy, if this is the first occurrence of this type of allergy in the insured person;
- repatriation of the Insured or his/her body remains;
- if the medical care continues even after termination of the insurance and the Insured is not qualified for repatriation, the Insurer provided the insurance protection until the Insured is capable of transportation, however for the period of 4 weeks (i.e. 28 days) from the end of the insurance at the very most.
- liability for damages to health, property and finances
- damage of luggage
Assistance services:

- Nonstop assistance service, communication in English and Russian languages.
- The aid of the assistance service is provided if the following is required:
  - transportation, transhipment, transport in case of illness or injury of the Insured;
  - transportation of the remains of the Insured;
  - warrant of the insurance protection and settlement of cost for medical treatment on the part of the Insurer.

What is not insured:

- The Medical Tourism Insurance does not cover any medical treatment and its possible consequences, if the Insured made a trip to the CR or abroad to undergo such treatment. Any possible negative consequences related to this medical treatment are covered from professional liability insurance of providers of health services, which is mandatory to all health services providers in CR according to law nr. 372/2011 Coll., section § 45, par. 2n).
- treatment of diseases, injuries, and other groups of diagnoses that existed before insurance inception;
- health care provided to the insured person in a medical facility which does not regularly provide this service to CR citizens, except for acute danger to life;
- the cost of drugs purchased by the Insured without prescriptions;
- the cost of cosmetic treatment and its consequences, chiropractic practices or therapies;
- preparation and modification of artificial limbs, orthoses, glasses, contact lenses, hearing aids, and professional aids;
- treatment of mental and psychical disorders;
- spa and sanatorium treatment, and physiotherapy;
- treatment of infectious venereal diseases;
- regulation charges and after payments;
- accidents caused while practicing high-risk of professional sports activity;
- liability for damages caused under the influence of alcohol or drugs
- liability for damages on borrowed property