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The travel insurance package offers:

- travel health insurance
- personal accident insurance
- private liability
- luggage insurance
- trip cancellation



You are traveling! Are you insured?

Unprovoked inconveniences and even a common accident can ruin the travel experience to you, your family and fellow-travelers. Such situations are difficult to predict, but you can influence their outcome by contracting a travel insurance package.

Step one

Regardless of whether you have already chosen your destination or are still preparing to do so, it is important that you collect as many information as possible about the place you are traveling to. For example, is vaccination mandatory for entry into the country? Are there any places unsafe for tourists without guides? And so on.

Allianz Zagreb d.d. allows you to contract travel insurance for voyages abroad in the duration from 1-365 days and for domestic voyages from 1-30 days.

If you go abroad several times a year, we propose that you open an annual insurance policy. It covers all the trips you make throughout the year, provided no individual trip exceeds 28 days.

Health insurance is basic when you go abroad. Since health insurance is not contracted for domestic trips, the basis for such policies is personal accident insurance. Other insurances from the package are optional.



Travel insurance package includes:

The following services are covered by health insurance in cooperation with Elvia:

- costs of necessary medical treatments
- costs of medicines and medical accessories proscribed by doctors – necessary medical aids and walking tools proscribed by doctors
- clinical treatment by scientifically acknowledged methods
- costs of transportation by acknowledged emergency services for purpose of reception in a hospital or to the nearest available doctor
- costs of transferal to a specialized clinic if it is necessary and proscribed by a doctor
- costs of operation
- costs of repatriation of insured person and other services in keeping with insurance conditions, up to the contracted insurance value
- dental treatment intended to relieve the insured person from acute toothache to the maximum amount of 150 EUR

Additional services:

- help with overcoming language barriers
- informing the family of the insured person about his health state
- instructions on measures to be taken in case of theft of documentation, credit cards, tickets
- in case of unforeseen events, ELVIA: will send messages to the local Croatian embassy, family or company, change hotel, plane, rent-a-car reservations and reschedule meetings according to your instructions

- personal accident insurance
- private liability
- luggage insurance
- trip cancellation

Travel insurance

Personal accident insurance

Covers all unforeseen events the consequences of which caused the occurrence of insured case:

- accident resulting in death
- permanent disability

Private liability insurance

provides cover for non-contractual civil liability of the Insured, for a loss due to death, bodily injury, deterioration in health, and damage to or destruction of personal belongings of third parties.

Luggage insurance

covers damages or loss of your luggage during traveling.

Trip cancellation insurance provides protection if unforeseen circumstances force you to cancel or terminate the contracted trip. Insurer will disburse 90% of the amount kept by the travel agency in case of occurrence of insured case described in insurance conditions.



What to do if insured case occurs?

In illness or accident related emergencies, to ensure that you will get a rapid and quality medical service abroad, please call our 24-7 SOS phone in Croatian. The call can be made at ELVIA's expense. When dialing the above number, please emphasize that you are making a collect call. Required information are: first and family name, age, insurance policy number, state and town you are in, number of the phone you are calling from.

The center will get in touch with the coordinator for the area which you are in and contract the required level of health care in the optimum period.

In case you met some of the expenses covered by health insurance yourselves, upon returning to Croatia, please fill in the damage report made on the basis of travel insurance and deliver it to Allianz Zagreb d.d. with adequate medical documentation.

24-7 SOS collect call

Phone: ++431 525 03 6240

Fax: ++431 525 03 9240

For compensation of damage on the basis of other types of insurance, damage is reported to the nearest business unit of the insurer

If you are reporting damage on the basis of some of the other insured cases, upon returning from the trip, please fill in the damage report made on the basis of travel insurance and deliver copies of entire documentation:

- in case of personal accidents complete medical documentation
- in case of private liability appropriate documentation clearly proving liability of the insured person for occurrence of damage
- in case of loss or damage of luggage police certificate or document of the service in charge of luggage in transportation or safekeeping
- in case of cancellation of trip, within 15 workdays from occurrence of reason for cancellation or termination of trip, please inform the insurer thereof in writing, i.e. file a claim for damages within 30 days from the day on which the trip was scheduled to begin. For compensation of actual expenses arising from cancellation of a trip, proof of cancellation and calculation of the said expense need to be delivered.



Health insurance package also includes doctor notification

Poruka liječniku Message to the Physician Message au Docteur



Poštovani doktore, ovom policom osigurana je naknada troškova liječenja za osobe navedene u polici ili prilogu. Molimo da odmah stupite u telefonsku vezu s našim zdravstvenim servisom ELVIA na 24 sata dežurni SOS telefon ++ 431 525 03 6240 i obvezno navedete broj police. Odgovorna osoba u centru dati će Vam daljnje upute. Hvala na pažnji.



Dear Sirs, this policy covers the costs of medical treatment for the persons listed in the policy or attachment to the policy. We kindly ask you to contact our health service ELVIA at 24-hour emergency line ++ 431 525 03 6240 and give the insurance policy number for the purpose of identification of the user of the medical service. The person in charge at the centre will give you further instructions. Thank you for your attention.



Monsieur le Docteur, cette police le dédommagement des frais médicaux pour les personnes mentionnées dans la police ou dans l'annex de la police. Nous vous prions de contracter immédiatement notre service de santé ELVIA par téléphone SOS, numéro ++ 431 525 03 6240, 24 heures service permanent en donnant obligatoirement le numéro de la police d'assurance pour l'identification de l'utilisateur du service médical. La personne responsable du centre vous donnera les instructions à suivre. Nous yous remercions d'ayance.



Sehr geehrter Herr Doktor, mit dieser Versicherungspolice ist der Kostenersatz für die ärztliche Behandlung der in der Police oder in der Anlage angeführten Personen abgesichert. Wir bitten Sie, telefonischen Kontakt zu unserer 24-Stunden Nutrufzentrale ++ 431 525 03 6240, aufzunehmen. Die Serviceabteilung und der weiterhelfen. Wichtig: Bitte benennen Sie zur Identifikation die in der Versicherungspolice aufgeführte Versicherungsnummer. Vielen Dank für Aufmerksamkeit.



Egregio dottore, con la presente polizza viene garantito l'indennizzo delle spese inerenti alla cura medica per le persone indicate nella polizza o nell'allegato. È pregato di fare immediatamente una telefonata al nostro servizio medico ELVIA al telefono SOS funzionante 24 ore al giorno numero ++ 431 525 03 6240 di indicare obbligatoriamente il dell'utente del servizio medico. La persona responsabile del centro Le comunicherà ulteriori istruzioni. Ringraziamo per l'attenzione prestalaci.

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