

*General Terms and Conditions for the Provision of Assistance Services
for the Product Of the Global Assistance Consultation*

Global Assistance Consultation (VPOGA 05/2021)

Article 1 Recitals

- 1.1. The provider of assistance services is GLOBAL ASSISTANCE a.s. (hereinafter referred to as the "Provider" or "we"), with its registered office at Dopraváků 749/3, 184 00 Prague, IČO (Business ID No.): 27181898, where it provides assistance services directly or through its contractual partners.
- 1.2. General Conditions for the Provision of Assistance Services (hereinafter referred to as "General Terms and Conditions" or "VPOGA 05/2021") is a set of binding rules for the provision and use of assistance services. We can guarantee timely and high-quality provision of assistance services only if you comply with the General Terms and Conditions as we do.

Article 2 Interpretation of Terms

- 2.1. **Eligible person** is the holder of the assistance program and its family members (hereinafter referred to as "Beneficiary" or "you").
- 2.2. **The holder of the assistance program** is a person registered for the service on the Provider's portal.
- 2.3. **Assistance event** is such a circumstance when the need arises to consult health information or appointment with a doctor.
- 2.4. **Duration of assistance** is the period of validity of the assistance program during which you can use the assistance services.
- 2.5. **Family members** mean relatives in the direct line sharing joint household with the holder of the assistance program, as well as persons linked by a partnership with the holder of the program (spouse, partner).

Article 3 Scope of Assistance

- 3.1. Assistance services are provided to the following extent:
 - 3.1.1. **Information on health services in the Czech Republic, specifically on:**
 - a) providers of health services, including emergency facilities (address, scope of care provided, opening hours, contacts),
 - b) pharmacies (address, opening hours, contacts),
 - c) public health insurance (legislation, scope of insurance, amount of premiums, deductibles, premium collection system, addresses and contacts to health insurance companies),

- d) entitlement of participants in public health insurance to medical or assistive devices and drugs from health insurance, and about the possibility of borrowing these medical or assistive devices.

3.1.2. Telephone consultation with a doctor, namely:

- a) consultation of your health condition – possible procedure for the described non-acute health problems, explanation of possible symptoms and causes of the disease, recommendation of further procedure on the basis of the information submitted (consultation in no way replaces contact diagnostics of a general practitioner or specialist doctor),
- b) explanation of commonly used terms in health care, professional medical terms, Latin terms, diagnoses and their abbreviations used in medical records,
- c) explanation of the findings of professional examinations, the purpose of individual examinations based on your citation, explanation of the results of laboratory tests (information on the range of values of individual indicators),
- d) consultation of medical procedures – explanation of general treatment procedures, basic information on the time-consuming treatment of individual diseases,
- e) information on drugs and their effects – active substances contained in the drugs, possible undesirable effects, information on drug copayments,
- f) recommendation on which specialist doctor to contact with the problem,
- g) counselling for pregnant women and mothers after childbirth – recommendation of appropriate procedure in the given situation, what examinations it is appropriate to carry out and for what reasons,
- h) information before traveling abroad – recommendations for necessary vaccination and instruction about the health risks for the destination.

3.1.3. Telephone consultation in case of mental health problems, namely:

- a) one-time psychotherapeutic counselling in the range of 1x per calendar year in the maximum length of 60 minutes. This service is intended only for holders of the assistance program.

3.1.4. Making and appointment to a specialist, namely:

- a) ensuring the initial outpatient examination by the competent specialist physician within the framework of the Czech Republic (in relation to the established diagnosis or description of health symptoms difficulties) as soon as possible, while the subject of assistance services is not ensuring follow-up visits, check-ups and further care for the same health case, with the exception of cases where such follow-up healthcare must be provided in connection with a service further referred to in Article 3.1.4.b),
- b) ensuring the reception of the Beneficiary for hospitalization in a medical facility in the Czech Republic,
- c) any costs for health care shall be fully borne by the Beneficiary.

Article 4

Conditions for Using Assistance Services

- 4.1. As part of the assistance service of the "telephone consultation with a doctor", general information is provided in the field of health, diseases or other health problems, while at the same time, determination of an individual diagnosis of the Beneficiary, determination of an individual treatment plan or prevention plan of the Beneficiary is not provided. Telephone

consultation is in no way a substitute for medical or other professional care, contact diagnostics of a general practitioner or specialist doctor.

- 4.2. The Provider provides consultation with a doctor and other services only on the basis of explicit information from the Beneficiary provided as part of a specific consultation. Therefore, the Provider is not liable for injury caused to the Beneficiary by a lack of information or incorrect or incomplete information.
- 4.3. The Provider strongly recommends seeking medical or other professional care in case of health problems. A telephone consultation does not replace the services of the Integrated Rescue System or urgent medical care. The Provider does not provide information on the health status of other adults, even in the form of consultation.
- 4.4. The Provider is not responsible for delays or failure to provide assistance services as a result of an event of force majeure, with the event of force majeure being any event or act of force majeure which is beyond the reasonable control of the Provider and which prevents the provision of assistance services.
- 4.5. Abuse of assistance services may lead to their reduction.

Article 5 **Exclusions**

We will not provide assistance services:

- 5.1. in the event that you arrange the assistance services yourself without the prior consent of the Provider,
- 5.2. if you wish to consult a doctor about the state of health of a third adult.

Article 6 **Obligations of Beneficiary**

Obligations you must comply with so that we can help you:

- 6.1. the Beneficiary who holds the assistance program must register on the portal of the Provider of the services.
- 6.2. in case of an assistance event, you can contact us via a web form. If, for any reason, you are unable to use the web form to contact us, you can use our nonstop telephone line to request assistance services **+420 251 032 840**. Telephone line is charged according to your operator's price list as a call to a landline.
- 6.3. to use of assistance service, the Beneficiary is obliged to retain the name and registration e-mail address of the assistance program holder or the identification number of the assistance program holder.
- 6.4. the Beneficiary who is not the holder of an assistance programme is obliged to grant the Provider, for the use of assistance services, explicit consent to the processing of health data, including genetic data. This consent is voluntary, but it is a condition for using the assistance service. Further conditions of the consent granted and information on the processing of personal data are available on the Provider's website <https://www.globalassistance.cz/en/gdpr>.

Article 7
General Provisions

- 7.1. Assistance services are always performed in accordance with national and international laws and sub-statutory norms.
- 7.2. Any concealment, false reporting, fraud, omission or inaccuracy in the notification of assistance event on your part about the circumstances, or consequences of the event may result in the loss of rights to use medical services assistance.
- 7.3. In the event that a consumer dispute arises between the Provider and the Beneficiary, which cannot be resolved by mutual agreement, the consumer may submit a proposal for out-of-court resolution of such a dispute to a designated body for out-of-court settlement of consumer disputes, which is the Czech Trade Inspection Authority, Central Inspectorate – ADR Department, at Štěpánská 15, 120 00 Prague 2, e-mail: adr@coi.cz, web: adr.coi.cz. For out-of-court settlement of consumer disputes online, it is also possible to use the platform set up by the European Commission at ec.europa.eu.
- 7.4. These General Terms and Conditions for the provision of assistance services of the Global Assistance Consultation are effective from 1st of May 2021.