



HEALTH
INSURANCE
FOR FOREIGNERS

Health insurance options for foreigners in the Czech Republic



Protecting what you value the most

www.pvzp.cz

ABOUT US

Pojišťovna VZP, a. s.

Pojišťovna VZP, a. s., (PVZP) is a pure Czech, commercial insurance company specializing in non-life insurance. PVZP is the market leader in the field of health insurance for foreigners and the largest retailer of travel insurance.

We provide insurance of health risks (injury, sickness benefits, insurance in the case of serious illness, etc.). We have extensive experience in property and liability insurance for citizens and business people including professional liability insurance for doctors, pharmacists, and medical facilities.

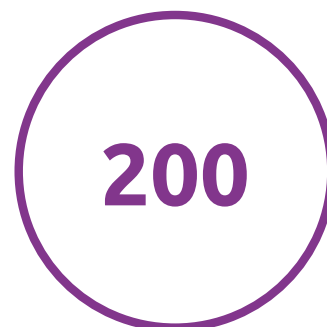
The sole shareholder of PVZP is Všeobecná zdravotní pojišťovna České republiky (VZP ČR), which with 6 million clients is the largest health insurance company in the Czech Republic.



registered capital



satisfied clients



sales points

WHY GET INSURED WITH PVZP?

We are a reliable, stable and solvent insurance company with tradition and a client-centric approach. We are the only insurance company on the market with over **5,000 contracted healthcare facilities throughout the Czech Republic**. This guarantees our clients maximum availability of medical care anywhere in the country and in any medical field.

PVZP provides our clients with the **certainty of indemnification** in the event of an insurance event thanks to many years of experience and the guarantees provided by our parent company VZP ČR.

Compared with competing insurance companies, **we are the most experienced in providing health insurance cover for foreigners (over 600,000 insurance contracts)**. Our major clients include the Trade Representative of the Russian Federation in the Czech Republic, along with most embassies and similar agencies in the country.



*13 years on the market
(VZP 25 years)*



*contracted healthcare
facilities*



*share of the foreigner
health insurance market
in the Czech Republic*

EXCLUSIVE comprehensive health insurance for foreigners



EXCLUSIVE insurance covers all healthcare provided to the client in any medical facility. Its benefit, therefore, lies in the fact that it provides the client with the certainty that the insurance company will not under any circumstances deny insurance benefits and the costs of treatment will not be charged to the client.

- ✓ Reimbursement for the provided medical services that mirror public health insurance cover.
- ✓ Indemnification also **covers diseases incurred prior to commencing insurance cover** (e.g. chronic diseases).
- ✓ Beyond public health insurance, EXCLUSIVE health insurance includes an assistance service, repatriation, transport of the deceased and payment of regulatory fees.
- ✓ The client can arrange insurance to cover the costs of post-natal care for newborns.
- ✓ Clients are allocated a special contact telephone number that is specified on the insurance card.



DIAMOND

comprehensive health insurance for foreigners



- ✓ Tailor-made insurance policy allowing to take the client's specific needs into account, especially in situations where the client is suffering from chronic or other serious disease.
- ✓ Indemnification also **covers diseases incurred prior to commencing insurance cover** (e.g. chronic diseases).
- ✓ Beyond the public health insurance, DIAMOND health insurance cover includes an assistance service, repatriation, and transport of the deceased who was insured.
- ✓ **Clients can obtain health services** (hereinafter HS) **in both contractual and non-contractual healthcare facilities** Guarantees cannot be provided in non-contractual medical facilities without direct payment for the provided health services.
- ✓ **Optional additional insurance cover:** dental hygiene, optional vaccination, post-natal healthcare for newborns, above-standard services.



PLUS

comprehensive health insurance for foreigners

Basic health insurance for foreigners
(for stays up to 90 days)



- ✓ Unique health insurance for foreigners, which is similar to the public health insurance cover.
- ✓ Reimbursement for preventive and dispensary healthcare including care related to pregnancy and childbirth, for emergency dental treatment, for drugs and medical items prescribed by a physician as part of outpatient care.
- ✓ It is not necessary to undergo an entrance medical examination, except for the optional "Newborn" additional insurance cover.
- ✓ The "Newborn" additional insurance cover includes the reimbursement of costs for postnatal care of the newborn of the insured mother.
- ✓ 24/7 assistance services from the reputable AXA ASSISTANCE.
- ✓ This policy may be arranged for a period of 4 to 60 months.
- ✓ The indemnification limit ranges from CZK 1,800,000 to CZK 3,000,000 per each insured event.



Basic health insurance for foreigners

**Basic health insurance for foreigners
(for stays up to 90 days)**

- ✓ Reimbursement of costs for necessary and urgent treatment and hospitalization in all health facilities in the Czech Republic to the necessary extent.
- ✓ 24/7 assistance services from the reputable AXA ASSISTANCE.
- ✓ This policy may be arranged for a period from one day up to 36 months.
- ✓ This insurance cover is intended for all age groups.
- ✓ The indemnification limit ranges from CZK 1,800,000 to CZK 3,000,000 per each insured event.



OUR REFERENCES



Ukrainian Embassy
in the Czech Republic



Embassy of the Russian
Federation in the Czech Republic



The Embassy
of Mongolia



Embassy of the Syrian Arab
Republic



The Embassy of the Republic
of Azerbaijan



High Commission
of the Republic of Botswana



The Embassy of the Republic
of Peru



The Embassy of the Republic
of Armenia



Embassy of the State of Libya



The Embassy of Georgia



Where will you get treatment with your PVZP insurance policy?

Our key contractual facilities

Nemocnice Rudolfa a Stefanie Benešov, a.s.

Fakultní nemocnice u sv. Anny, Brno

Fakultní nemocnice Brno

Nemocnice České Budějovice, a.s.

Nemocnice Český Krumlov, a.s.

Nemocnice Děčín, o.z.

Domažlická nemocnice, a.s.

Nemocnice ve Frýdku-Místku, p.o.

Nemocnice s poliklinikou Havířov, p.o.

Fakultní nemocnice Hradec Králové

Fakultní nemocnice Hradec Králové

Nemocnice Chomutov, o.z.

Nemocnice Jablonec nad Nisou

Nemocnice Jihlava, p.o.

Nemocnice Jindřichův Hradec, a.s.

Karlovarská krajská nemocnice a.s.

Nemocnice s poliklinikou Karviná-Ráj, p.o.

Oblastní nemocnice Kladno, a.s.

Oblastní nemocnice Kolín, a.s.

Krajská nemocnice Liberec, a.s.

Krajská nemocnice Liberec, a.s.

Nemocnice s poliklinikou Mělník

Oblastní nemocnice Mladá Boleslav, a.s.

Nemocnice Most, o.z.

Fakultní nemocnice Olomouc

Slezská nemocnice v Opavě, p.o.

Městská nemocnice Ostrava, p.o.

Fakultní nemocnice Ostrava

Vítkovická nemocnice a.s.

NEMOS PLUS s.r.o.

Pardubická nemocnice

Mulačova nemocnice s.r.o.

Fakultní nemocnice Plzeň

Fakultní nemocnice v Motole

Nemocnice Na Homolce

Nemocnice Na Bulovce

Fakultní nemocnice Královské Vinohrady

Všeobecná fakultní nemocnice v Praze

Thomayerova nemocnice

Ústřední vojenská nemocnice Praha

Ústav pro péči o matku a dítě

Ústav hematologie a krevní transfuze

Oblastní nemocnice Příbram, a.s.

Nemocnice Šumperk a.s.

Nemocnice Tábor, a.s.

Nemocnice Teplice, o.z.

Masarykova nemocnice v Ústí nad Labem, o.z.

Krajská nemocnice T. Bati, a. s.

Nemocnice ATLAS, a.s.

Nemocnice Znojmo p.o.

EUC Premium s.r.o.

ARNIKA-ordinace pro děti a dorost, spol. s r.o.

Sdružení zdravotnických zařízení II Brno, p.o.

EUC Klinika České Budějovice s.r.o.

MUDr. Milada Krejčová s.r.o.

MUDr. Pavel Šuster, s.r.o

Zdravotnická záchraná služba Středočeského kraje,

GENNET, s.r.o.

EUC Klinika Liberec s.r.o.

MUDr. Zdeněk Hess, Ph.D.

GYNAIKON s.r.o.

SPADIA LAB, a.s.

G – CENTRUM Olomouc s.r.o.

SPEA Olomouc, s.r.o.

DĚTSKÉ ZDRAVÍ s.r.o.

Zdravotní ústav se sídlem v Ostravě

Hornická poliklinika s.r.o.

MEPHACENTRUM, a.s.

INTERIMUN s.r.o.

MeDiLa spol. s r.o.

Genetika Plzeň, s.r.o.

EUC Klinika Plzeň s.r.o.

MUDr. Veronika Rákosníková

Medica Flora s.r.o.

EUC Premium s.r.o.

MEDICON a.s., etc.

Our product portfolio



TRAVEL
INSURANCE



HEALTH INSURANCE
FOR FOREIGNERS



DOCTOR'S **PROFESSIONAL**
LIABILITY INSURANCE



ACCIDENT INSURANCE FOR
CHILDREN AND ADULTS



"PODNIKATEL" - COMMERCIAL
PROPERTY AND LIABILITY
INSURANCE



CIVIL LIABILITY
INSURANCE



PROPERTY AND LIABILITY
INSURANCE



INSURANCE OF
INDUSTRIAL RISKS



"MEDVÍDEK" CHILDREN'S
ACCIDENT INSURANCE



"FÉNIX" – INSURANCE AGAINST
SERIOUS DISEASES



"FARMACEUT" – PROPERTY
AND LIABILITY INSURANCE FOR
PHARMACEUTICAL FACILITIES



PATRON HEALTH
INSURANCE



INSURANCE OF EMPLOYEE'S
LIABILITY FOR DAMAGE CAUSED
TO HIS/HER EMPLOYER



WHY CHOOSE QUALITY HEALTH INSURANCE COVER?

Choosing health insurance for foreigners with PVZP means **you will fulfill the requirements of Act. No. 326/1999 Coll., on the Residency of foreigners in the Czech Republic.**

Medical bills can reach millions of crowns in the event of serious health problems or injuries. If foreign citizens do not have quality health insurance cover, the reimbursement of medical costs would be to their detriment.

We guarantee the availability of all healthcare in all regions of the country. Thanks to our parent company VZP ČR, we are able to offer the widest network of contractual healthcare facilities in the Czech Republic. The insurance company VZP, a.s. is well-known and respected among doctors and medical staff and so there are no issues concerning healthcare provision. **Our clients are provided with comprehensive services from making an appointment to admission to care, and treatment. Our clients do not need to pay anything in the hospital. PVZP will ensure the payment of the outstanding sum directly to the contractual medical facility.**

Also available to our clients is **the internationally renowned AXA Assistance service**, which will mediate treatment 24/7 in most world languages.

The insurance also covers **dental and preventive care.**

Prescription drugs are covered, as well.


PVZP clients may enjoy **spa and wellness stays in the facilities of their choice.**





Protecting what you value the most

 info@pvzp.cz

 (+420) 233 006 311

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