



Product Sheet

Health Insurance

for Foreigners

Target markets

Positive target markets

- Designed for foreigners who are not covered by the public health insurance system and are required by the Act on the Residence of Foreign Nationals (Act No 326/1999) to have comprehensive health insurance.

Negative target markets

- Under international agreements on cooperation in the field of health care and social security, Comprehensive Health Insurance for Foreigners is not required for citizens of Bosnia and Herzegovina, Montenegro, Croatia, Japan, North Macedonia, Serbia, Tunisia, and Turkey. This exemption also applies to participants in the Erasmus Mundus scholarship programme, the Fulbright scholarship programme, the European Voluntary Service programme (Youth in Action), and holders of a European Health Insurance Card (EHIC) issued by another EU member state or the GHIC card issued by the United Kingdom.

Information

- This insurance meets the requirements of Act No 326/1999 on the residence of foreign nationals in the Czech Republic, and is recognised by the Ministry of the Interior and the Foreign Police arm of the Czech Police.
- Available without excess
- Extensive network of contracted facilities
- Global Assistance provides 24/7 assistance in most international languages
- This product serves as a basis for a visa application or for an application for long-term residence of more than 90 days.

Insurance limits

	NZPC (Emergency Cover)	KZPC (Comprehensive Cover)
Health care and transport	CZK 1,600,000 (min. € 60,000)	CZK 10,000,000 (min. € 400,000)
Dental care	CZK 3,000	CZK 25,000
Outpatient prescribed medications	CZK 3,000	CZK 25,000

NZPC

- Covers costs related to urgent medical intervention.
- If a Schengen-Agreement contract is concluded, the insurance also covers necessary and urgent care within the Schengen area.
- Covers prescribed medication and urgent dental treatment.
- The insured is not subject to a pre-contractual medical examination or investigation.
- Children can be insured from 3 months of age.
- The maximum age upon entering into the insurance is 70 years.
- Student discount scheme.

KZPC

- Covers a broader range of health care beyond necessary and urgent care.
- "Mother" type contracts do not cover post-natal care for newborns insured in the Czech Republic.
- Covers necessary and urgent health care in case of sudden illness or accident within the Schengen area.
- Includes repatriation or transportation of the remains of the insured to the home country.
- Optional third-party liability insurance available.
- Liability limits: health impairment CZK 1,000,000 / property damage CZK 500,000 / consequential financial damage CZK 250,000.

MODEL EXAMPLE

The client develops a fever and severe sore throat. They call the assistance service and are referred to a doctor. Based on the type of insurance, the following care will be covered:

NZPC	KZPC
First visit to the doctor and prescribed medication will be reimbursed , upon production of a pharmacy receipt, at an amount corresponding to coverage under public health insurance. Follow-up doctor visits are not covered .	First visit to the doctor and prescribed medication will be reimbursed , upon production of a pharmacy receipt, at an amount corresponding to coverage under public health insurance. All follow-up visits for this illness will also be covered .



Slavia pojišťovna a.s. assistance services
in partnership with Global Assistance a.s.

Assistance hotline:
+420 242 452 652

Multiple international languages
24/7 support

Search for available medical help | Emergency help involving a visit to a medical facility – always contact the assistance service.

T. č.: 2602254/2025/254a

Slavia pojišťovna a.s.

Táborská 940/31, 140 00 Praha 4 | Helpline: +420 255 790 111 | E-mail: info@slavia-pojistovna.cz
Reg. No 60197501 | Incorporated: Municipal Court in Prague, Section B, File 2591

...Your partner for a happy life