# Travel insurance

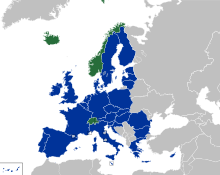
If you plan to go abroad, even on a day trip, you should purchase travel insurance before you leave your country. Your travel insurance should include health, life and disability coverage that will help you avoid large expenses, such as the cost of hospitalization or medical treatment outside Czech Republic. If you are flying, being insured for flight cancellation, trip interruption, lost luggage and document replacement will save you from major disruptions and additional costs. If you are travelling by car, make sure you have driving licence and vehicle coverage in case you have an accident abroad.

You can purchase travel insurance through your travel agent, insurance broker or your health insurance provider. Your credit card company may also offer travel and health insurance. Regardless of how you obtain travel insurance, it is very important that you understand the eligibility requirements, terms and conditions, limitations, restrictions and exclusions of the policy.

The **European Health Insurance Card** (or **EHIC**) is issued free of charge and allows anyone who is insured by or covered by a statutory social security scheme of the [EEA](https://en.wikipedia.org/wiki/European_Economic_Area) countries and [Switzerland](https://en.wikipedia.org/wiki/Switzerland) to receive medical treatment in another member state free or at a reduced cost, if that treatment becomes necessary during their visit (for example, due to illness or an accident). The term of validity of the card varies according to the issuing country.

European Health Insurance cards are provided free to all legal residents of participating countries.

## Participating member states

[](https://en.wikipedia.org/wiki/File:EU_and_EFTA.svg)

The 32 participating member states, 28 EU (blue) and 4 EFTA (green).

As of 2013, 32 countries in Europe participate: the 31 [member states of the European Economic Area](https://en.wikipedia.org/wiki/Member_states_of_the_European_Economic_Area) (EEA) plus [Switzerland](https://en.wikipedia.org/wiki/Switzerland). This includes the 28 [member states of the European Union](https://en.wikipedia.org/wiki/Member_states_of_the_European_Union) (EU) and 4 [member states of the European Free Trade Association](https://en.wikipedia.org/wiki/Member_states_of_the_European_Free_Trade_Association) (EFTA).

1. **Reading:**

Read the text above, translate, write new vocabulary.

1. **Answer:**

1) Which travel insurance is not compulsory for travellers? We speak about it like „commercial insurace“.

2) Where you can manage the travel insurance?

3) What is very important to read about your travel insurance?

4) What you should have if you want to travel abroad by car?

5) Which countries are taking part in European Free Trade Association (EFTA) but they are not EU members?

6) Describe how does European Health Insurance card look like?

7) What is European Health Insurance card for?