
Commercial Health Insurance

Everyone who is not a participant in public health insurance must arrange commercial health insurance for their period of stay in the Czech Republic.



There are two types of commercial health insurance:

Insurance for necessary and urgent healthcare

This is intended for short-term stays up to 90 days and covers only healthcare relating to conditions that directly endanger your life or lead to a serious threat to health (e.g. injuries), including the costs associated with transport to the country where the foreign national has legal residence up to a maximum of EUR 60,000.

Comprehensive health insurance

This is intended for foreign nationals who plan a stay in the Czech Republic for a period of more than 90 days and who are not participants in public health insurance. The scope is similar to public health insurance (it covers, e.g. costs associated with pregnancy and childbirth, certain preventative examinations, and vaccinations for children). The contracted limit for one insured accident must be at least 400 000 EUR.

To arrange a comprehensive health insurance you can choose from these insurance companies:

Maxima

Slavia

Uniqua

AXA

SV

PVZP