

My Car

Information Document on the Insurance Product and Insurance Guide

Information Document on the Insurance Product

Insurance Guide

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Car Insurance

Information Document on the Insurance Product

Insurer: Allianz pojišťovna, a.s.

Product: MyCar

Allianz pojišťovna, a.s., with registered office Ke Štvanici 656/3, 186 00 Praha 8 – Karlín, Czech Republic, Company ID-No. 471 15 971, registered with the Commercial Register kept by the Municipal Court in Prague under File No. B 1815

In this document, you can read a summary of the most important features of MyCar insurance. The information provided is not complete due to the size of the document. For detailed information, please refer to the pre-contractual information and the Insurance Terms and Conditions. The specific settings of your insurance can be found in the insurance contract or on the policy.

What type of insurance is involved?

We offer insurance in four packages. A brief description of the main components of the packages can be found in the section What is covered?

Package Comfort	Package Plus	Package Extra	Package Max
Motor third party liability insurance Legal advice Assistance Personal accident insurance	Motor third party liability insurance Legal advice Assistance Personal accident insurance	Motor third party liability insurance Legal advice Assistance Personal accident insurance	Motor third party liability insurance Legal advice Assistance Personal accident insurance
	Natural perils Fire and explosion Animal damage	Natural perils Fire and explosion Animal damage	Natural perils Fire and explosion Animal damage
		Theft Glass Vandalism	Theft Glass Vandalism
			Road Accident Guaranteed auto protection (GAP)



What is covered?

Motor third party liability insurance

- ✓ we will cover the **losses you cause by operating your vehicle**
- ✓ this includes, in particular, harm caused by bodily injury or death, costs associated with the care of an injured animal, damage to property and loss of profit
- ✓ we will cover the loss for you up to the limits you have chosen

Natural events, fire and explosion, animal damage, theft, vandalism, road accidents

- ✓ we will cover **any damage to your vehicle** that may be caused by the above causes
- ✓ we will cover the loss up to the current market price of the vehicle, in the case of the insurance "guaranteed auto protection (GAP)" up to the purchase price of the new vehicle

Glass

- ✓ we will cover damage to the windows of your vehicle, including the sunroof or glass roof, for example after an road accident, natural event or vandalism
- ✓ we will cover the loss up to the current market price of the whole vehicle

Personal accident insurance

- ✓ we will pay the indemnity if death or disability occurs as a result of an injury in a road road accident

Assistance

- ✓ we will arrange and cover, for example, the repair of the vehicle on the spot or its towing to the nearest service centre designated by us



What is not covered?

In particular, we will not cover from **the motor third party liability insurance**:

- ✗ the harm suffered by the driver of the vehicle, but only for the part that was caused by the driver's fault,
- ✗ damage to the vehicle which resulted from the operation of the vehicle
- ✗ damage caused between a motor vehicle and a trailer or semi-trailer

From the insurance of natural perils, fire and explosion, animal damage, theft, vandalism, road accident, GAP and glass insurance, we will not cover:

- ✗ by driving the vehicle by a person without a driving licence, under the influence of alcohol or other addictive substances
- ✗ only on tyres without any other damage
- ✗ at the time when the vehicle did not have a Czech roadworthiness certificate, a Czech vehicle registration certificate or a valid EU declaration of conformity (COC letter)
- ✗ on vignettes and protective foils

Personal accident insurance does not cover, for example, injuries arising from:

- ✗ driving the insured vehicle after consuming alcohol or other addictive substances

We do not cover the costs of **the assistance** in particular:

- ✗ paid without our consent
- ✗ related to neglected vehicle maintenance



Are there any limitations in insurance cover?

! For natural perils, fire and explosion, animal damage, theft, vandalism, road accident and glass, you share in the loss by an amount called a **deductible**.

! We do not provide indemnity for injuries sustained by persons who are not wearing a seat belt at the time of the road accident if the law so provides



Where is my insurance valid?

- ✓ Motor third party liability insurance is valid in the EU and EEA and other countries listed on the Green Card.
- ✓ All other insurances are valid in Europe (including the European part of Turkey and the Greek part of Cyprus) except for Belarus, Ukraine, Russia and Moldova



What are my obligations?

When arranging insurance, you must first of all:

- always provide true and complete information
- allowing us to determine the technical condition of the vehicle by inspecting it

During the term of the insurance, you must in particular:

- pay on time and in full the amount we have agreed
- inform us as soon as possible of any change to the information given in the policy
- when leaving the vehicle, lock it and activate its eventual security system

In the event of a loss, you must first of all:

- report the accident to the police if required by law, and always in the event of theft or vandalism
- in the event of a fire, report it to the fire brigade, even if it has been extinguished by your own means
- notify us without undue delay of the loss and truthfully describe the circumstances of the loss and its extent
- provide us with all necessary documents (including the Accident Report) and information about the damage, allow us to inspect the vehicle and further investigate the circumstances of the loss
- inform us if you have your vehicle insured with another insurance company

- in the event of theft of the vehicle, hand over the vehicle documents and all keys and remote controls to us
- use our designated repairers as a priority to repair the damage to the vehicle and follow our instructions

For loss caused by you to another, you must additionally provide proof to the aggrieved party:

- your personal data (name, surname, place of residence, company name and registered office)
- details of the operator and owner of the vehicle
- details of us, the insurance policy number and the registration number, VIN or serial number of the vehicle which caused the loss

How can I conclude an insurance policy?

There are several ways to conclude an insurance policy:

- by signing of the insurance policy by both parties
- by acceptance of our offer by payment of the first premium, without payment of the premium in the required amount and within the required time limit, the insurance policy will be not concluded, and no insurance will be arranged
- by acceptance of our offer by electronic signature, without which the insurance policy will not be concluded

Insurance always incept after the conclusion of the insurance policy. Immediately after the conclusion of the insurance policy, we will send you the policy as proof of the conclusion of the insurance contract and a Green Card.



When and how to pay?

The amount of the premium, the method and the interval of payment are specified in the insurance policy or the offer for its conclusion. You pay for the insurance, known as the premium, regularly throughout the period of the insurance.

You can pay e.g. by bank transfer, or by credit card at our selected branches.



When does the insurance cover incept and terminate?

The insurance incepts:

- on the date or at the time specified in the insurance policy or in our offer to conclude it, but not earlier than after the conclusion of the insurance policy

In particular, **the insurance may terminate:**

- on the date on which the policyholder notifies us that he or she no longer has an interest in the insurance cover because he or she no longer needs it, on the date on which the vehicle is stolen, on the date on which the vehicle is marked as no longer in use in the vehicle register or on the date on which the vehicle is taken out of service in the vehicle register
- if you do not pay the premium, in which case we will send you a reminder stating the deadline for payment and if you do not pay even within this deadline, the insurance will lapse



How can I terminate the insurance?

You can terminate the insurance for example:

- by notice of cancellation:
 - as of the end of the period of insurance; the notice of cancellation must be given to us at least six weeks before the end of the period of insurance, otherwise we will terminate the insurance as of the end of the following period of insurance.
 - within 2 months of the conclusion of the insurance policy; the insurance will expire 8 days after the date of delivery of the notice
 - within 3 months of reporting a loss under this insurance; the insurance will terminate one month after the date of delivery of the notice
- by agreement with us
- by withdrawing from the insurance policy

The termination of any of the insurances constitutes the termination of the entire insurance policy.

Other ways and exact conditions of termination of insurance are described in the Insurance Terms and Conditions or in the Civil Code.

MyCar Insurance Guide



Welcome to Allianz

Thank you for trusting Allianz to be your partner, and for choosing us to insure your car.

Taking care of risk is our job. We are here to protect you from financial losses from unexpected events you can't control. Rely on our experience. We are with you every step of the way.

The purpose of this document is to describe the services you receive from us. Please familiarise yourself with this document before you conclude the insurance policy.

In the following chapters you will find:

- Pre-contractual information – an introduction containing the most important conditions of the insurance
- Insurance Terms and Conditions – a precise description of what is, and is not insured, against what and how it works when losses incur including a practical explanation of the terms used.
- Tips for safe driving
- Answers to frequently asked questions

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1. Pre-Contractual Information



1. PRE-CONTRACTUAL INFORMATION

In this chapter, you will find brief information about the product MyCar and basic advice on what to do if you need our help. You will find detailed information in the insurance policy and the Insurance Terms and Conditions (Chapter 2).

Familiarise yourself with the Insurance Terms and Conditions and the insurance policy before concluding the policy

Basic Rules

We will conclude an insurance policy together, to which you are one of the contracting parties. When we use the terms you, you (plural), to you, etc., we mean you as the policyholder, the insured, owner, operator or other authorized user of the vehicle, and other insurance participants in addition to you, if they are persons other than yourself. If we only mean you in a specific role (policyholder or insured), we will point this out. The other contracting party is us, that is, Allianz pojišťovna, a.s. If we use the term insurance company or insurer somewhere, it is always us.

The basic terms and definitions used are explained in detail in Chapter Glossary of terms.

Who are we?

Insurance company (acting as an insurer)	Allianz pojišťovna, a. s.
Registered offices	Česká republika, 186 00 Praha 8, Ke Štvanici 656/3
Registration information	Company ID: 47 11 59 71, entered in the Commercial Register with the Municipal Court in Prague, file no. B 1815
Legal form	Joint-stock company
Scope of business	Insurance, reinsurance and related activities
Electronic contact	www.allianz.cz/napiste
Phone	+420 241 170 000
Website	www.allianz.cz

Where can you find information regarding our financial situation?

The report on solvency and our financial situation can be found on our website at the following address: www.allianz.cz/pro-klienty/dokumenty-a-formulare.

What about taxes??

The insurance premium, i.e., the amount paid for the insurance, is not subject to Value Added Tax and the indemnity, that is, compensation for loss, is not subject to income tax (unless it is an indemnity that replaces income or revenue). However, legislation may introduce such an obligation in the future.

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Insurance Policy Dispute	Can be solved through	Under
Non-life insurance	Czech Trade Inspection (www.coi.cz)	Act No. 634/1992 Coll., on consumer protection
Concluded online	The Czech Trade Inspection or Online Dispute Resolution Platforms (www.ec.europa.eu/consumers/odr)	Regulation (EU) No. 524/2013 of the European Parliament and of the Council on the resolution of consumer disputes online

How to proceed if you want to report a loss?

- If you incur loss under any of your arranged insurance covers:
- If you need rescue services, towing or on-site repair of an inoperable vehicle, call our roadside assistance service at +420 241 170 000
- Report the occurrence and circumstances of the loss to us without undue delay by phone at +420 241 170 000 or in writing on the www.allianz.cz/napiste website
- If the vehicle is stolen or damaged by vandals, as well as in the event of a road accident or fire, and where required by law, call the police
- Follow our guidelines for choosing an car repair shop
- Submit the required documents, the joint accident report or other documents we require

What if you are not satisfied with something?

In the event of a complaint, you can contact:

- us, in writing or by telephone at the contacts provided

- The Office of the Ombudsman of the Czech Insurance Association, e-mail: kancelar@ombudsmancap.cz, www.ombudsmancap.cz
- The Czech National Bank with registered offices at Na Příkopě 28, 115 03 Prague 1, which supervises us
- If you are a consumer, i.e. a natural person who is not engaged in business, then you can also contact us at the above contacts if you decide to resolve potential disputes between you and us (or an insurance intermediary) out of court
- The public courts of the Czech Republic, if you decide to resolve potential disputes through litigation

How is an insurance company employee or insurance broker remunerated for an arranged insurance policy?

Employees of the insurance company are remunerated based on their employment contracts. Insurance agents are remunerated based on the contractual commission by the insurance company or their supervisor. The reward of the insurance agent is included in the premium paid by you.

What is the governing law for MyCar insurance?

MyCar Insurance is subject to the laws of the Czech Republic, in particular Act No. 89/2012 Coll., of the Civil Code (hereinafter referred to as the Civil Code) and Act No. 168/1999 Coll., on Liability Insurance for damage caused by the operation of a motor vehicle. We use the Czech language for concluding the insurance policy and for all communication. We archive concluded insurance policies. If you are interested in viewing the insurance policy archived by us, please contact us.

Is it possible to arrange the insurance electronically or by phone?

We offer the possibility of arranging your insurance online at www.allianz.cz, or by phone at +420 241 170 000. In this case, the offer for a conclusion of the insurance policy is sent to your e-mail address. The policy will be concluded when you pay the first premium.

How will we legally act and communicate with each other?

If you have arranged a MojeAllianz service, this arrangement takes precedence over the provisions of the insurance policy and the Insurance Terms and Conditions governing electronic communication. If you have not arranged this service, we will legally deal with each other, communicate and deliver documents, primarily electronically. In such a case, electronic communication means communication conducted primarily via e-mail and telephone.

Electronic communication can be legally binding even if the law requires a written form for legal dealings. That's why we need you to provide your contact e-mail and your phone number for delivery. However, we are entitled to contact you also using other means that you provide to us or that can be ascertained from publicly available sources.

Although e-mail and telephone will be the primary channels of communication, the possibility of communicating in paper form will continue to be maintained, especially in cases where this is expressly required by law. The electronic communication arrangement will also apply to your other insurance policies, even in the event of the termination of the insurance policy by which the electronic communication was arranged. However, you always have the right to request pre-contractual information, information provided during the period of insurance and a record of the meeting from us in paper form. We will also provide a consumer who has concluded a policy using distance communication with the Terms and Conditions of Insurance in paper form on request.

A Brief Overview of MyCar Insurance

Let's take a quick look at the covers, you will find a more detailed description in the Insurance Terms and Conditions.

1. PRE-CONTRACTUAL INFORMATION

What kinds of insurance do we offer?

We offer 4 different insurance packages.

Motor Third Party Liability Insurance

We will cover damages you cause to someone else by operating your vehicle. This mainly concerns harm caused by bodily injury or death, damage to property and loss of profit. Arrangement of motor third party liability insurance is a legal obligation for most vehicles.

Personal Accident Insurance

We will pay the indemnity if any member of the vehicle's crew is fatally injured or disabled as a result of an accident.

Natural perils

We will cover damage to your car, for example, if your car is destroyed by hail or washed away in a flood.

Fire and Explosion

We will cover damages if your car is damaged by fire or explosion.

Animal Damage

We will cover damages, whether you hit a boar or a marten chew through your electrical wiring.

Theft

We will cover damages if your car or a part of it is stolen.

Glass

We will cover damage to your vehicle's windows, including the sunroof or glass roof, for example after an road accident, natural disaster or vandalism.

	COMFORT	PLUS	EXTRA	MAX
Motor Third Party Liability Insurance	•	•	•	•
Legal Advice	•	•	•	•
Roadside Assistance ¹	•	•	•	•
Personal accident Insurance	•	•	•	•
Natural perils / Natural Disasters		•	•	•
Fire and Explosion		•	•	•
Animal damage		•	•	•
Extended Roadside Assistance		•	•	•
Theft			•	•
Glass			•	•
Vandalism			•	•
Road accident				•
Guaranteed Auto Protection (GAP)				•

¹ Extended Roadside Assistance is included with higher-level packages

Vandalism

We will cover damages if someone intentionally damages your parked vehicle.

Road accidents

We will cover losses if the vehicle is damaged, for example, by hitting a tree, colliding with another vehicle, falling stones or exposure to chemical substances.

Guaranteed Auto Protection (GAP)

Normally, in the case of a total loss to the vehicle, you will only receive compensation for its market value before the damage. With this insurance, we will pay you the amount for which you bought the new vehicle, even if some time has passed since then. For each of these packages, you can choose direct liquidation insurance. This means if someone crashes into you, we'll resolve it together and you don't have to contact the party at fault's insurance company.

What is the maximum amount of indemnity for loss, i.e. what are the upper limits of the insurance cover?

The upper limit of insurance cover is determined by the insurance policy or the Insurance Terms and Conditions. It is expressed by the sum insured or the limit of indemnity. The sum insured is set to cover the full value of the insured item throughout the entire period of insurance. The limit of indemnity is set at a fixed amount.

Allianz Plus program

A benefit program for loyal clients of Allianz insurance company consisting of an increase of standard indemnity limits.

Where is the insurance valid?

Motor third party liability applies to the territory of the states that the insurer has marked on the so-called Green Card. All other insurances (including roadside assistance) apply to the territory of Europe (including the European part of Turkey and the Greek part of Cyprus) except for Belarus, Moldova, Russia and Ukraine.

How long does the insurance last?

The insurance lasts from the date of the inception of the insurance specified in the insurance policy. You can arrange insurance for an indefinite or a fixed period. The period of insurance of the offered insurance is stated in the insurance policy or the offer for its conclusion. The Insurance Terms and Conditions describe reasons for terminating insurance under the Civil Code.

The insurance may terminate in particular:

- on the date when the insurance expires as specified in the policy if the insurance is agreed for a fixed period,
- on the date on which the policyholder notifies us that he or she is no longer interested in the insurance cover because he or she no longer needs the insurance cover, the theft of the vehicle, its demise or its removal from the register

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- If you fail to pay the premium. In that case, we will send you a reminder with the specified deadline for payment and if even within this period you still fail to pay, your insurance will expire.

How can you terminate the insurance?

You can cancel the insurance, for example:

- By notice of cancellation:
 - with an eight-day notice period within two months from the date of conclusion of the insurance policy; the notice period begins on the day following delivery of the notice of cancellation
 - at the end of the period of insurance, in this case, the notice of cancellation must be delivered to us no later than six weeks prior; if the notice of cancellation is received later, the insurance expires at the end of the following period of insurance
 - with a one-month notice period within three months from the date of notification of an insured event; the notice period begins on the day following delivery of the notice of cancellation
- by agreement with us
- by withdrawing from the insurance policy in accordance with the Civil Code

Does the insurance cover everything?

Insurance provides cover for a wide range of unpleasant situations, but it does not cover everything. It is always important to familiarize yourself thoroughly with what dangers the

vehicle is insured against (e.g. what we mean by road accidents, natural perils, theft, personal accident).

From the third party liability insurance, we will not cover, in particular:

- The harm suffered by the driver of the vehicle whose operation caused that harm, to the extent that it was caused or aggravated by the circumstances attributable to him
- Damage to the vehicle from the operation of which the loss occurred, as well as to the goods transported by that vehicle
- Damage occurring between the motor vehicle and the trailer or semi-trailer

From insurance policies covering natural perils, fire and explosion, animal damage, theft, vandalism, road accident, Guaranteed Auto Protection (GAP) and glass, we will not, for example, cover damages caused:

- When driving a vehicle by a person without a driving license, under the influence of alcohol or other addictive substances
- Only to tyres with no other damage
- By theft, leakage or deterioration of fuel
- Due to natural wear and tear, improper handling of the vehicle
- By a defect that was already on the vehicle before the insurance was arranged
- At a time when the vehicle was not equipped with a valid Czech technical permit, or a vehicle not yet registered anywhere with a valid declaration of

conformity (so-called COC letter)

- To vignettes and protective foils

Personal accident insurance does not cover, for example, injuries caused:

- When driving an insured vehicle after consuming alcohol or other addictive substances
- When the vehicle participates in races or competitions
- We do not cover the following costs as part of roadside assistance and extended assistance:
- Costs paid without our consent,
- Costs related to neglected vehicle maintenance

How much can you get from us in the event of a loss, i.e. what is the amount of indemnity?

The indemnity is based on actual loss. Its amount is limited by the agreed upper limit of indemnity, i.e. the sum insured, or the limit of indemnity specified in the insurance policy or in the offer to conclude a policy. If a deductible is agreed in the policy for specific insurance (e.g. road accident and glass insurance) (i.e. your share of the damage costs), it is deducted from the resulting payment. We will pay less from the personal accident insurance if the transported person was not wearing a seatbelt. Damage to the vehicle caused by an natural peril, fire and explosion, animal damage, theft, vandalism, or road accident will be paid up to the current market price of the vehicle in the period immediately preceding the insured event, but always after deducting the agreed deductible and the value of the usable remaining parts of the vehicle. In the

case of Guaranteed Auto Protection (GAP) insurance, we cover losses up to the purchase price of the new vehicle.

When and how do you pay the premiums?

The amount of the premium, the manner and the interval of its payment are stated in the insurance policy or the offer for its conclusion. You can pay the insurance premium in one instalment (single premium in the case of fixed period) or regularly for a specific period (in the case of an indefinite period). When concluding a policy by paying the premium (without your signature on the policy), the policy will be concluded when you pay the premium in full and within the time limit, we specify. You can pay e.g. by transferring money from your account, via SIPO / direct debit or with a payment card at our selected branches. If you do not pay it, the insurance will not take effect and you will not be insured.

What additional costs can be beyond your insurance premiums?

If the premium is not paid on time or at an agreed rate, we are entitled to reminder and late payment charges. The number of reminders and other charges of an administrative or sanctioning nature can be found in the current Tariff of charges at: <https://www.allianz.cz/pro-klienty/dokumenty-a-formulare.html>. The policy includes modified penalties for early cancellation of insurance if we incur expenses in connection with the inspection of the vehicle.

1. PRE-CONTRACTUAL INFORMATION

What are your obligations related to insurance?

When arranging insurance, you must above all:

- Always provide true and complete information
- Allow us to inspect the vehicle in order to determine its technical condition

During the duration of the insurance, you especially must:

- Pay the amount we've agreed—insurance premium—on time and in full
- Inform us as soon as possible about any change in the data provided in the policy
- Maintain the vehicle in good technical condition
- Lock the vehicle when leaving and activate its possible additional security elements

In the event of a loss, you must, above all:

- Take the necessary measures to prevent loss from increasing further
- Report the accident to the police if required by law or write up an Accident Report with the other parties
- Report any theft or vandalism to the police
- Report a fire to the fire department, even if it was extinguished by your own means
- Notify us without undue delay of the occurrence of the damage and truthfully describe the circumstances of its occurrence and its extent
- Provide us with all the necessary documents (including the Accident Report) and information regarding the damage, and allow us to inspect the vehicle and further investigation of the circumstances of the occurrence

of damage

- Inform us if your vehicle is additionally insured with another insurance company
- In case of theft of the vehicle, hand over to us the documents from the vehicle and all keys and fobs
- **Use repair shops designated by us and follow our instructions when repairing damages resulting from insured events covered by insurance against natural perils, fire and explosion, animal damage, theft, vandalism, road accident and glass insurance.**

In the case of loss caused by you to another person, you must also provide the injured party with:

- Your personal details (name, last name, place of residence, information about your company)
- The vehicle owner's details
- Information about us, insurance policy number and license plate number of the vehicle, the operation of which caused the damage

What happens if you do not comply with the Insurance Terms and Conditions of the policy?

If you, the insured, the owner, operator or other authorized user of the vehicle, or another person who has the right to indemnity, breaches their legal or contractual obligations, we may reduce or not provide the indemnity, or we will have the right to claim the return the already paid indemnity. This does not apply to the indemnity of motor third party liability insurance. Breach of obligations can also be a reason for early cancellation of insurance.

Information on the processing of personal data for you as the policyholder/operator/owner of the vehicle

Why do we process personal data?

You will find an overview of the main purposes for processing, which **do not require** your consent, in the following table:

Who is the data controller?

It is us, Allianz pojišťovna, a.s. You can contact the Data Protection Officer

using the contacts listed in the chapter “Who are we?” in the introduction to the Pre-contractual Information.

Why do we process personal data?

	Why do we have the right to process personal data?	Can consent to processing be revoked?
Identification of the client	To fulfil the policy	No
Conclusion of the insurance policy, its administration and mutual communication for the fulfilment of contractual obligations	To fulfil the policy	No
Providing indemnity arising from the insurance policy, investigation of the insured event and other performance (e.g. assistance services)	To fulfil the policy	No
Determining the client's requirements, goals and needs, financial data as part of the suitability test, so that we can provide you with a recommendation or advice	To fulfil legal obligations	No
Storage of documents and records of meetings	To fulfil legal obligations	No
Cooperation with the tax authority, the Czech National Bank, the Czech Association of Insurance Companies, the Czech Office of Insurers, courts, law enforcement authorities and other public authorities	To fulfil legal obligations	No
Application of measures against the legalization of proceeds from criminal activity	To fulfil legal obligations	No
Sending offers of our products and services (so-called direct marketing) by mail, electronically (e.g. e-mail), by telephone	It is our legitimate interest	No, but you can object to the processing* We will not send you further offers based on it.
Protection of the rights and legally protected interests of the insurance company (prevention and detection of insurance fraud or other illegal acts, court proceedings, collection of owed insurance premiums)	It is our legitimate interest	No, but you can object to processing*
Processing of personal data from the cancellation of the insurance policy until the limitation period and for the period of necessary archiving	It is our legitimate interest	No, but you can object to processing*
Sharing of personal data within the Allianz group	It is our legitimate interest	No, but you can object to processing*
Conducting audits to fulfil legal obligations and internal company regulations	To fulfil legal obligations and it is our legitimate interest	No, but you can object to processing based on legitimate interest*
Risk redistribution by reinsurance or co-insurance	It is our legitimate interest, although in some cases we may be authorized by law.	No, but you can object to processing based on legitimate interest*

*You can object at any time. If you do so, we are obliged to prove to you that there are compelling legitimate grounds for processing on our part which override your interests or rights and freedoms. Until we have decided how to deal with your objection, we will restrict the processing of your personal data that we process based on legitimate interest.

In fulfilling the above purposes, we may process special categories of personal data, which may be health data. The legal reason for processing is the determination, exercise or defence of legal claims.

However, we can only carry out some processing with the consent of the data subject. The provision of such consent is voluntary. You can provide us with all the necessary consents in the insurance policy. Unless you withdraw consent, it is valid for the period stated in the consent.

If you are interested in receiving offers of products and services from our business partners (so-called indirect marketing) by mail, electronically (e.g. e-mail) or by telephone, we need your (as the policyholder) consent. You can withdraw your consent at any time. We will no longer use the withdrawn personal data; however, we will keep it on our systems to be able to demonstrate the lawfulness of the processing prior to the withdrawal of consent. Withdrawal of consent does not affect the processing carried out before we receive the withdrawal.

What personal data do we process?

We process the following personal data:

- Data you provided during negotiation of or in the insurance policy (e.g. identification and contact data, social security number, data to determine the requirements,

goals and needs of the client and data on the vehicle, serial number, VIN, technical license number)

- Data we obtain from our mutual communications (case details such as damage and expense details, location data)
- Data we acquire during the provision of services and the use of services, especially during the investigation of an insured event (for example, we also process information on criminal offences, sensitive data such as health status data including death, bank account data, VAT number)

We usually collect this personal data to fulfil the policy and some of it is also based on the law (some laws force us to collect certain information about you, e.g. money laundering legislation). Without processing this personal data, we cannot offer or provide you with our services. Therefore, the law usually does not require special consent for the processing of personal data. We can also obtain data on the health status of the insured from medical facilities or a doctor.

In the event of an insured event, we may obtain data on the health status of the insured from health service providers where the insured is being treated, has been treated or will be treated. We may request reports, statements or copies of medical documentation or we may request a

check-up or examination of the insured by an authorized medical facility, for which we will need your cooperation. We can also obtain this health data through our contractual partner assistance company.

Who can work with or have access to personal data?

We try to keep the number of people who have access to personal data to a minimum. Data can be processed by our employees and other persons who work for us. In addition, personal data may be shared within the Allianz group. It may also be processed by our contractual partners, such as IT technology providers, reinsurers, co-insurers, assistance service providers, independent claims adjusters, insurance intermediaries, legal or tax representatives or auditors. The personal data of the insured may also be processed by experts and experts and assistance services companies.

In addition, personal data may also be obtained by other persons in the event of a merger, sale of the business or sale/transfer of an insurance portfolio on our part.

All the above-mentioned persons are bound by confidentiality and comply with personal data security standards.

By law, we can share your insurance data with other insurance companies to prevent and detect insurance frauds and other unlawful conduct,

either directly or through the Czech Insurance Association, as well as public authorities such as the Public Prosecutor's Office, courts, tax administration, the Czech National Bank, bailiffs and the like.

Other persons named in the insurance policy may also have access to personal data – for example, persons authorized to receive the indemnity in the event of an insured event and possibly, to a limited extent, also the employer if the employer contributes to car insurance.

Is personal data processed abroad?

Under current legislation, we may transfer personal data from member states of the European Economic Area (hereinafter referred to as "EEA"). We strive to enter policies with our processors in a way that avoids the transfer of personal data outside the EEA.

Within the Allianz Group, we have established binding corporate rules that allow us to transfer your personal data even outside of the EEA, while maintaining a high degree of protection. The binding corporate rules guarantee that the same high level of personal data protection as in the EEA will also be followed in other countries.

Outside of the EEA, we may transfer your personal data also based on the European Commission's decision on the appropriate level of protection and

moreover based on appropriate safeguards or exemptions for specific situations.

Public authorities handle personal data based on the law. If you have comments on the processing of personal data by a public authority, contact that authority directly.

How long do we keep the data?

We process personal data for the period for which the insurance policy is concluded. After the insurance policy terminates, personal data will be accessible to a limited number of people, up to the limitation period and for the period of required archiving.

We may send you our product and service offer 1 more year after the termination of all the contractual relationships with us. If you give your consent to indirect marketing in the insurance policy, we may send you relevant marketing offers for up to one year after the termination of all the contractual relationships with us.

We also process personal data in the so-called pre-contractual phase to negotiate an insurance policy. From the pre-contractual phase, a record of the negotiations and other documents are taken and stored by us for the period of limitation and required archiving.

What are your rights?

- In relation to the processing of personal data, you are entitled to require that:

- We give you at your request information about what data concerning you we process and other information about the processing, including a copy of the processed personal data (right of access),
- We correct or complete personal data concerning you upon your request,
- We delete personal data concerning you from our systems if:
 - we no longer need them for further processing,
 - you have withdrawn your consent to their processing,
 - you have legitimately objected to their processing,
 - they have been processed unlawfully or,
 - they must be deleted according to legal regulations.
- We restrict the processing of personal data concerning you (e.g. if you claim that the processing is unlawful, and we verify the veracity of such claim or until your objection to processing is resolved),
- We provide you with personal data concerning you that you have provided to us with consent or to enable performance under the insurance policy and which we process in an automated manner in a format that allows for their transfer to another administrator,
- We stop processing personal data concerning you based on your withdrawal of consent whereby you enabled their processing,

1. PRE-CONTRACTUAL INFORMATION

You may also object to the processing of personal data in the cases set out in Why do we process personal data? including the profiling of such information. An example is to object to receiving marketing offers of our products and services.

In addition, in the case of automated individual decision-making, including profiling, you have the right to human intervention, the right to express your opinion and the right to challenge the decision.

If you wish to exercise any of these rights, please contact us at any of the above contacts. You may also use the designated forms, which can be found on our website (see chapter Where do you find more information about the processing of personal data). Withdraw your consent with indirect marketing through the link provided in each of the electronically submitted marketing offers.

We will also notify you of any breach of security of your personal data where such breach poses a high risk to your rights and freedoms.

With your complaints or comments concerning the processing of personal data, you can also contact the Office for Personal Data Protection at: Pplk. Sochora 27, 170 00 Prague 7, e-mail: posta@uoou.cz, data box: qkbaa2n.

How do automated individual decision-making and profiling take place?

Automated individual decision-making, including profiling, is the processing of personal data that is carried out automatically based on algorithms (i.e. by a computer, not a human) and results in a decision that has legal effects for you or significantly similarly affects you, e.g. setting the price of insurance.

As part of automated decision-making, we assess in particular your age and place of residence, the course of your previous liability insurance and vehicle operation (based on information obtained from the register of the Czech Office of Insurers), the number of kilometres travelled per year, age and type of vehicle. The insurance premium increases with a higher number of previous claims.

As part of profiling, our staff may (but does not have to) assess the policy without making an automated individual decision - but this usually only happens after an objection has been raised.

In addition, automated individual decision-making using personal data in the creation of mathematical analyses takes place but does not affect this insurance policy. In addition, partially automated individual decision-making is also used in the context of preventing

insurance fraud and monitoring whether money laundering is taking place.

Where do you find more information about the processing of personal data?

You will find details and actual information on the processing of personal data at www.allianz.com/ochrana-udaju. Here you will find, for example, an up-to-date list of our processors, business partners, the wording of our binding corporate rules or forms for exercising your rights in relation to the processing of personal data.



2. Insurance Terms and Conditions

We would like to introduce you with the insurance of your vehicle.

2. INSURANCE TERMS AND CONDITIONS

The Insurance Terms and Conditions are part of the insurance policy, including any amendments and clauses. The insurance policy may also include questions from us in writing regarding the arranged insurance and your answers to them.

In addition to the insurance policy, we mainly follow the rules listed in Act No. 89/2012 Coll., Civil Code (we will also refer to it as simply the Civil Code), Act No. 168/1999 Coll., on Motor Third Party Liability Insurance, and in related legislation.

You, as the policyholder, and all other insurance participants (listed in the pre-contractual information, in the Basic Rules section), must become familiar with all these documents.

When the same thing is described in several documents and described differently in each, the order of precedence is: Insurance Policy, Insurance Terms and Conditions and Laws.

This, of course, does not apply to those provisions of legal regulations from which it is not possible to deviate. These provisions always apply and take precedence even over the Insurance Policy.

If something is not regulated in the documents, we will follow the rules stated in legislation (e.g. in the Civil Code, you will find the rules for how we handle an insured event, or how we proceed when the insurance risk changes).

The insurance we've arranged under the Insurance Policy is private insurance. It is governed by the legal code of the Czech Republic and the courts of the Czech Republic are competent to resolve any disputes.

What can be insured

This chapter provides all the information on the individual insurance policies we offer. Please keep in mind that your insurance policy covers only those risks that are part of your chosen package as described in the Insurance Policy.

2.1 WHAT CAN BE INSURED

Subjects of Insurance

The subject of insurance can be:

- Liability for harm caused to someone else through your operation of the vehicle specified in the policy
- The vehicle specified in the insurance policy in the scope of:
 - Manufacturer-supplied equipment or provided by an authorized repair centre
 - Mandatory equipment, including child car seat, the purchase of which you will document
 - Electrical cables, adapters and designated charging stations for recharging the high-voltage traction battery of an electric car located both inside the vehicle and outside the vehicle
 - Baggage transported in a locked compartment of the motor vehicle, in its locked roof and rear box attached to the vehicle, as well as the roof and rear box installed on the vehicle; with a separate indemnity limit stated in the insurance policy
- Roadside assistance with an inoperable vehicle specified in the policy in the event of its breakdown or road accident and providing legal advice to its passengers
- Bodily injury to the driver and other persons transported in the vehicle

Vehicles that are not subject to the vehicle registry in the Czech Republic or do not meet the conditions for driving on roads are not covered by the insurance, except for the Comfort package.

It is not possible to conclude an insurance policy for a:

- Vehicle that is not equipped with a technical license, technical certificate or a vehicle that has not yet been registered anywhere, or a vehicle without a valid declaration of conformity (so-called COC letter)
- Wheelchair used exclusively by a disabled person
- Motor vehicle not propelled solely by mechanical power

General Product Specifications

Territorial Validity of the Insurance

Motor third party liability applies to the territory of the states that the insurer has marked on the so-called Green Card. Other insurance (including roadside assistance) only applies to the territory of Europe (including the European part of Turkey and the Greek part of Cyprus) except for Belarus, Moldova, Russia and Ukraine.

Sum insured Limits of Indemnity and Deductibles

The amount of sums insured, limits of indemnity and potential deductible are always contained in the specific insurance policy.

Overview of Policy Packages

As part of the MyCar product, we offer four insurance packages.

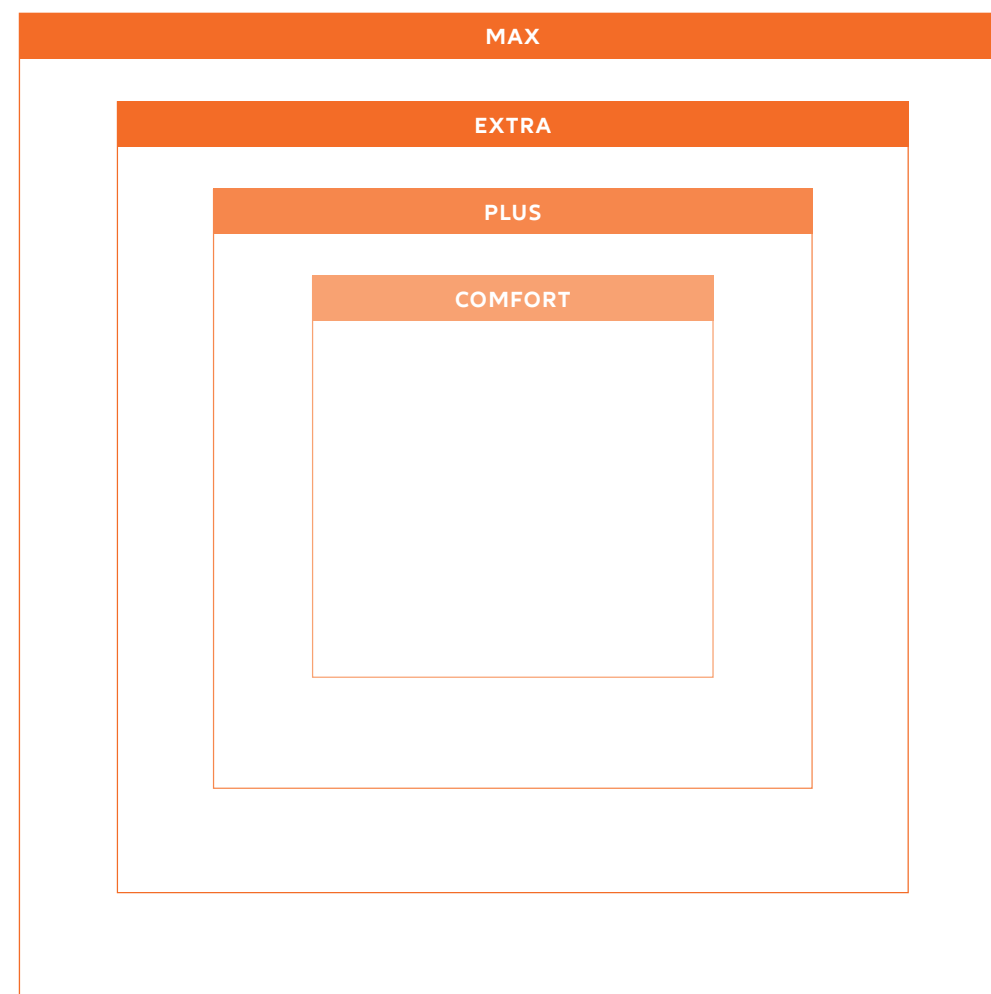
In this section, you will find information about all insurance covers offered as part of the My Car product. Details of the package you have chosen can be found in your insurance policy.

You can arrange insurance in four variants:

- Comfort Package – a basic package for those who don't want to spend too much on insurance and need only motor third party liability insurance and Basic Assistance
- Plus Package – suitable if you want to additionally insure your vehicle

for unexpected natural events, which you cannot influence

- The Extra Package – additionally protects you against the risk of vehicle theft and vandalism and glass damage
- Max Package - also protects in the event of an road accident in which you are at fault



Scope of insurance

Cover Provided	COMFORT	PLUS	EXTRA	MAX	Definition of Cover
Motor Third Party Liability	•	•	•	•	We will cover the losses you cause to someone else by operating your vehicle. This mainly concerns harm related to bodily harm or death, damage to property or lost profit. Arranging liability insurance is a legal obligation for most vehicles.
Legal Assistance	•	•	•	•	A lawyer will be available on the phone to advise you 24 hours a day.
Roadside Assistance¹	•	•	•	•	Roadside Assistance includes on-site repair, towing of the vehicle in the event of a breakdown or road accident, and transport of the vehicle's passengers.
Personal accident Insurance	•	•	•	•	We will pay indemnity in the event of death or disability of any passenger as a result of an injury in a road accident.
Natural perils		•	•	•	We will cover damages to your vehicle, for example, if your car is destroyed by hail or flooding.
Fire and explosion		•	•	•	We will cover losses if your car is damaged by fire or explosion.
Animal damage		•	•	•	We will cover losses caused by an animal, whether you run into a boar or a marten chew through your car's electrical cables.
Extended Roadside Assistance		•	•	•	In addition to basic services in the event of a breakdown or road accident, extended roadside assistance also offers the possibility of renting a replacement vehicle, transportation over a longer distance or hotel accommodations.
Theft			•	•	We will cover the loss if someone steals your vehicle or any of its parts.
Glass			•	•	We will cover damage to the windows of your vehicle, including the sunroof or glass roof, for example after an road accident, due to a natural event or vandalism.
Vandalism			•	•	We will cover losses if someone intentionally damages your parked vehicle.
Road accident				•	We will cover the loss if the vehicle is damaged, for example, by hitting a tree, colliding with another vehicle, falling stones or being exposed to chemicals.
GAP Insurance				•	Normally, if your vehicle is declared a total loss, you will only receive compensation for its actual value before the damage. With this insurance, we will pay you the amount for which you bought the new vehicle, even if some time has passed since then.

¹ a part of Extended Assistance with higher packages

Motor Third Party Liability Insurance

What is covered?

Motor third party vehicle liability (technically motor third party liability insurance for the operation of a vehicle) serves to protect the operator and drivers of the vehicle specified in the insurance policy against the financial effects of damage demonstrably caused to a third party by its operation.

According to the law, every owner of a vehicle intended for use on public roads must have motor third party liability insurance.

On your behalf, we will pay the injured party for the following damages, up to the limits agreed upon in the insurance policy:

- Losses caused arising from bodily harm or death
- Purposefully expended costs associated with health care for an injured animal
- Loss resulting from damage, destruction, loss or theft of things
- Loss of profit and other costs resulting from the Act on Vehicle Liability Insurance

What is not covered?

What we cannot cover is determined by law, for example:

- Damage to the vehicle from the operation of which the damage occurred, as well as to the goods transported by that vehicle
- Loss caused by handling the cargo of a stationary vehicle

Legal Advice

What is covered?

The insurance covers the following areas:

- Investigation of road accidents
- Dealing with customs authorities
- Criminal and infringement proceedings
- Withdrawal of driver's license or technical certification
- Buying and selling a vehicle (incl. claims)

We consider it to be an insured event if you require legal assistance in resolving something that happens to you during the period of insurance related to the ownership, operation or driving of the insured vehicle.

By legal advice, we mean the provision of one-time legal assistance by phone or in writing. We are committed to providing the following 24 hours per day and 365 days a year:

- Legal advice
- Information on legal regulations and procedures on vehicle operation and vehicle ownership changes
- Information on relevant contacts (lawyers, registrars, notaries, courts, state administration, police, embassy)
- Translations and interpretation on the road, at border and customs checkpoints, when communicating with participants or witnesses of a road accident and dealing with state authorities with a total indemnification limit of CZK 50,000

What is not covered?

Legal advice is not the drafting or approval of agreements and other legal documents or submissions.

The insurance policy does not cover:

- Advice regarding crimes or misdemeanours intentionally committed by you
- Advice concerning crimes or offences committed by you intentionally
- Advice on disputes between you and D.A.S., Rechtsschutz AG., branch for the Czech Republic
- Advice about disputes between us and you
- Exercising claims that have been transferred to you, or which you are exercising on your behalf for a third party
- Counselling for problems that have arisen in connection with your consumption, or suspected of consuming alcohol or other addictive substances
- Legal disputes between owners, co-owners and other users of the vehicle
- Counselling as a result of an insured event that occurred while driving an insured vehicle without a valid technical license certificate or a relevant valid driver's license, if a technical license certificate or a driving license is required according to the relevant legal regulations
- Legal disputes that arose as a result of active participation in motorsports races and competitions, including practice runs

- Counselling in disputes about compensation for damage claimed against you
- The application of claims for compensation for damage caused on transported cargo, of which none of the vehicle's passengers is the owner or authorized user
- Disputes arising from business activity

Roadside Assistance

What is covered?

Roadside Assistance provides the following services:

- On-site vehicle repair and vehicle towing
- Transportation of the passengers of the damaged vehicle
- Provision of information

When we say roadside assistance, we mean assistance with the following:

Breakdown

An unexpected mechanical, electrical or electronic failure that renders the vehicle inoperable, including:

- Discharged or frozen low-voltage battery
- Defects in the vehicle's external lighting
- Wiper defects if it is raining or snowing
- Seat belt defects
- Defects in the security system or alarm if it prevents entry into the vehicle or renders the vehicle inoperable

Basic assistance overview	Event										
	Service	Breakdown	Damage or Destruction Of Vehicle	Vandalism	Vehicle Theft	Theft of Vehicle Part or Equipment	Tire Defect	Lack of Fuel	Fuel mix-up	Lack of electric power	Lost or non-functioning keys
On-site vehicle repair		●	●								
Re-charging of high-voltage electric car battery										●	
Towing of electric car to nearest charging station										●	
Towing of vehicle to nearest repair shop		●	●								
Transportation of damaged vehicle's passengers (max. 50 km)		●	●	●	●	●	●	●	●	●	●
Provision of information		●	●	●	●	●	●	●	●	●	●

You can find a detailed explanation in the text of the Insurance Terms and Conditions.

Damage or destruction of the vehicle

An unexpected event that affects the vehicle from the outside leads to its inoperability and is caused by one of the following:

- Road accident
- Fire, explosion
- Natural perils
- Damage to the vehicle by an animal
- Breakage of windshield

Damage or destruction of the vehicle due to vandalism or theft, flat tyre or damage to the keys for the purposes of assistance are not considered as damage or destruction of the vehicle within the framework of these roadside assistance terms and conditions.

When do we provide on-site vehicle repair and when will we tow the vehicle?

If your vehicle is broken down, damaged or destroyed, or if its defects pose a

threat to the safety of traffic on roads (i.e. inoperable), we will provide you with:

- Vehicle repair at the scene of the event, i.e. the arrival and departure of the assistance vehicle and the repair of your vehicle lasting no longer than one hour, which will put it into operation
- Vehicle towing
 - If you find yourself unable to get the vehicle running, we will provide and cover the costs of towing it:
 - To our contracted repair shop within a radius of 20 km, or
 - To another repair shop designated by us including handling costs of the vehicle during its recovery, and loading or unloading
 - if it is not possible to tow your vehicle to the repair shop we designate, we will arrange and pay the costs of towing the vehicle to a guarded parking lot and the costs of transportation from the guarded parking lot to the repair shop designated by us as soon as possible.

If your electric car remains inoperable due to the discharge of its high-voltage battery, we will, as far as possible, provide you with a charge on the spot or tow the vehicle to the nearest public charging station. You pay the cost of the supplied electricity.

When will we arrange for transportation for the damaged car's occupants?

If you are unable to continue your journey for any of the following reasons:

- Breakdown
- Vehicle damage or destruction
- Flat tyre
- Lack or mix-up of fuel
- Lack of electricity for an electric car
- Lost or malfunctioning keys
- Theft of the vehicle, its parts or equipment
- Vandalism

We will arrange and pay the costs of transporting the driver and passengers of the vehicle by train, bus or taxi from the event location to one common location up to a distance of 50 km..

How often can Roadside Assistance services be used?

The use of our services is not limited, you can use them as often as needed during the validity of the insurance. An exception is (any) discharged or frozen battery. In this case, you can only use our assistance twice in one insurance year.

What information will we provide as part of Roadside Assistance?

You can call us at any time and ask us to provide information on:

- Road traffic
- Services and car rental companies
- Gas stations
- Tyre repair shops
- You can use this service even if you

don't need any other help. If you do need help, we can also provide you with the following information:

- What to do after an road accident and how to fill in the Accident Report form,
- Telephone number for the nearest repair shop and information about repair options; this only applies in cases where you cannot use the vehicle towing service to be towed to the nearest repair shop designated by us according to these Roadside Assistance Terms and Conditions
- Regarding the possibility of renting a vehicle

What is not covered?

In addition to the General Exclusions described in Chapter 2.2, Roadside Assistance does not cover the following damages and costs:

- Parking fees, except when we provide transportation to a guarded parking lot
- Costs of fuel, electricity, road taxes, technical inspections of the vehicle (except for the necessary inspection of the vehicle in case of on-site repair of a breakdown or road accident), ferries, customs duties, traffic fines and offences attributable to the insured or the driver of the insured vehicle
- Material and spare parts used for vehicle repair, or diagnostics during vehicle repair at the scene of the incident or at the repair shop
- Costs not pre-approved by us, except for on-site repair or vehicle towing, if you prove to us that you were unable to contact us for objective reasons

- Damage that occurs to cargo, things and animals transported by the insured vehicle
- Costs for roadside assistance intervention for a vehicle without a valid technical inspection certificate, if it should have had one
- Cost of compensation for the loss of income of the driver and passengers
- Compensation costs for injuries sustained
- Costs related to the vehicle's participation in motor vehicle races
- Costs associated with test and speed runs or endurance tests
- Aesthetic damage (e.g. scratch, notch, crack) that does not reduce or limit the functionality of the vehicle
- Costs of damages incurred in connection with or as a result of the use of alcohol or narcotic drugs and psychotropic substances by the passengers of the insured vehicle
- Costs of damage caused by neglected maintenance on the vehicle
- Costs of damages that have already been the subject of the provision of assistance services or for which we have called on you to eliminate their causes
- Costs of damages caused to persons transported for payment
- Costs of damages related to transshipment and cargo transportation

Further, we would like to inform you that we are not responsible for delays in the provision of services if they are caused by:

- Strikes, civil unrest, riots, terrorism, war, civil war or nuclear power

- Force majeure (i.e. events beyond our control)

Personal Accident Insurance

What is covered?

We will provide indemnity in the amount of the sum insured stated in the insurance policy:

- To a person designated by law, if any member of the passengers of the insured vehicle dies as a result of an injury in a road accident, no later than 12 months from the time of the road accident
- To any of the passengers of the insured vehicle, if he or she becomes disabled due to an injury in a road accident

You must prove your claim for indemnity to us through a death certificate or by the relevant decision of the state administration authority. A police report must document the road accident.

We will pay indemnity to children and old-age pensioners even in the event of determining any degree of dependence on the help of another person arising as a result of an injury in a road accident. You can prove the emergence of dependence to us by delivering the decision of the state administration authority.

What is not covered?

We cannot provide indemnity if:

- The disability arose due to an illness that worsened or manifested itself as a

result of an accident (e.g. cancer), incl. mental illness or changes in mental state (e.g. diagnoses F00 to F99 according to ICD-10), even if it had a causal connection with the injury

- The injury occurred:
 - When a driver drove the vehicle without a license, or who for some other reason was not allowed to drive (e.g. after consuming alcohol, or narcotic substances, when prohibited from driving by a state authority), made it impossible to undergo a test for the presence of alcohol or narcotic substances, or when he or she was not clearly identified
 - During races of any kind or competitions with a speed test incl. preparation
 - When driving on closed circuits (by this we mean, for example, a road that is not publicly accessible and on which there is no obligation to follow road traffic rules)
 - At a time when the insured vehicle was not technically suitable for operation due to defects or modifications made

We will not provide indemnity for injuries suffered by vehicle passengers who were not wearing seat belts at the time of the road accident if the law requires their use.

Natural perils

What is covered?

We will help you with damages caused to the insured vehicle as a result of a natural event, such as a flood, inundation, windstorm, earthquake, landslide or avalanche collapse, collapse of rocks or earth, hail, lightning strike or due to the fall of snow, ice, tree, branch, pole, public powerline or streetlight post.

What is not covered?

In addition to the general exclusions listed in chapter 2.2, what are the general exclusions of the product? We cannot pay you for damage caused by water entering the combustion chamber of the engine or caused by incorrect operation or maintenance of the vehicle, nor if you use the vehicle in a way other than specified by its manufacturer.

Fire and Explosion

What is covered?

We will pay you for damage to the insured vehicle as a result of its sudden and accidental fire or spontaneous explosion.

What is not covered?

In addition to the general exclusions listed in chapter 2.2, what are the general exclusions of the product? We cannot pay you for losses:

- Resulting from incorrect operation or maintenance of the vehicle, or if

you use the vehicle in a way other than specified by the vehicle manufacturer

- Caused by animals or objects transported or left on the insured vehicle or a vehicle connected to it
- Caused by animals or objects that you transported or left in the insured vehicle, or a vehicle connected to it
- Caused by functional stress, natural wear and tear, material fatigue or defect, design or manufacturing defect; the exclusion does not apply to losses to the high-voltage batteries of an electric vehicle
- Incurred when a person drove the vehicle without the relevant authorization or who for some other reason was not allowed or could not drive (e.g. after consuming alcohol, narcotic substances, when driving was prohibited by a state authority), and who made it impossible to perform a test for the presence of alcohol or narcotic substances or in cases where the driver was not clearly identified,
- Incurred during races of any kind and competitions with speed tests, incl. preparations
- Incurred when driving on closed circuits (by this we mean, for example, a road that is not publicly accessible and on which there is no obligation to comply with road traffic rules)
- Incurred at a time when the insured vehicle was not technically suitable for operation, due to defects or modifications made

- Caused by the vehicle being equipped with tyres other than those specified by the vehicle manufacturer or road traffic rules.

Animal Damage

What is covered?

As part of this insurance, we will pay you for damage to the insured vehicle:

- Demonstrably caused solely by an animal (e.g. chewed wiring) or
- Demonstrably caused as a result of a collision with a domestic or wild animal

What is not covered?

In addition to the general exclusions listed in chapter 2.2. What are the general product exclusions we cannot pay you for losses:

- Caused by an item or animal that you transported or left on or connected to the insured vehicle
- Caused by an item or animal you transported or left behind in the insured vehicle or connected to it
- Incurred when a person drove the vehicle without the relevant authorization or who for some other reason was not allowed or could not drive (e.g. after consuming alcohol, narcotic substances, when driving was prohibited by a state authority), and who made it impossible to perform a test for the presence of alcohol or narcotic substances or in cases where the driver was not clearly identified,
- Incurred during races of any kind and competitions with speed tests, incl. preparations

- Incurred when driving on closed circuits (by this we mean, for example, a road that is not publicly accessible and on which there is no obligation to comply with road traffic rules)
- Incurred at a time when the insured vehicle was not technically suitable for operation, due to defects or modifications made to the vehicle
- Caused by the vehicle being equipped with tyres other than those specified by the vehicle manufacturer or road traffic rules.

Extended Roadside Assistance

What is covered?

Extended roadside assistance includes the following services:

- Repair of the vehicle at the scene of the incident and vehicle towing
- Transport of the vehicle passengers
- Provision of a replacement vehicle
- Accommodation and transport
- Wheel replacement at the scene of the event
- Delivery of fuel or electrical energy if you run out during the trip, or replacement of incorrectly filled fuel at the scene, if technically possible
- Transportation of the driver to pick up a found vehicle
- Disposal of a vehicle wreck
- Transportation of remains
- Providing information
- Assistance with lost or non-functioning vehicle keys using the services listed above

- Assistance following vehicle theft or vandalism damage to the vehicle using the services listed above

What we mean by a breakdown and damage to, or destruction of the vehicle is described under the ASSISTANCE section.

For cases of inoperability of the vehicle due to a dead or frozen battery and provision of a replacement vehicle due to breakdown, a mix-up or lack of fuel, vehicle crash or loss of keys or similar devices used for unlocking and starting the vehicle, you can use our assistance twice in one insurance year. In other cases, an unlimited number of times.

In which cases will we provide on-site vehicle repair and in which will we tow the vehicle?

We will provide roadside assistance in the following events:

- Breakdown
- Damage or destruction of the vehicle
- Tyre defect
- Mix-up or lack of fuel
- Discharge of the high-voltage battery of an electric car
- Impossibility of opening a locked vehicle, if the keys or other similar devices used to unlock and start the vehicle have been accidentally shut in the car, lost or damaged
- Theft of a part of the vehicle or its equipment

If your vehicle is inoperable, we will provide you with:

- On-site repair
 - As with (basic) roadside assistance
- Vehicle towing
 - As with (basic) Roadside Assistance
 - In addition, we can tow you to any place you choose that is no more than 150 km away from the event location
 - In the case of an electric car, we will cover the cost of towing it to our nearest contractual authorized repair shop or to another place you choose that is a maximum of 150 km away from the event location

When do we provide transportation for the passengers of the damaged vehicle?

We will provide you with the same services as described for (basic) assistance, and we will also provide transport up to a distance of 100 km.

In which cases do we provide you with a replacement vehicle?

By replacement vehicle, we mean a car, motorcycle or trailer that can be made available to you if your vehicle becomes inoperable. We will pay for the rental fee following the stated conditions.

If your vehicle is stolen or we have organized its towing to a repair shop and it is not possible to make it operational on the same day, we will arrange and pay the costs of renting a replacement vehicle, including its delivery and return, at your request

and in all cases excepting a tyre defect.

What types of vehicles do we provide?

For a passenger car, we will provide a car one class lower than the class of the insured vehicle, but at most a lower end mid-sized vehicle (i.e. Volkswagen Golf, Ford Focus, Seat, Leon, Honda Civic, Škoda Rapid). If you have a car of the lowest class, you will get a car of the same category. For an electric car, we will provide you as best as possible with a replacement car of the lower mid-range, also with an electric motor. For a motorcycle, we will provide a small car, for a trailer with a total weight of up to 3,500 kg, a trailer for a passenger car and for other motor vehicles a lower mid-sized passenger car. The inclusion of vehicles in classes is at our discretion.

Your car	Maximum class of replacement vehicle	Example
Passenger car	one class lower, max. lower mid-range	Škoda Rapid
Electric car	lower mid-range passenger car and, as far as possible, electric drive	
Motorcycle	Small car	Škoda Fabia
Trailer up to total weight of 3.5 t	Another trailer, but only to a passenger car; if necessary, we will cover the costs of the rental	
Other motor vehicle	Lower mid-range	Škoda Rapid

For how long will we provide the vehicle?

We provide the vehicle while your vehicle is being repaired at the place of service where we towed it, or until the stolen vehicle is found. However, you will be available for the longest time:

- 6 calendar days in case of damage or destruction of the vehicle; if the vehicle is stolen or damaged by a vandal, you must provide us with a police report
- 4 calendar days in the event of a breakdown, substitution or lack of fuel, lack of electricity in an electric vehicle, inability to open a locked vehicle, if the keys or other similar devices used to unlock and start the vehicle have been slammed, lost or damaged

What other important information about the replacement vehicle should you be aware of?

We will arrange and pay the costs of bringing the replacement vehicle and also of its return, but only if the place where the vehicle is picked up is no more than 50 km from the place where the vehicle is to be returned.

You will sign the rental agreement directly with the car rental company, whose conditions also govern the rental.

When and for whom will we provide accommodation and transport?

We will arrange and pay for accommodation for the driver and passengers of the vehicle at a three-star

hotel for the duration of the repair, or if the stolen vehicle has not been found, but for a maximum of three nights, up to a maximum of CZK 2,000 per person per night; in order for us to provide the service, it must apply that:

- The vehicle has become inoperable at a distance greater than 50 km from the place of permanent residence of the driver of the vehicle
- We have arranged for the vehicle to be towed to the repair shop
- The repair shop will confirm to us that the repair will take more than 24 hours

If you wish, we will arrange and cover the costs of returning the driver and passengers of the vehicle to their place of residence or your registered office as the owner or user of the vehicle; we can arrange the return by train (1st class), bus, or if the distance is more than 750 km, then by plane (economy class); you can use this service:

- In all the above cases, except in the event of a flat tyre
- If we receive a statement from the repair shop to which we towed the vehicle that the repair will take more than 24 hours or if the vehicle has been stolen

You can choose whether to stay in a hotel or travel to your place of residence; these services cannot be combined.

In what instances will we arrange a wheel replacement at the event location?

If a flat tyre occurs, we will arrange and cover the cost of replacing the wheel at the scene. We will use a spare wheel for this, which is a standard part of your vehicle's equipment.

If more than one tyre is punctured or you do not have a working spare wheel with you in the vehicle, we will provide towing of the vehicle and cover the cost of towing:

- to a service or tyre repair shop designated by us
- or to another location of your choice and which is not more than 150 km from the place of the event

In which cases will we arrange for the delivery of fuel or electricity if you run out during the trip, or provide the replacement of incorrectly filled fuel at the scene, if technically possible?

We will arrange and cover the costs of supplying fuel or electricity in sufficient quantities to get you to the nearest gas or charging station. You pay the price of the delivered fuel or electricity.

If it is not possible to start the vehicle on-site, we will arrange and pay the costs of towing the vehicle:

- To our contractual service within a radius of 20 km,
- To the nearest designated by our service, or
- Another place of your choice which is not more than 150 km from the place of the event

In which cases will we arrange the transport of the driver to pick up a found vehicle?

If your vehicle is found after a theft, we will arrange and cover the costs of your trip (as the owner of the vehicle) or the trip of another person authorized by you to the place of vehicle handover. We will arrange the trip by train (1st class), bus or plane (economy class) if the distance is greater than 750 km.

What is the cost of vehicle wreck disposal?

In the event of a total loss to the vehicle caused by damage or destruction of the vehicle or vandalism, we will reimburse you for the costs of disposing of the vehicle wreck up to CZK 3,300. Just send us a written request with a receipt.

In which cases will we arrange for the transport of remains?

If the driver or one of the vehicle's passengers dies in a road accident, we will arrange and cover the cost of transporting the remains to a burial site in the Czech Republic.

What information will we provide as part of extended roadside assistance?

In addition to the services described for (basic) roadside assistance, you can always call us and ask us for information for:

- Airline tickets or train tickets
- Hotel and conference space reservations
- Ordering taxis

What is not insured?

In addition to the exclusions described in the section on (basic) roadside assistance, extended roadside assistance does not cover:

- The cost of purchasing or replacing keys or other similar devices used to unlock or start the vehicle
- Additional costs associated with accommodation in addition to the costs of the accommodations on their own

Overview of Extended Roadside Assistance

Service	Event									
	Defect	Damage or Destruction of Vehicle	Vandalism	Theft of vehicle	Theft of part or equipment of the vehicle	Tire defect	Lack of fuel	Mixed-up fuel	Lack of electric power	Lost or non-functioning keys
On-site vehicle repair (max. 1 hour)	•	•	•		•	•	•	•		•
Recharging the high-voltage battery of an electric car									•	
Towing the electric car to the nearest charging station									•	
Towing the vehicle to the nearest repair shop or any distance up to 150 km	•	•	•		•	•	•	•		•
Transport of the passengers of the damaged vehicle (max. 100 km)	•	•	•	•	•	•	•	•	•	•
Provision of a replacement vehicle	4 days	6 days	6 days	6 days	6 days		4 days	4 days		4 days
Accommodation or transportation of the car's passengers to their place of residence	•	•	•	•	•			•		•
Wheel replacement at the event location						•				
Delivery or exchange of fuel							•	•		
Transportation of the driver to pick up the found vehicle				•						
Disposal of a vehicle wreck		CZK 3,300	CZK 3,300							
Transport of remains		•								
Provision of information	•	•	•	•	•	•	•	•	•	•
Other appropriate assistance			•	•						•

Detailed explanations are provided in the Terms and Conditions

Theft

What is covered?

After you provide us with the police report, we will cover the theft of the vehicle, its parts, equipment and luggage, as well as for their damage as a result of theft or attempted theft. We also consider robbery and unauthorized use of a vehicle to be theft.

What is not covered?

Besides the general exclusions listed in chapter 2.2 “What are the general exclusions of the product?”, we cannot cover damage caused after you have left the vehicle unlocked or unsecured with a device specified by the vehicle manufacturer. We also do not cover stolen dismantled or simply unattended vehicle parts (e.g. winter tires stored in the garage). The condition for indemnity in the event of luggage theft is a demonstrable forced entry into a locked vehicle or a locked box.

Glass

What is covered?

If the windshield, side windows, rear glass, glass roof or sunroof used for the view from your vehicle are damaged, we will reimburse you for the cost of their repair. If repair is not possible, we will pay for their replacement. The insurance covers the following cases:

- Road accident

- Natural perils
- Fire or explosion
- Theft
- Vandalism
- Damage to the vehicle by an animal

What is not covered?

In addition to the general exclusions listed in chapter 2.2 “What are the general exclusions of the product?” and the exclusions applicable to road accident insurance (listed for this insurance under the heading “what is not insured”), we cannot cover damage caused to the side and rear windows of buses and related damage (e.g. to vignettes, protective foils, opening mechanism, supplemental treatments of windows, varnishes, upholstery).

Vandalism

What is covered?

We will cover the losses caused by demonstrably intentional actions of third parties. The vehicle must be parked at the time of the damage. In addition, it must be proven that the damage did not occur as a result of the operation of another vehicle.

What is not covered?

In addition to the general exclusions listed in chapter 2.2, what are the general exclusions of the product? We cannot compensate you for the damages:

- Occurring in the interior of the

vehicle if you left the vehicle unlocked and unsecured by a device specified by the vehicle manufacturer

Road accident

What is covered?

- We will compensate you for damages to your insured vehicle resulting from an road accident.

What is not covered?

In addition to the general exclusions listed in chapter 2.2, “What are the general exclusions of the product?”, we cannot cover for the losses:

- Caused by animals or things you have transported or left behind in the insured vehicle or a vehicle associated with it
- Caused by animals or things you have transported or left on the insured vehicle or vehicle associated with it
- Incurred when a person drove the vehicle without the relevant authorization or who for some other reason was not allowed to or unable to drive (e.g. after consuming alcohol, narcotic substances, instances where driving was prohibited by a state authority), who made it impossible to undergo a test for the presence of alcohol or narcotic substances, or when the driver has not been clearly identified
- In races of any kind and competitions with a speed test incl. preparation

- Incurred when driving on closed circuits (e.g. a road on which there is no obligation to follow road traffic rules)
- Incurred at a time when the insured vehicle was not technically fit for operation due to defects or modifications made, and caused by the vehicle having equipment not supplied by the vehicle manufacturer or the vehicle not being fitted with tires specified by the road traffic rules
- Incurred during the repair or maintenance of the vehicle or in direct connection with these works
- Caused by functional stress, natural wear and tear, fatigue or material defect, design or manufacturing defect
- Caused by a defect that the vehicle already had at the time the insurance was arranged and that you knew or could have known about
- Caused by incorrect operation or insufficient maintenance of the vehicle, and further if you use the vehicle in a way other than specified by the vehicle manufacturer
- If you use the insured vehicle (or a vehicle associated with it) as work equipment (i.e. other than for driving), for tipping or other handling of cargo.

Guaranteed Auto Protection (GAP)

What is covered?

Without this insurance, in the event of total loss to the vehicle, we will cover no more than what you would have bought a comparable vehicle for at the time of the event (i.e. taking into account its age, mileage, condition, etc.).

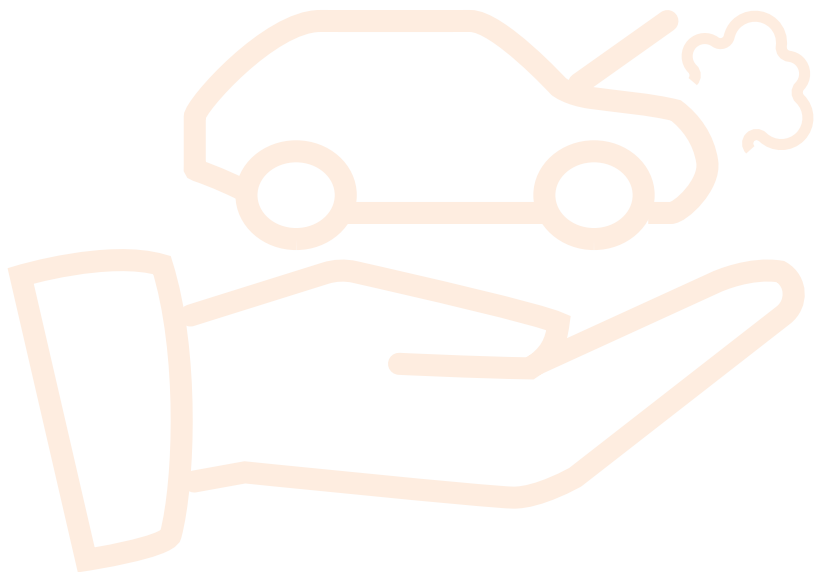
However, if you have arranged Guaranteed Auto Protection insurance (GAP), we will cover the purchase

price of the vehicle, without applying a deductible. The conditions are that:

- The total loss occurs within 2 years from the start of insurance
- You are entitled to indemnity from theft, crash, natural perils, fire, explosion or vandalism insurance, or from animal damage to your vehicle
- You submit a new car dealer's invoice for the vehicle to us

What is not covered?

Guaranteed Auto Protection insurance (GAP) does not apply to damages that do not meet the conditions listed above.



Direct Loss Adjustment

We will help you with damage to your vehicle caused by the operation of another vehicle. You do not need to contact the insurance company of the person responsible for the road accident, contact us directly, we will take care of everything and compensate you for the resulting loss, regardless of when we ourselves settle with the insurance company of the party at fault.

The conditions are that:

- Liability for loss caused by the operation of another vehicle has been proven
- The loss incurs in European territory (including the European part of Turkey and the Greek part of Cyprus) except for Belarus, Ukraine, Russia and Moldova
- It is a loss for which the liable party is a person with valid motor third party liability insurance for the operation of the vehicle, or it is a loss covered by one of the national offices of insurers in a country where the Green Card applies

From this insurance, we will cover claimed and proven claims:

- For the repair of the insured vehicle up to a maximum of its Czech market price in the period immediately prior to the insured event, reduced by the value of usable parts

- For recovery and towing of the insured vehicle from the scene of the road accident to the nearest place of its possible repair, or the nearest place of its possible storage
- For safekeeping of the insured vehicle for the necessary time for safety, hygiene or environmental reasons, but for a maximum period of 30 days
- For the purchase of a vehicle of the same type and quality as the insured vehicle immediately prior to the damage, reduced by the value of the usable parts of the vehicle, if the cost of repair exceeds the price of the vehicle
- Associated with the rental of a replacement vehicle for a reasonable duration of repair of the vehicle (at the latest until we notify you that we consider the damage to the vehicle to be a total loss) extended by a reasonable period to purchase another vehicle

The amount of indemnity:

- Is limited by the amount to which you are entitled (from the motor third party liability insurance of the person responsible for the damage caused to your vehicle, or from the relevant national insurers' bureau)
- Will depend on your possible co-responsibility for the resulting damage

We arrange the insurance without a deductible, and it only applies to loss

that will not be claimed at the same time from another insurance policy.

For us to pay you the indemnity, you must submit to us:

- A valid and effective decision by the police or another competent state or administrative authority on the result of the road accident investigation, from which the responsibility or co-responsibility of another person for the damage caused to the insured vehicle will be clearly implied, or
- The Accident Report written up by the participants at the scene of the road accident, from which the responsibility or co-responsibility of another person for the damage caused to the insured vehicle will be clearly indicated
- A power of attorney for us to make a claim on your behalf for damage compensation from the valid liability insurance of the person responsible for it or from the relevant national insurers' bureau other documents that we request

You must immediately return the already paid indemnity to us if it subsequently becomes clear that you were not entitled to compensation for damages from the at-fault party's motor third party liability insurance.



What are the product's general exclusions?

In the previous chapter, we described what is and is not insured under the MyCar product. In addition, there are situations where general exclusions apply. That is, when one of the following events happens, we cannot pay you for the damage to the vehicle or provide a roadside assistance intervention.

2.2 WHAT ARE THE PRODUCT'S GENERAL EXCLUSIONS?

Human action, which includes:

- Damage caused by your intentional actions, the intentional actions of persons from your joint household, or other persons to whom you allowed the use of the vehicle, persons who drove the insured vehicle, and persons acting on their own initiative
- Use of the vehicle for criminal activity or
- Not allowing our technician to inspect the vehicle before repairing it after the damage

Political and environmental circumstances, which include:

- Damage due to insurrection, violent riots, strikes, terrorist acts, war events, intervention of public authorities
- Damage due to nuclear explosion, radiation or radioactive pollution

Problems with operation, maintenance or sales, which include:

- Losses incurred while the vehicle was not provided with a valid Czech technical license, or a vehicle not yet registered anywhere by a valid declaration of conformity (so-called COC letter), or if these were issued based on false data
- Fuel losses
- Tyre losses if other vehicle damage did not occur at the same time
- Losses that are the responsibility of an unauthorized service facility for the given brand or service outside our network of contractual repair shops

- Damage in the time from the handover of the vehicle to a used-car dealership until its takeover by its owner or authorized user
- Losses for which another entity is responsible, to whom the vehicle was handed over for the purpose of maintenance (e.g. car wash), recovery (e.g. Fire Rescue), transport (e.g. towing service), sale (e.g. car dealership), provision of other services (e.g. tuning, glass sandblasting, decals)
- Losses caused using an electric cable, adapter or charging station other than those prescribed and approved in the European Union for recharging the high-voltage traction battery
- Losses for which the manufacturer of the vehicle, its parts or equipment is responsible

Further:

- Consequential and other harms of all kinds, e.g. lost earnings or profit and inability to use the insured item
- Ancillary expenses (e.g. costs of legal representation, postage, express surcharges)
- Non-pecuniary harm and compensation of special value

What are our mutual obligations?

This section presents information about the obligations associated with arranging insurance, during its duration and in the loss event.

2.3 WHAT ARE OUR MUTUAL OBLIGATIONS?

Your obligations

In addition to the obligations established by law, we require you to:

- Provide true and complete information necessary to conclude an insurance policy, send us the required documents and allow us to verify the completeness and the truthfulness of the data
- Familiarize yourself with the content of the policy and other documents that you received from us during the arrangement of the policy
- Allow us to inspect the insured vehicle upon request (this applies even during the insurance) in order to ascertain its technical condition
- Submit documents for the vehicle and its ownership

During the period of insurance:

- Notify us in writing of any changes to the data that we asked about during the arrangement and especially information that may increase the risk of loss (e.g. change in the way the vehicle is used)
- Keep the vehicle in proper technical condition and the condition prescribed by the manufacturer
- Inform us immediately of the loss of the keys
- Inform us without undue delay regarding a change of ownership of the vehicle, its removal from the register, or its theft
- Properly lock and secure the vehicle with the prescribed security device every time you leave the vehicle

In the event of loss incurrence:

- Notify us without undue delay that loss has incurred
- You can find more detailed information in the separate chapter 2.4. "Loss incurred, what should I do now?"

Obligations Associated with Pay-as-You Drive Insurance Premium

To allow us to check compliance with the Insurance Terms and Conditions, we need you to:

- Provide us with a picture of the vehicle's odometer in electronic form:
 - Within 15 days from the beginning of the insurance
 - Always 3 months before the end of each period of insurance (we will call on you to do so)
 - On the date of termination of the insurance (if the insurance has not lapsed by theft or by the destruction of the vehicle)
 - Whenever we call on you to do so ourselves
- Allow us to inspect your vehicle up to 4 times a year

If you breach any of these obligations, we will increase your insurance premium to the price corresponding to driving "more than 25,000 kilometres", even retroactively.

If the documented mileage is not true or up to date by the required date, we can additionally impose a contractual penalty on you (as the policyholder) in the amount of three times the annual insurance premium.

In the first year of insurance, we check the status of the odometer after 9 months, so that we can deliver the new insurance premium rate to you at least 2 months before the policy renews. We convert the kilometres travelled to an annual value. Each subsequent year, a full 12 months will pass between reporting kilometres.

We convert the mileage to the annual value even if the insurance expires during the period of insurance.

We keep data on the number of kilometres travelled for 10 years after the expiry of the insurance policy.

Our Obligations

We have an obligation to:

- Truthfully and completely answer all your questions before concluding the policy, when negotiating, during the period of insurance and when dealing with possible loss
- After settlement of the loss, to inform the beneficiary of the indemnity regarding its result
- To give the beneficiary the reasons we have not yet completed the investigation of the loss if we are not able to communicate the result within three months of filing the loss
- In the case of a recognized claim, send the beneficiary the indemnity in Czech crowns within 15 days from the end of the loss investigation
- Notify the beneficiary of the reasons for possible rejection of the claim for indemnity



Loss incurred – What should I do next?

An road accident is never a pleasant experience. Unfortunately, it can sometimes happen.

2.4 LOSS INCURRED – WHAT SHOULD I DO NEXT?

In the event of an road accident, remember first:

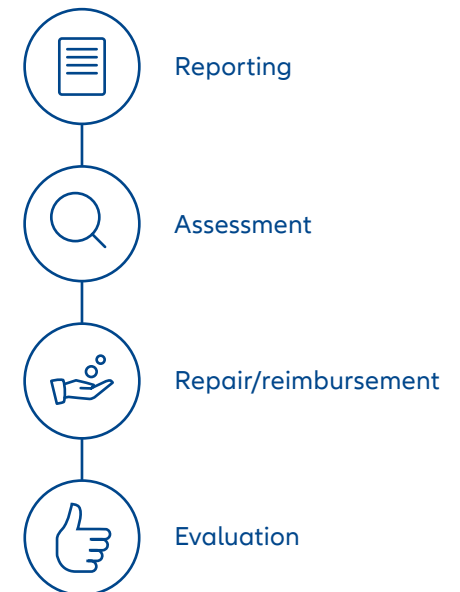
- Ensure safety (turn on warning lights, use a reflective vest, mark the obstacle with a warning triangle)
- If necessary, provide first aid and call the emergency medical service number, 155 or abroad 112
- Call the police following the regulations of the country where the road accident occurred, or complete a joint accident report with the other parties involved; in the Czech Republic, call the police at 158 in the following cases:
 - If someone is injured or if there is damage to one of the cars involved, including damage to transported goods apparently valued at more than 100 thousand CZK
 - If the property of third parties is damaged
 - In case of suspected intentional damage to the vehicle
 - If another party involved does not complete an Accident Report or does not submit documents for the vehicle and a driver's license
 - If you suspect the consumption of alcohol or addictive substances by one of the parties involved in the road accident
- If you need to tow the vehicle, call our NONSTOP roadside assistance at +420 241 170 000, do not accept the services of other companies that

we cannot reimburse you for.

- In the event of a vehicle fire, call the fire department at 150
- Always call the police in case of theft or suspected intentional damage to the vehicle

To ease your worries during the claims process, we have developed a Loss Status Monitoring Guide that provides information on claims handling in 4 simple steps.

Claims Process



Reporting

Please report the loss to us as soon as possible, preferably within 24 hours of the loss incurring or when you became aware of it.

You can report the loss:

- via the form on our website www.allianz.cz/hlaseni
- by phone on +420 241 170 000

You are required to provide us with all information that is necessary to determine the cause, extent and type of loss, in particular, basic information concerning the person claiming compensation, the vehicle, the road accident and the loss.

If you do not notify the police of intentional damage to the insured vehicle, its theft or the theft of its parts without delay, we are not obliged to provide you with indemnity.

If, when reporting an insured event, you provide us with knowingly false or grossly distorted material information regarding the occurrence or scope of the insured event (or you withhold it from us), we may:

- Demand compensation for the costs of investigation of the event
- Reduce indemnity
- Completely reject indemnity, whereas rejection of indemnity does not mean the policy expires

The indemnity for harm from the motor third party liability to the extent that the insured is obliged to compensate for such harm, may not be refused or reduced.

Once a loss has been reported, you will receive a personalized link to the Loss Status Monitoring Guide, which you can use to check the status of your claim at any time.

If you inform us in writing and without undue delay in the event of a loss arising from the motor third party liability that proceedings for compensation of harm have been initiated against you before a public authority or an arbitrator, you inform us of the proceedings, you inform us who your legal representative is and you follow our instructions, we will pay the costs of the proceedings on your behalf.

Assessment

Before we can process your claim, we need to carry out the loss assessment. You will receive all relevant information about this process via the Loss Status Monitoring Guide.

First, we will ask you to provide us online with all the necessary documents that are required for the assessment, such as:

- Photos of vehicle damage and the scene of the road accident

2.4 LOSS INCURRED – WHAT SHOULD I DO NEXT?

- Accident Report (required by law if you cause damage to someone else)
- A Police Report, if involved, or another official report, if other authorities were involved

If you have technical problems with the online upload, or the quality of the uploaded photos is not sufficient for us to make a loss assessment, we will notify you that the required photos will need to be taken by our technician.

If you or the insured refuses to allow our technician to inspect the vehicle, we will not be able to verify the nature and extent of the damage or the circumstances of its occurrence and as a result, no compensation may be awarded.

The assessment is completed with our confirmation of whether the loss is covered by your insurance and a suggestion for the next steps with settlement options.

Do not repair the vehicle or remove any traces (including contamination) related to the insured event without prior agreement with us. Breach of this obligation may lead to a reduction or even a failure to provide indemnity. Exceptions are made for safety, hygienic, ecological or other serious reasons, in which case, it is necessary to ensure the acquisition of photo documentation of these issues before

removing the traces and presenting the photos to us at our request. You can also start repairing the vehicle and removing dirt or contamination if we do not respond within 7 days of receiving the damage notification. In this case, you are required to keep the replaced and damaged parts of the vehicle until we have inspected them.

In the event of a road accident, provide the other participants in the accident with your personal data, fill out the accident report together and submit it to us. Let us know without undue delay that either administrative or criminal proceedings have been initiated in connection with the road accident or that the injured party has filed a lawsuit against you. Inform us immediately about the outcome of this procedure and provide us with all relevant documents.

If the vehicle is stolen, provide us with:

- Documents from the vehicle (in particular its technical certificate)
- All key sets; if it is shown that the keys are not from the stolen vehicle, we may refuse to pay you indemnity

You should also provide us with power of attorney so that we can deal independently with all relevant authorities and institutions on your behalf, and you should provide us with the necessary documents to claim compensation against the person responsible.

Repair/Reimbursement

The person entitled to indemnity is the person designated in the insurance policy or specified under the law.

We will send the indemnity in Czech crowns to an account designated by the beneficiary. If they choose payment in the form of a cost estimate for the repair costs, we will make the payment within 2 working days of receiving the person's approval of the proposed indemnity. The exceptions are assistance and legal advice services, which we provide for you through our partner in a different form.

If your vehicle needs to be repaired, we offer a comprehensive network of contracted repair shops, including attractive benefits such as faster repair times, guaranteed service quality, and payment of service fees directly. If an road accident occurs in the Czech Republic, the insurance policy may stipulate the obligation to repair the vehicle at one of our contracted repair shops (a list of contracted repair shops can be found on our website).

Once the repair is completed at the contracted workshop and the vehicle is ready for pickup, you will receive confirmation via a personalized link in the Loss Status Monitoring Guide. When picking up the vehicle at the

repair shop, you still have to pay the deductible, the amount of which you have set in the insurance policy.

In the event of a repair outside the network of our contracted repair shops, we will use the provided invoice to calculate the indemnity and pay compensation for the loss up to the amount of normal repair costs in the network of our contracted repair shops. If you fail to comply with the obligation to repair the vehicle in the contractual service provided by the insurance policy, we may charge you a double deductible.

If loss incurs abroad:

- The repair should take place in the Czech Republic
- You can do a partial repair abroad if necessary to maintain safe driving, but you should contact us to approve the repair first
- If the repair abroad was not necessary to maintain safe driving or was carried out to a wider extent than what we agreed upon, we will compensate you up to the amount of normal repair costs in the Czech Republic.

We only cover repair costs if they do not exceed 80% of the usual price of the insured vehicle at the time immediately before the incurrance of the loss. We use the usual price derived from the Czech market.

2.4 LOSS INCURRED – WHAT SHOULD I DO NEXT?

If the total costs of repairing your vehicle are higher than 80% of the usual price of the vehicle, this is a so-called total loss, which is settled financially, not by paying the costs of repairing the vehicle.

In case of total loss, we pay the usual acquisition costs for the same vehicle in the Czech Republic, reduced by:

- An amount corresponding to the degree of wear and tear or other previous deterioration
- The value of usable parts
- The amount of the agreed deductible

If you are not entitled to a replacement vehicle under the Extended Roadside Assistance insurance (e.g. your car did not need to be towed), we will reimburse the replacement vehicle for the duration of the repair under the following conditions:

- Your vehicle is a car with a total weight of up to 3.5 tons
- The loss must be an insured event under insurance for natural perils, fire and explosion, animal damage, vehicle part theft, vandalism or road accident insurance
- We will provide a replacement vehicle for a maximum of 6 days
- The class of the replacement car is one class lower than the one being repaired, but at the lower middle, in the case of the lowest class it remains the same; for an electric car, we will provide you with a

replacement car of lower middle class, also with electric drive, as far as possible.

- We decide on the inclusion of vehicles in classes
- We cover the rental fee up to the usual prices in the given place and time (you can find an indicative price list at www.allianz.cz)
- The repair is carried out in our contracted repair shop or, in the case of a damage outside the Czech Republic, at an authorized repair shop outside the Czech Republic; if an electric car is damaged in the Czech Republic, it can only be repaired in our contracted authorized repair shop in the Czech Republic
- The duration of the technician's work on the repair according to the manufacturer's instructions, must add up to at least 8 hours (so-called standard hours)

What is your participation in the claim?

If a deductible is agreed in the policy, the indemnity will be reduced by this amount. The value of usable parts may be deducted from the claim.

How do we calculate the indemnity when covering based on the vehicle repair cost estimate?

In this case, we base our indemnity on the price of:

- Spare parts (without VAT) that are qualitatively comparable with manufacturer or importer spare parts

- Labor (without VAT) at standard hourly rates of non-brand repair shops, while respecting the standard hours of the manufacturer
- Paintwork, according to the usual prices (without VAT) of non-brand repair shops

V případě škody stanovené rozpočtem nám při případné další škodě musíte prokázat, že předchozí poškození bylo řádně opravené, jinak můžeme u další škody snížit nebo neposkytnout pojistné plnění.

In the absence of an invoice for the repair or replacement of the parts listed below by the authorized vehicle brand repair shop, we will indemnify you only up to the amount of the difference between the price of the vehicle before and after damage:

- Electrical and electronic elements of the vehicle (e.g. car radio, navigation, audiovisual equipment)
- Airbags (including control units)
- Seats (including seatbelt systems)
- Alloy wheels
- Any part of the vehicle damaged by hail

What to do if a stolen vehicle or its parts have been found?

If the vehicle or part of it has been found:

- Inform us as soon as possible and follow our instructions
- Exercise your right to return of the vehicle or authorize us to act on your behalf with the relevant authorities in

order to return the vehicle (this also applies to stolen vehicle parts)

- Return the indemnity paid in an amount corresponding to the value of the vehicle or its parts found, if we require it, or authorize us to sell the vehicle or the parts.

In which cases do we reduce the indemnity?

If you answered our questions incorrectly or incompletely when concluding or changing the policy, and as a result, we set lower insurance premiums, we can reduce the indemnity in the event of damage to the vehicle. We will reduce the indemnity in the same ratio as the ratio between the premium we calculated and the premium we would have been due, had you answered truthfully.

We may use the same method if you do not notify us of an increase in the insurance risk during the period of insurance cover (e.g. use of the vehicle for other than normal operation) and an insured event occurs on the vehicle after this change. If you breach your contractual obligations, resulting in a significant impact on the occurrence of the insured event, its course or an increase in the scope or amount of the indemnity, we can reduce the indemnity accordingly.

We can also reduce the claim by up to 50% if the vehicle is stolen using the car keys or key fobs.

In any case, we can reduce your indemnity by unpaid insurance premiums also based on other policies you have concluded with us.

The vehicle insurance does not cover damages caused by the loss of value of the vehicle by its repair.

The indemnity for loss under the third party liability, to the extent that the insured is obliged to compensate for such loss, may not be refused or reduced.

In the case of repair or replacement of a high-voltage battery that is no longer covered by the manufacturer's warranty, we will cover the costs up to a maximum of its technical value.

Evaluation

Once your loss has been processed, we will ask you for an assessment via the Loss Status Monitoring Guide.

Thank you in advance for taking the time to provide feedback. Your opinion is greatly appreciated. Based on it, we want to continuously improve our service.



Further Important Information

In this chapter, you will find information about the insurance premium, what affects its amount and, for example, when it is due. You will also find out when the insurance incepts and for what reasons it terminates.

2.5 FURTHER IMPORTANT INFORMATION

Insurance Premium

What is the premium and how is it determined?

The premium is the price of the insurance policy and includes our estimated cost of insurance, administrative costs and profit. We calculate insurance premiums based on actuarial methods using our statistical data for the annual period of insurance.

The insurance premium is affected by, among other things:

- Whether or not you had any losses on your existing insurance policies (according to the claims database of the Czech Office of Insurers)
- Other potential losses during the insurance
- Type, age, weight, performance, value, method of use of the vehicle, engine cylinder displacement
- Your age
- Your permanent residence or your registered company offices
- How many km per year you drive the vehicle (applies only to cars up to 3.5 t)
- Arrangement of other types of insurance with our insurance company

What about the insurance premium in the event of termination of the insurance?

In case of termination of the insurance, we will refund the unused premium for the period from the date of termination to the end of the paid period. The exception is if you conclude a policy for a fixed period, then we cannot refund your insurance premium.

When is the premium due?

The first insurance premium must be paid on the day of the inception of the insurance unless otherwise stipulated in the offer to arrange the insurance policy. If you have a policy for an indefinite period, subsequent premium payments are due according to the agreed payment frequency.

When do we consider the insurance premium paid?

We consider the moment of payment of the insurance premium to be:

- Crediting of the amount to our account
- Receipt of confirmation from the payment gateway when paying by card

What about overpayments?

If you do not request a refund of the premium overpayment, we may use it as a premium pre-payment for the following period.

When can we increase the premium?

We can unilaterally increase the premium in the following cases:

- For reasons given by law
- If a change in legal regulations or the decision-making practice of the courts will increase our costs (e.g. for the payment of indemnity, for taxes and compulsory contributions)
- If the costs of indemnity increase due to rising prices for repairs and spare parts
- If an insured event occurred on your policy in the previous period, for which we provided indemnity

We will let you (as the policyholder) know about the increase no later than 2 months before the change takes effect. If you do not consent to the increase, you must notify us within 1 month from the day you were informed of the new premium amount. In that case, the insurance policy will expire at the end of the current period of insurance.

When can we apply surcharges for special-use vehicles?

We can apply a surcharge to the insurance premium for the entire time you used the vehicle for any of the following purposes without it being specified in the policy:

- Operating a taxi service or shared passenger transport (e.g. Uber) – 100% surcharge
- Renting (e.g. car rental, car sharing) – surcharge of 150%
- Transport of hazardous goods (according to ADR regulations) – surcharge of 100%
- Commercial delivery of goods to the final consumer – surcharge of 100%

When can we ask you to reimburse the costs of administering the policy?

We include the costs associated with the day-to-day administration of the policy in the premium you pay. However, if we incur costs that are related to actions beyond the normal administration of the insurance contract, we are entitled to charge you for them. This includes, for example, the charge for sending you a premium payment reminder, for making duplicate or copies of documents and for producing information about the

status of the policy more often than once per policy year. In addition, we are entitled to demand payment of penalty fees.

The current list of fees, including their amounts, is set out in the Fee Schedule, which is part of these Insurance Terms and Conditions and is also published on our website www.allianz.cz/proklienty/dokumenty-a-formulare in the Section Other Documents.

We can conclude an insurance policy together for several decades. During such a long period, many changes may occur (e.g. the postage fee will increase, or we will no longer have to pay it at all because we will send you documents electronically, etc.). We therefore reserve the right to adjust these fees. If this happens, we will let you know electronically at the contact email address you have provided to us or by other appropriate means at least 2 months before the change takes place. We will only notify you of changes to the Fee Schedule that affect you. We will publish the new Fee Schedule on our website at the same time. If you do not consent to the change, you may terminate your contract for this reason. You must deliver your notice of cancellation in writing to us no later than the date the new Fee Schedule comes into effect, and your contract will terminate on the date the new Fee Schedule comes into effect. If you fail to do so, the policy will remain in force with the amended Fee Schedule.

Inception, duration and validity of the insurance policy

How long can you arrange to be insured?

You can arrange the insurance for an indefinite or a fixed period (1 to 12 months).

How and when does the insurance incepts?

Insurance incepts at the earliest:

- At the time of conclusion of the insurance policy, i.e. immediately after signing by both contracting parties, or
- by accepting the offer to conclude the insurance policy by crediting the premium to our account in the amount and within the period specified in the offer.

The insurance can also be established later if stated in the insurance policy or the offer to conclude it.

How and when is the insurance terminated?

Unless we agree otherwise, the cancellation of any of the arranged insurance cover constitutes a termination of the entire insurance policy.

We, and you (as the policyholder) can terminate the policy:

- With an eight-day notice period within two months from the date of conclusion of the insurance policy,

whereas the notice period begins on the day following delivery of the notice of cancellation to the other contracting party

- With a monthly notice period of up to three months from the date of notification of an insured event; the notice period begins on the day following delivery of the notice of cancellation to the other contractual party
- At the end of the period of insurance, in this case, the notice of cancellation must be delivered to the other party no later than six weeks prior; if the notice of cancellation is received later, the insurance expires at the end of the following insurance period

We can terminate the insurance with an eight-day notice period if we prove that we would not have entered into the policy if we had known about the existence of an increased insurance risk (e.g. for a vehicle that includes special equipment – for example, ambulances or radio cars). The notice period begins on the day following delivery of the notice of cancellation.

We can also terminate the insurance without notice if you have not notified us of an increase in insurance risk (e.g. if you start renting out your car).

The insurance expires:

- When someone takes possession of the vehicle by theft, robbery, fraud, embezzlement or other unauthorized means; if the period

cannot be determined, the insurance expires by reporting the fact to the police

- On the day on which the vehicle is taken out of service under the law governing the conditions for the operation of vehicles on roads
- Upon registration of the vehicle's demise in the register of road vehicles; in the case of a vehicle other than a registered vehicle, the date on which an irreversible change occurred which makes it impossible to operate the vehicle
- Upon expiry of the validity of the export license plate (RZ)
- The date on which the policyholder notifies us that, because he or she no longer needs insurance cover, he or she is no longer interested in the insurance
- Upon expiration of the period for which the insurance was agreed
- On the day following the futile expiration of the deadline set by us in the delivered reminder to pay the insurance premium

Changes to the insurance policy and Insurance Terms and Conditions

Can the insurance policy be changed?

Changes to the insurance policy can be made by agreement between you (as the policyholder) and us. The same rules apply for entering into such an agreement as for entering an

insurance policy. The effective time of the amendment to the insurance policy is stated in the policy amendment.

Can we change the wording of the Insurance Terms and Conditions during the insurance?

The possibility to unilaterally change the Insurance Terms and Conditions helps us to clarify the contractual documentation for our clients and at the same time allows us to react flexibly to current social or legal changes and the competitive environment that affects the insurance, so you do not have to worry that we would want to disadvantage you through such changes.

We reserve the right to unilaterally change the wording of the Insurance Terms and Conditions with effect from the inception of the next period of insurance if we notify you of the change at least 2 months before the end of the current period of insurance.

We will send you a notice of change to the Insurance Terms and Conditions, including a summary of material changes and the full text of the Insurance Terms and Conditions in written or electronic form no later than 2 months before the end of the current period of insurance. We will make the summary of changes and the new version of the Insurance Terms and Conditions available on our website at the same time.

If you do not agree with the new wording of the Insurance Terms and Conditions, you have the right to terminate the insurance at the end of the current period of insurance, whereas the notice of cancellation must be delivered to us no later than 6 weeks before the end of the period.

Legal actions, communication and service of process

How will we act and communicate legally?

If you do not have a MojeAllianz service, we will deal with each other legally, communicate and deliver documents to each other primarily via electronic communication to your Allianz Digital ID. If you have arranged the MojeAllianz service, this arrangement takes precedence over the arrangement in the insurance policy and the Insurance Terms and Conditions. In the event of termination of the My Allianz service arrangement, the electronic communication arrangement under the applicable insurance policy and the Insurance Terms and Conditions will automatically apply.

What do we mean by electronic communication?

By electronic communication, we mean communication conducted primarily by e-mail and telephone to the contacts you provide to us as your Allianz Digital ID when you conclude the insurance policy.

What if you have given us different contact details before?

If you have given us different contact details in the past than when you took out the last and current insurance policy (e.g. a different email or phone number when you took out the previous insurance policy), we will ask you to confirm whether you want to replace the previously given details with the last given details in all Allianz contracts. If you confirm this to us, we will use the last disclosed data as your new Allianz Digital ID in all Allianz contracts. If you do not confirm this to us, your Allianz Digital ID will not change and the last information you provided will only be used as contact information for the purpose of entering a new contract. Your Allianz Digital ID will remain unchanged and will continue to be used by us in all Allianz contracts, including electronic communications relating to the new (latest) contract.

What happens if a contract with an electronic communication arrangement is terminated?

The electronic communication arrangement will apply to your other insurance policies already concluded, even if the insurance policy that provided for electronic communication is terminated.

How does electronic communication differ from paper communication in terms of delivery?

The effects of delivery to your email inbox are the same as if the document

had been delivered to you, for example, physically via a postal service provider. It is therefore essential that you check your email inbox regularly.

What other ways can we communicate with each other?

In addition to the above forms of communication, we may contact you using other means or contacts that you provide to us or that are discoverable from publicly available sources.

The possibility of delivering documents in person, at a branch or through a postal service provider is not excluded.

Which form must the documents relating to insurance take?

We primarily deliver documents electronically. We serve documents in paper form where required by law.

Electronic service may also be made on documents for which the law requires a written form. If a document establishing a legal transaction is sent by e-mail, the written form of such document shall be deemed to be preserved. However, an electronic signature may be required for the validity of such a document.

For other communications where the law does not expressly require a written form of action, we may communicate or legally act solely electronically (e.g., mass correspondence).

As we place great emphasis on the security and protection of your interests,

we may require you to send us a document with your handwritten or certified signature in specific cases.

Correspondence sent electronically by us may be in encrypted form for security reasons.

When will we deem the documents delivered?

In the case of delivery via our website, we will deem the document to be delivered at the time of delivery (if you send the document to us).

In the case of delivery via our official web or mobile app, if the app allows it and if you have arranged and activated this service, we deem the document to have been delivered:

- When the document is stored in the app and ready for collection (if we send the document to you); we will notify you of the delivery e.g. by email or SMS
- When the document is sent and recorded in the application (if you send the document to us)

In the case of electronic delivery of documents to the contact e-mail address provided, we consider the document to have been delivered:

- When the information about the location of the document (e.g. in an email attachment or on our web portal) is sent to your email inbox, except in the case of a proven failure to deliver, e.g. due to technical problems (if we send to you)

- By the moment of delivery to the e-mail box (if you send it to us)

In the case of delivery by post to the notified contact postal address (in our case, it will always be our registered office), we deem the document to have been delivered on the date of arrival or in the case of hand delivery or delivery note:

- As of the date of acceptance
- As of the date of refusal of acceptance
- As of the date of deposit at the post office (even if the addressee was not aware of it)
- As of the date on which the parcel is returned as undeliverable for any reason, except if the addressee was in hospital or had another serious reason for not being able to receive the parcel (then the document will not be deemed to have been delivered)

In the case of personal delivery, the document is deemed to have been delivered upon receipt. For us to deliver documents to you safely and promptly, we always need to know your current contact postal and email address where you can collect the documents. If there is a change, be sure to notify us right away.

In order to deliver documents to you safely and on time, we always need to know your current contact postal and email address where you can collect documents. If there is a change, be sure to let us know right away. Please make sure that you have regular access to your mailbox (postal or e-mail) and that it is sufficiently secure against misuse and

access by third parties. The same applies not only to other insurance participants with whom we may need to communicate but also to us. If there are other methods of delivery in the future, we will be happy to offer them to you. Since we do not know their details now, we will confirm them together in the way that will be customary in the future.

What happens if we don't have the right contact address?

If you give us an incorrect contact address or if there is a change and you do not notify us of the new contact address, we will consider this to be a deliberate failure to deliver. We will treat the document as delivered (even if you have not had the opportunity to see it) with all the consequences that delivery may have. The same applies to other insurance subscribers with whom we may need to communicate.

Under what conditions is it possible to use our web or mobile applications for document delivery?

The security of your data is very important to us. To use our official web or mobile document delivery app, you must be properly logged in, including, where applicable, authentication, e.g. using an SMS authorization code or other means to guarantee that you are actually using the app. We consider all activities conducted through these applications of ours to be the act of the logged-in person who meets the requirements of the written form. The document storage space in these applications also meets the requirements of a durable medium.

Glossary

In this section, we would like to explain the terms used in this document.

2.6 GLOSSARY

A

Affection value

A thing to which its owner has a personal relationship, and which cannot be replaced.

Allianz Contracts

All contracts that you have concluded not only with us, but also with Allianz penzijní společnost, a. s., ID No.: 256 12 603, registered in the Commercial Register of the Municipal Court in Prague, file No. B 4972 and Allianz kontakt, s. r. o., ID No.: 272 55 719, registered in the Commercial Register of the Municipal Court in Prague, file No. C 108028.

B

Allianz Digital ID

Contact details (email address and telephone number) for the purposes of electronic communication with you for all your Allianz contracts.

Authorized Vehicle User

A person who, as the owner, with the consent of the owner or a person authorized by them, uses the insured vehicle.

C

Charging Station

Non-public stationary or mobile station (box, holder/stand, charging cable, etc. without power line, power source, etc.) with a maximum output of 3 x 22 kW primarily intended for recharging the high-voltage traction

battery of the insured electric vehicle, all owned by the owner or authorized vehicle user.

Common Household

A common household is composed of natural persons who live together permanently and jointly meet the costs of their needs.

For the purposes of the Allianz Plus program, this is the permanent cohabitation of persons in a household at the place of insurance who contribute together to the payment of common household expenses and the provision of common needs and care for the common household together.

Consumer

A consumer is any person who takes out an insurance policy with us outside the scope of their business activity or independent performance of their profession.

D

Disability

A condition where the insured's ability to work has decreased by more than 35% due to a long-term adverse health condition and this ability to work is permanently affected as a result of the disability. We determine the disability and the date of its onset (at the earliest after the end of compulsory school attendance of the insured) based on a decision made by the state administration to recognize

disability. When this decision is not available, we can determine the disability and the date of its occurrence ourselves according to the rules and procedures specified in the legal regulations used for the recognition of disability by state administration authorities.

Distance calculation

We calculate the distances as part of the Roadside Assistance services, along normal routes (i.e. not as the crow flies).

E

Electric Cable for Electric Car

Portable homologated charging cable including current protection, connectors and adapters, wall box, juice booster cable, etc. intended for recharging the high-voltage traction battery of the insured electric car.

Electric Car

A motor vehicle powered solely by an electric motor or a combination of an internal combustion engine drive and an electric motor (Plug-in Hybrid Electric Vehicle – PHEV), i.e. equipped with a socket for connection to an electric power source.

Explosion

A sudden destructive manifestation of pressure force consisting in the expansion of gas or vapour. For the purposes of this insurance, we do not consider a reaction in the combustion

chamber of the engine or a sonic boom to be an explosion.

F

Fire

Any fire. We do not consider the effects of utility fire or radiant heat, smouldering with restricted air access, or combustion products to be fire.

Flood

A temporary significant increase in the level of a watercourse or water reservoir, causing the area to be flooded by water that has spilt out of them or whose banks or dams have burst.

G

GAP Insurance

If you have agreed on so-called Guaranteed Auto Protection (GAP) as part of the MAX option and the total loss occurs within 2 years from the start of the insurance, then the GAP insurance covers payment of the price of the insured vehicle based on the new car dealer's invoice, reduced by the remaining value, i.e., usable parts.

H

Harm

By harm, we mean loss of value protected by law. We divide harms into property harm, which can be expressed in money (so-called losses),

and non-property harm, which cannot be quantified financially and cannot be measured or weighed (i.e. health, dignity, emotional relationship to the object, etc.).

I

Insurance interest

A legitimate need for protection against the consequences of an insured event.

Insurance Year

A regularly recurring period of one year that begins passing at the beginning of the insurance.

Insured

In the case of motor third party liability insurance, the person to whom the obligation to compensate for damage applies.

In the case of other policies, it is the person to whose property, health or other damage the arranged policy applies.

Insured Event

A chance event for which we will provide indemnity under this insurance guide. We consider multiple events to be one insured event if:

- There is a causal relationship between them,
- Individual events and their consequences immediately and sequentially following each other in time,
- Gradually arising consequences could not be prevented.

Inundation

The inundation of an area with water with the subsequent creation of a body of water.

L

Landslide, Collapse of Rocks or Soil

Chance movement of such masses caused solely by Earth's gravity.

Limit of Indemnity

The upper limit of indemnity in the event of an insured event from roadside assistance insurance and motor third party liability insurance.

Loss

Property damage that can be expressed in money.

Loss event

The fact from which the damage arose.

Luggage

Any tangible item of personal use which is carried in a vehicle for the purpose of the journey.

M

Maintenance

For example, changing light bulbs, and washing and cleaning the vehicle.

P

Participant in the Insurance

We, the policyholder, the insured and any other person who has a right or obligation arising from the insurance (e.g. vehicle owner, vehicle operator).

Personal Accident

We consider personal accident to be an unexpected and sudden action of:

- external forces
- an own force independent of the will of the insured
- external temperature
- toxic substances
- an electric current

which causes damage to the insured's health or death.

Policyholder

One who has concluded an insurance policy with us.

R

Road Accident

A road accident is an event in road traffic, such as a crash or collision, which occurs or is initiated on a roadway and in which a person is killed or injured, or property is damaged as a direct result of the operation of a moving vehicle.

Road accident

Accidental sudden impact of external mechanical forces on the insured vehicle (impact, collision and fall) or effects of chemical substances on the exterior painted parts of the vehicle.

S

Serious injury

An injury that meets the definition of an injury under the terms of the personal insurance policy and leaves a consequence with an average healing period of at least 29 days (according to the Daily Indemnity Valuation Table - DOU column).

Standard Price

The price of a vehicle or other material item for which a comparable vehicle or item could be purchased on the market in the Czech Republic in the same quality and degree of impairment as of the valuation date.

Sum Insured

The upper limit of the indemnity for one insured event, unless otherwise agreed in the insurance policy (except for roadside assistance and motor third party liability insurance).

T

Theft

By theft we mean unauthorized:

- Seizure of the vehicle or its exterior parts
- Seizure of the interior of the vehicle, theft of its equipment or the baggage in it or in the cargo box by breaking and entering (i.e. by forcefully breaking into a locked vehicle or its cargo box); the internal part of the vehicle means the parts that must be dismantled by access

from the interior (e.g. airbag), from the luggage compartment (e.g. rear light) or from the engine compartment (e.g. headlight)

Unauthorized use of a vehicle and robbery are also considered theft; while taking possession of the vehicle by fraud or embezzlement is not considered theft.

Total Loss

Damage caused by theft of the vehicle or damage to the vehicle where the sum of all repair costs exceeds 80% of the usual price of the vehicle at the time immediately before the insured event. We calculate the repair costs according to the repair technology specified by the vehicle manufacturer.

V

Vehicle Equipment

Things that are intended for:

- to ensure the operation and routine maintenance of the vehicle
- to ensure the safe carriage of persons and cargo
- to increase the comfort of the journey Examples are spare wheels, tools, warning triangle, child seats, first aid kit, air conditioning, and assistance systems.

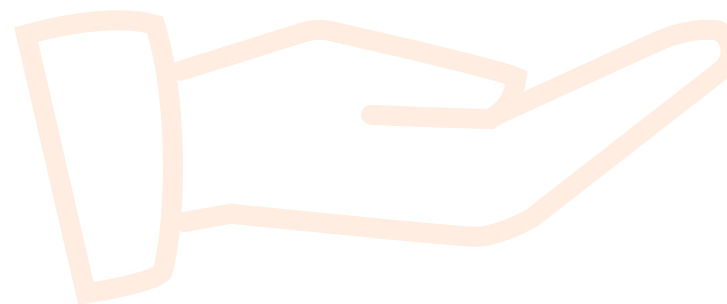
W

Windstorm

A flow of air with a velocity greater than 75 km/h.

Working machines

Vehicles designed and equipped for carrying out certain work activities other than transporting people and cargo.



Fee Schedule

This section provides an overview of the fees applicable from 23 November 2020.

2.7 FEE SCHEDULE

Fees related to extraordinary costs

For sending a premium payment reminder	CZK 50
For producing a duplicate or copy of the documents you have received	CZK 50 for each A4 page
For producing information on the status of the insurance policy more often than once per insurance year (e.g. a summary of movements in your account, etc.)	CZK 50



3. Allianz Plus Program

Allianz Plus is a benefit program for our clients that rewards you for your loyalty to our brand.

3. ALLIANZ PLUS PROGRAM

Benefits of the Allianz Plus program

The benefits of the Allianz Plus program consist of an increase in your insurance limits according to the standard insurance terms and conditions in personal insurance or insurance of vehicles for as long as you have one of these combinations of the other insurance with us:



**1. Combination
LIFE + CAR**



**2. Combination
LIFE + HOME**



**3. Combination
CAR + HOME**

Which insurance contracts does the Allianz Plus program apply to?

The Allianz Plus program applies to contracts that you have concluded with us as a non-business individual, and we have agreed on electronic communication.

When do the benefits of the Allianz Plus program start and end?

The duration of the Allianz Plus Program is set for the period until 31 March 2025 (hereinafter referred to as the "Duration"), provided that its duration is automatically extended for another year each time unless we notify you at least 6 months before its end that the Allianz Plus Program will be terminated.

These terms and conditions replace the existing terms and conditions of the Allianz Plus program and are effective from 1 April 2024.

The terms and conditions of the Allianz Plus program are considered special terms and conditions in relation to the terms and conditions of personal insurance, insurance of home or building and insurance of vehicles.

We shall reserve the right to unilaterally change the terms and conditions of the Allianz Plus Program with effect from the first day following the expiry of the relevant Duration, provided that we notify you of the change no later than 2 months before the end of the Duration.

We will send you a notice of changes to the terms and conditions of the Allianz Plus Program, including a summary of material changes and the full text of the terms and conditions of the Allianz Plus Program in electronic form no later than 2 months before the expiry of the relevant Duration. At the same time, we will also make a summary of the changes and the new version of the terms and conditions of the Allianz Plus program available on our website. If you do not agree with the new wording of the Allianz Plus Program Terms and Conditions, you have the right to terminate your membership in this program at the end of the given Duration, whereas the notice of cancellation must be

delivered no later than the last day of the given Duration.

We will automatically enrol you in the Allianz Plus program from the first day of the month following the commencement of the second of the listed insurances for the entire duration of at least one combination of these insurances.

The moment the last of the listed combinations ceases to exist, the right to benefits under the Allianz Plus program ceases. We will always inform you about the commencement, change and termination of the Allianz Plus Program benefits via electronic communication.

How do you claim the benefits of Allianz Plus program membership?

We will automatically take into account your entitlement to the benefits of the Allianz Plus program already when you register your loss event; you can report your loss event by phone at +420 241 170 000 or in writing at www.allianz.cz/hlaseni.

Specifying terms and conditions of the benefits of the Allianz Plus program

1. Combination



LIFE + CAR

up to 2 times more money in case of road accident

If an insured event occurs as a result of an injury in a road accident, we will increase the standard indemnity from personal insurance to double, by up to a maximum of CZK 1,000,000.

What are the conditions for obtaining the benefit?

- At the time of the occurrence of the insured event, you are insured with us under a personal insurance contract and at the same time you have, as policyholder, a valid and effective insurance policy with us for a personal vehicle or truck with a total weight of up to 3,500 kg,
- the road accident must be documented by a police report written within 24 hours of the road accident,
- the increase in the indemnity may not exceed CZK 1,000,000 for each insured person for all insured events from all insurance contracts for

3. ALLIANZ PLUS PROGRAM

personal insurance in one insurance year The increase in the indemnity may not exceed CZK 1,000,000 for each insured person for all claims under all insurance contracts from personal insurance in one insurance year (the indemnity from the main insurance and all supplementary insurances is added together).

- all insured events arising from the same cause are considered as one insured event,
- the following terms and conditions of the Allianz Plus program and the terms and conditions for personal insurance agreed by you will apply when settling the loss.

Who is the beneficiary to receive benefits from the Allianz Plus program?

At the time of the occurrence of the insured event, you are insured with us under a personal insurance contract and at the same time you have insurance with us as a policyholder for a personal vehicle or truck with a total weight of up to 3,500 kg or you are an insured person on an insurance policy of the same insurer.

2. Combination



LIFE + HOME

up to 2 times more money for a severe injury that happens in your household

If a severe injury occurs in your household, we will increase the standard indemnity from personal insurance to double, by up to a maximum of CZK 100,000.

What are the conditions for obtaining the benefit?

- At the time of the occurrence of the insured event, you, as the policyholder, have a valid and effective household or building insurance (family house, flat in private ownership, cottage, chalet) and at the same time you have a valid and effective personal insurance with us,
- You have suffered a severe injury, and you are both the policyholder and the insured person on your personal insurance policy, or a person living in the same household as you who is also an insured person on your personal insurance policy has suffered an injury,
- the severe injury to the above-mentioned persons occurred in the interior space of a household (space used for permanent or temporary living) that is insured with us, or the building (family house, flat, cottage, chalet) in which the household is located is insured with us;

- in the case of insurance of a family house, cottage, chalet, or in the case of insurance of a household located in these buildings, the area defined above is extended to include the land of the garden or yard adjacent to the building,
- all insured events arising from the same cause are considered as one insured event,
- the following terms and conditions of the Allianz Plus program and the terms and conditions for personal insurance agreed by you will apply when settling the loss.

Who is the beneficiary to receive indemnity from the Allianz Plus program?

The beneficiary is the person specified in the relevant insurance policy.

3. Combination



CAR + HOME

an increase in the agreed limit of indemnity for damage to luggage, roof and rear box

In the event of an insured event arising from the insurances arranged in the MyCar insurance policy, the agreed limit of indemnity will be increased from CZK 15,000 to CZK 65,000 in the event of damage to luggage transported in the locked compartment of the motor vehicle, in its locked roof and rear box, as well as to the roof and rear box installed on the vehicle.

What are the conditions for obtaining the benefit?

- At the time of the insured event, you have valid and effective insurance under the MyCar insurance policy for a personal vehicle or truck with a total weight of up to 3,500 kg.
- you also have a valid and effective household or building insurance (family house, flat in private ownership, cottage, chalet).

Who is the beneficiary to receive the increased indemnity from the Allianz Plus program?

The beneficiary to receive the increased indemnity is the owner of the insured vehicle.



4. Useful Tips

In this section, we provide some useful tips to avert the occurrence of damages.

4. USEFUL TIPS

General tips for safe driving



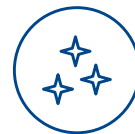
Do not text while driving. Texting can take your attention away from the road and put you and those around you at risk.



Observe the speed limit, keep a safe distance from the vehicle in front of you and always pay attention to road signs.



Make short stops every 2 hours if you're driving long distances.



Prepare the vehicle adequately for possible snow and ice.



Avoid parking under tall trees or where there is a risk of falling rocks, ice or snow.

Tips to prevent theft



Do not leave your vehicle unattended in dangerous places.



Never leave the vehicle registration certificate in the vehicle.



Never leave your keys in your vehicle, even if you are parking on private property.



Don't forget to roll up the windows, including the sunroof.



Always activate the anti-theft protection features.



Consider using additional security devices, such as a stick shift lock.

Tips for vehicle maintenance



It is important that you take care of your vehicle. Do not miss service visits, regularly check tyre pressure and engine oil level.

5. Questions you still might have

In this section, you can find answers to some of the most frequent customer questions. Should you have any further concerns, do not hesitate to contact us any time at www.allianz.cz/napiste or check our website at www.allianz.cz. We will be glad to assist you.

5. QUESTIONS YOU STILL MIGHT HAVE

Policy Terms and Premium

How can I pay the premium?

We enable you to pay premiums in all common ways – by card with selected sales representatives, bank orders, SIPO, via the internet in MojeAllianz and even collection from your bank account.

What is the number of our bank account, where you should pay the premium?

The number for property insurance is 2727/2700 and the variable symbol is the policy number

How to apply for a refund when you paid 2 times by mistake?

Contact our contact centre at +420 241 170 000 where we can arrange details with you. We usually pay back to the account the payment came from.

When does the letter/email arrive with information on how much to pay and by when?

We send annual letters with payment details two months before the anniversary date of the policy.

Where and how can you ensure, that your policy is correctly paid?

The easiest way is by using our portal MojeAllianz on our website or in our mobile app Allianz CZ, which is available non-stop, or call us on +420 241 170 000.

Which rescue costs will we reimburse?

This relates to necessary costs that you purposefully expended:

- To avert an imminent insured event (type 1)
- To mitigate the consequences of an already incurred insured event (type 2)
- To eliminate the consequences of an insured event for hygienic, ecological or safety reasons (type 3)
- To save life or protect the health of persons in connection with an insured event (type 4)

We will cover the following costs in addition to the motor third party liability limit or beyond the sum insured up to the following limits:

	Motor Third Party Liability Insurance	Vehicle Damage
Type 1	1% of the limit	10% of the insurance amount
Type 2	1% of the limit	10% of the insurance amount
Type 3	0,1% of the limit	1% of the insurance amount
Type 4	30% of the limit	30% of the insurance amount

Territorial Validity of Your Vehicle Liability Insurance

If you travel abroad, where is your green card valid?

The territorial validity of the Green Card is indicated on its front side. You can find the current list of countries whose territories are covered by motor third party liability insurance at www.allianz.cz/otazky.



6. Help us improve

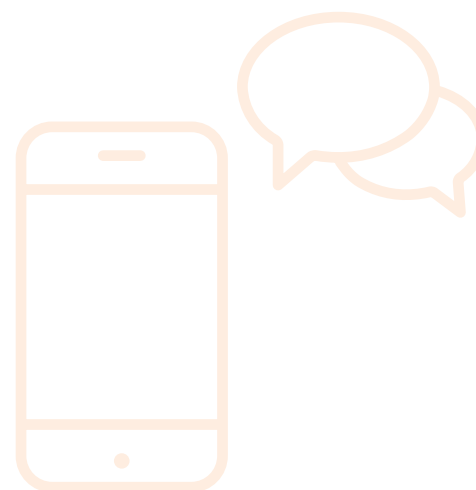
We are always aiming to deliver great customer service. If you have any concerns or issues, we will take care of them with the highest priority. You will receive your reply as soon as possible and via the channel you prefer. Please feel free to contact us regarding any questions, requests or comments.

6. HELP US IMPROVE

**Thank you for trusting us.
Please feel free to contact us
regarding any questions,
requests or comments.**

We are ready to answer them at:

- Free Call Centre number +420 241 170 000
- Via www.allianz.cz/napiste
- Our branches
- Your insurance agent



Allianz Contact Centre

Our specialized staff in the Contact Centre is always at your service to handle any request arising from your contract.

Contact number:

+420 241 170 000

Web:

www.allianz.cz/napiste

Allianz Roadside Assistance Services

If you need our Roadside Assistance in the event of a vehicle breakdown or road accident, contact us directly from the scene of the accident, 24 hours a day, 7 days a week.

Telephone:

+420 241 170 000