

# My Home Information Document on the Insurance Product and Insurance Guide

## Information Document on the Insurance Product

### Insurance Guide

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IT Assistance	

# Property and personal third party liability insurance

## Information Document on the Insurance Product

Insurer: Allianz pojišťovna, a.s.

Product: MyHome

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 MyHome 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 it?

This insurance is designed to protect your private movable and immovable property, permanently and temporarily occupied, and compensate for losses you cause to others. In one policy you can insure a building (single family house, cottage, chalet, apartment, garage) including ancillary buildings (e.g. gazebo, shed, swimming pool), household equipment (e.g. furniture, electronics, clothing or sporting goods) and third party liability.

### What is covered?

You can choose one of these preset packages, which you can expand slightly. A brief description of the main components of the packages:

Package Comfort	Package Extra	Package Max
Basic	Basic	Basic
Natural Perils	Natural catastrophes	Natural catastrophes
Assistance	Assistance	Assistance
Liability	Liability	Liability
Other costs	Other costs	Other costs
	Water damages	Water damages
	Glass	Glass
		Theft
		Vandalism
		Electro



### What is covered?

#### Basic

- ✓ we will cover losses caused by fire, explosion, lightning strike, aircraft crash, an object falling on the insured property, vehicle collision with insured property, landslide, sonic bang

#### Natural perils

- ✓ we will cover losses caused by windstorm, hail, flood, inundation, atmospheric precipitation, weight and pressure of snow

#### Assistance

- ✓ we can arrange emergency assistance (e.g. key slamming, extermination and dissection), servicing of electrical appliances

#### Third Party Liability

- ✓ we will cover any harm you unintentionally cause to someone else, which you must compensate for under the law

#### Other costs

- ✓ we will cover the cost of alternative accommodation or the cost of drying out or cleaning the building

#### Water damages

- ✓ we will cover losses caused by water from the water supply system, water from sewage, frost, water from sprinklers, etc.

#### Glass

- ✓ we will cover losses caused by glass breakage due to uninsured causes

#### Theft

- ✓ we will cover damages caused by theft by burglary, robbery, etc.

#### Vandalism

- ✓ we will cover losses caused by vandalism, damage to the fence by wild animals, damage to internal insulation by destructive activities of rodents or martens, damage to the facade by destructive activities of animals or insects

#### Electro

- ✓ we cover losses caused by overvoltage, undervoltage, short circuit and losses resulting from machinery breakdown insurance
- We will pay out up to the amount of the loss incurred and proven, but not more than the sum insured or the limit you choose from the options offered
- You should choose the sum insured for building and household insurance to match the value of the insured property



## What is not covered?

**We will not cover losses, in particular in the case of:**

- ✗ where the cause is different from those for which we have agreed in the policy
- ✗ where the loss incurred before the insurance inception
- ✗ gross negligence or wilful misconduct by you or members of your household acting under the influence of alcohol or other addictive substances
- ✗ where the loss is caused by fungi, moulds or diseases

In the case of insurance for **a temporarily occupied building or household**, we will not cover in particular:

- ✗ losses caused by atmospheric precipitation
- ✗ losses caused by damage to internal insulation by rodents or martens
- ✗ losses caused by water loss
- ✗ losses caused by robbery
- ✗ losses caused by the simple theft of a pram or wheelchair

We will not cover under **building and household insurance**, in particular:

- ✗ losses to certain items, such as vehicles or intellectual property

- ✗ losses to ancillary buildings in poor technical condition
- ✗ long-term losses that you could have prevented

We will not cover the following from **liability** insurance, in particular:

- ✗ losses that do not directly result from damage to property or bodily harm or death, known as net financial loss
- ✗ losses incurred in connection with the business
- ✗ losses caused to close persons unless otherwise agreed
- ✗ losses not caused by you or for which you are not liable
- ✗ in the case of insurance of a temporarily occupied building or household, losses arising from normal activities, housekeeping, recreational sports, animal husbandry and the use of small vessels

**Assistance services** do not apply for example to:

- ✗ preventive interventions, statutory audits or inspections



## Are there any limitations in insurance cover?

- ! If we have agreed to it in the policy, you share in the loss by an amount called the deductible the loss by an amount called **a deductible**
- ! If the sum insured is less than the value of the insured property (called underinsurance), we may reduce the amount we pay you proportionately

- ! Losses caused by flood and inundation, or snow weight are not covered for a period of 10 days (inclusive) from the date of the conclusion of the insurance policy

We will pay out less on **buildings and household insurance** if:

- ! the loss was caused by non-compliance with legal regulations or incorrect technological procedures of construction work



## Where does my insurance apply?

- ✓ The insurance covers insured events that are incurred at the place of insurance specified in the insurance policy
- ✓ Insurance of belongings in the car, belongings in accommodation, belongings left in a designated place and liability insurance is valid throughout the Czech Republic and Europe (as defined in the Insurance Terms and Conditions) for stays of up to 3 months



## What are my obligations?

**When arranging insurance**, you must first of all:

- always provide true and complete information

**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 contract

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

- take the necessary measures to prevent the loss from increasing further

- notify us without undue delay of the loss and truthfully describe the circumstances of its occurrence
- describe the extent of the loss and provide the documentation required by us
- comply with our instructions (e.g. not to alter the condition of the property after the damage and to repair the consequences of the damage only after we have agreed to it unless you are obliged to start work earlier for serious reasons)
- inform us if you have damaged property or liability insured with another insurance company



## 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 can either pay the premium in one lump sum (single premium in case of fixed-term insurance) or pay it in regular periods (in case of insurance for indefinite period).

If you enter into a policy by paying the premium (without your signature on the contract), the contract will be concluded when you pay the premium in the amount and within the period we specify. If you do not pay the premium, the insurance will not take effect, and you will not be insured.

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



## When does the insurance cover begin and end?

The insurance lasts from the date of inception of the insurance specified in the insurance policy. You can arrange insurance for an indefinite period or a fixed period. The period of insurance offered is specified in the insurance policy or in the offer to conclude it. The grounds for termination of the insurance, as provided for in the Civil Code, are described in the Insurance Terms and Conditions.

In particular, the insurance may terminate:

- as of the date of the end of insurance specified in the policy, if the insurance is for a fixed period
- as of the date of registration of the change of the owner of the insured building in the land register
- by extinction of the subject of insurance (for example, destruction of the insured building by fire)
- if you do not pay the premium; in this 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:
  - at the end of the insurance period. In this case, the notice must be given to us at least six weeks before the end of the period of insurance. If the notice arrives later, the insurance will end at the end of the following period of insurance
  - with one month's notice within three months of the date of notification of the insured event. The period of notice begins on the day following receipt of the notice
  - with eight days' notice within two months of the date of conclusion of the insurance policy. The period of notice begins on the day following the date of delivery of the notice
- by agreement with us
- by withdrawal from the insurance policy under the Civil Code.

# MyHome Insurance Guide



## Welcome to Allianz

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

Taking care of risk is our job. We're here to protect you and your home 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 familiarize 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 a safer home
- 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 My Home 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 insurance.

## Basic Rules

We enter an insurance policy together, one party to which is you. When we use the terms you, your etc., we mean you as the policyholder or insured and, in addition to you, other parties to the insurance, if they are persons other than you. If we mean you only in a particular role (policyholder or insured), we will draw attention to this. The other party to the policy is us, i.e. Allianz pojišťovna, a. s. If we use the term insurance company or insurer anywhere, it is still us.

The basic terms and definitions used are explained in detail in Chapter 2.6 Glossary of Terms.

### Who are we?

#### Where can you find information regarding our financial situation?

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

### Where can you find out about our financial standing?

A report on our solvency and financial standing can be found on our website at: <http://www.allianz.cz/pro-klienty/dokumenty-a-formulare>.

### What about taxes?

The premium, i.e. the amount paid for insurance, is not subject to value-added tax, and the indemnity, i.e.

compensation for loss, is not subject to income tax (unless it is a indemnity replacing income or revenue) However, legislation may introduce such an obligation in the future.

## 1. PRE-CONTRACTUAL INFORMATION

Insurance Policy Dispute	Can be solved through	Under
Non-life insurance	Czech Trade Inspection ( <a href="http://www.coi.cz">www.coi.cz</a> )	Act No. 634/1992 Coll., on consumer protection
arranged online	The Czech Trade Inspection or Online Dispute Resolution Platforms ( <a href="http://www.ec.europa.eu/consumers/odr">www.ec.europa.eu/consumers/odr</a> )	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 insurances:

- report to us the occurrence and circumstances of the loss without undue delay by phone at +420 241 170 000 or through our website [www.allianz.cz/hlaseni](http://www.allianz.cz/hlaseni),
- call the police if there is theft, robbery, burglary or vandal damage to property, if there is a traffic accident while cycling or operating small garden machinery or a wheelchair, or if a crime has been committed,
- if possible, try to document (by video or photo documentation) the damaged items, buildings, location and cause of the loss (e.g. a burst pipe or fallen tree); provided, of course, that this activity cannot endanger your health or life; keep the photo or video documentation in its original format for the duration of the investigation of the loss; if necessary, we may request it from you,

- find out information (e.g. identification details) about the person possibly at fault if you know that another person is liable for the loss.

### What to do if you are dissatisfied with something?

In case of complaints, you can contact:

- us in writing or by phone using the above details,
- Czech National Bank, our supervisory authority, with its registered office at Na Příkopě 28, 115 03 Prague 1,
- if you are a consumer, i.e. a natural person, who does not pursue any business, you can also use the below-listed contacts if you decide to settle any conflict between you and us (or the insurance agent) out of court,
- general courts of the Czech Republic if you decide to resolve any disputes through court proceedings.

**What is the way of remuneration of an employee of the insurance company or an insurance agent for the arranged insurance?**

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 MyHome insurance governed by?**

The insurance is governed by the Czech law, namely the Act No. 89/2012 Coll., the Civil Code (hereinafter referred to as the Civil Code). To conclude the insurance policy and for further communication, we use the Czech language. We archive the arranged insurance policies. If you would like to view the archived insurance policies, 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](http://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 deal with and communicate with each other?**

If you have arranged the MyAllianz

service, this arrangement takes precedence over the provisions of the insurance policy and the Insurance Terms and Conditions governing electronic communication. If you do not have this service, we will deal with each other legally, communicate and deliver documents primarily electronically. In such cases, electronic communication means communication conducted primarily by email and telephone to Your Allianz Digital ID. Electronic communication may be used for legal dealings even if the law requires a written form for legal dealings. Therefore, we require you to provide your contact e-mail and telephone number for the purpose of service. However, we are also entitled to contact you using other means that you provide to us or that are discoverable 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 insurance period 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 Insurance Terms and Conditions in paper form on request.

**Brief Information about MyHome Insurance**

Let's take a quick look at the covers, you will find a more detailed description in chapter 2. Insurance Terms and Conditions.

**Building Insurance**

Insurance can be arranged under certain circumstances for family houses, privately owned flats, private garages, chalets, and cottages. You

can also insure secondary constructions (e.g. gazebo, shed, swimming pool). We will only insure a building provided that is not under bad technical conditions.

**Household Insurance**

We will insure a set of items which form the household equipment and are used to run your household (e.g. furniture, electronic devices) or which are used to satisfy the personal needs of the insured person and people living with him/her in the same household (e.g. clothing or sports equipment).

**What insurance can we offer you?**

We offer insurance in three packages.

	COMFORT	EXTRA	MAX
Basic	•	•	•
Natural Perils	•	•	•
Assistance	•	•	•
Private Liability	•	•	•
Other Expenses	•	•	•
Water Damages		•	•
Glass		•	•
Theft			•
Vandalism			•
Electro			•
You can also add earthquake insurance to each package.			

## What is the meaning of each insurance?

### Basic

We cover losses caused by fire, explosion, lightning strike, the fall of an aircraft, object fall on the insured property, the impact of the vehicle on the insured property, landslide, and sonic bang.

### Natural Perils

We cover losses caused by storm, hail, flood, inundation, atmospheric precipitation, weight and snow pressure.

### Water Damages

We cover losses caused by water, other liquid, or steam from a water supply system (e.g. cracked pipes), water leakage from a drainage pipe, malfunction of a fire sprinkler, freezing on the water system, loss of water, aquarium water.

### Glass

We cover losses caused by broken glass.

### Theft

We cover losses caused by theft by burglary, robbery, armed robbery, simple theft (i.e. without overcoming obstacles) of building materials, and simple theft of a baby stroller or a wheelchair.

### Vandalism

We cover losses caused by vandalism, damage to fencing by wildlife animals, internal insulation damage by rodents

or mustelids, and damage to the facade by animals or insects.

### Electro

We cover losses caused by overvoltage, undervoltage, short circuits, failure of a cooling device or its failure due to power failure and also losses resulting from machinery breakdown insurance.

### Private Liability

We indemnify harm, which you inadvertently cause to someone else, and you must compensate by law.

We indemnify for you:

- loss caused by damage or destruction of items,
- harm arising from the infliction of bodily or deadly injury,
- consequential loss (i.e. further harm to property resulting from the above points, e.g. loss of earnings and loss of profit).

### Loss and harm must result from or be caused by:

- ordinary everyday civil life activities or small DIY construction projects in the insured building or flat
- household management
- recreational sports
- breeding of animals
- of small vessels
- exercising ownership of the insured building or if the insured household is located therein.

### Assistance

We will assist you in case:

- of emergency (emergency state e.g.

- water running out of the pipeline) and getting locked out of the house
- of sudden occurrence of rodents or vermin (rat exterminating and disinsection),
- a domestic electrical appliance failure, such as a television or washing machine, dryer, and other selected kitchen appliances,
- legal advice on solving problems related to common civil life and the use of real estate in the place of insurance.

### How much can you get from us for loss, i.e. what are the limits of insurance cover?

The policy or the Insurance Terms and Conditions determine the maximum possible limit for each cover expressed as a sum insured or as a specific limit of indemnity. The sum insured is determined to correspond to the value of the insured item. The limit of indemnity is set by a fixed amount, or a percentage of the sum insured throughout the period of insurance.

### Allianz Plus programme

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

### Where is the insurance valid?

The insurance covers insured events that occur at the place of insurance specified in the insurance policy. The insurance of belongings in the car, belongings in

accommodation, belongings left in a designated place and third party liability insurance is valid throughout the Czech Republic and Europe (as defined in Chapter 2.6 Glossary), but there is a condition that the planned length of stay does not exceed 3 months.

### 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 period or a fixed period. The insurance period 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:

- as of the date when the insurance expires as specified in the policy if the insurance is agreed for a fixed period,
- as of the date when a change of ownership of the insured building is registered in the real estate register,
- by the extinction of the insured object (e.g. total destruction of the insured building by fire.)
- if you fail to pay the premium, in which case we will send you a reminder with a payment deadline and if you do not pay within this period, the insurance will expire.

**How can you terminate the insurance?**

You can terminate the insurance for example:

- by providing a notice of cancellation:
  - as of the end of the period of insurance, in this case, the notice must be delivered to us at least six weeks prior to that date; if your notice of cancellation arrives later, the insurance expires at the end of the following period of insurance,
  - with a monthly notice within three months of the notification of the occurrence of an insured event; the notice period begins on the day following the delivery of the notice,
  - with an eight-day notice period within two months from the date of the insurance policy; the notice period begins on the day following the receipt of the notice,
- by agreement with us,
- by withdrawal from the insurance policy under the Civil Code.

**Does the insurance cover everything?**

Insurance provides cover for a wide range of unpleasant situations but does not apply to everything. We would like to remind you in particular that your insurance covers only incidental events.

We will not settle any losses especially:

- when the cause is different from those agreed in your insurance policy,
- when the loss occurred before the inception of insurance,

- in the event of gross negligence or deliberate act by you or members of your household,
- in the event of an act under the influence of alcohol or other addictive substances,
- when the loss was caused by animals (unless we have agreed otherwise), fungi, moulds, or diseases.

From the building and household insurance, we will not compensate especially:

- damages to certain items, e.g. means of transport or objects of intellectual property (copyright etc.),
- damages to items that are not the property of insured persons (except for foreign matters used by the insured person, which are of the same nature as household items),
- losses which took long to develop and which you may have prevented,
- cyber event and data loss.

We must also point out that the insurance does not cover losses arising from the insured perils flood, inundation and weight of snow if the loss occurred within 10 days (inclusive) from the date of conclusion of the insurance policy.

**This is referred to as the deferred effective date of insurance.**

In the case of insurance for a temporarily occupied building or household, we will not cover any further, in particular:

## 1. PRE-CONTRACTUAL INFORMATION

- damage caused by atmospheric precipitation,
- damage caused by rodent or marten damage to internal insulation,
- damage caused by loss of water
- damage caused by armed robbery,
- loss caused by simple theft of a pram or wheelchair,
- damage to money, valuables, deposits (costs of blocking credit card withdrawals),
- damage to items brought in by the visitor,
- damage to items in the car, in accommodation and left in a designated place,
- costs of alternative accommodation for persons.

From the third party liability insurance, we will not compensate especially:

- losses which are not directly connected with damages to property or harm to health, i.e. pure financial loss,
- losses which occurred in relation to entrepreneurship,
- losses caused to persons close to you, unless agreed otherwise,
- loss that you have not caused, or you are not liable for,
- loss to things (e.g. telephone, camera), which you have borrowed, rented, or used in an unauthorized manner (unless agreed otherwise)
- In the case of insurance for a temporarily occupied building or household, losses resulting from ordinary activities, household

management, recreational sports, breeding of animals and the use of small vessels,

- unproven or potential harm.

Assistance services do not cover e.g.:

- preventive interventions, statutory revisions, or inspections.

Legal advice does not cover e.g.:

- disputes and claims arising under one insurance policy between you and the persons living with you in a common household,
- disputes arising out of or related to your business or other gainful activity,
- disputes of co-owners of movable and immovable property.

It is important to know thoroughly what exactly is insured (e.g. what your building insurance includes and does not include) and against what risks the insured item is protected (e.g. what we mean by flood and inundation, what theft by burglary means).

**How much can you obtain from us in case of loss; what is the amount of upper limits of insurance cover?**

The indemnity is based on the 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 the offer for its conclusion. If a deductible is agreed upon in the policy (i.e. the amount, which you have to pay in case

of loss), it is subtracted from the resulting indemnity. If the sum insured is lower than the value of the insured property (underinsurance) we can reduce the amount paid to you proportionately. We derive the amount you paid from the price at which you can get the item back, but in some cases, we also consider wear and tear (e.g. for buildings with wear and tear over 70 % or for material insurance).

### When and how do you pay the premium?

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 premium in one instalment (single premium in the case of fixed-term insurance) or regularly for a specific period (in the case of an indefinite period of insurance).

If you enter into 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. **If you do not pay it, the insurance will not take effect, and you will not be insured.**

You can pay e.g. by transferring money from your account, via SIPO / direct debit or with a payment card at our selected branches.

### What additional costs can be beyond your premium?

If the premium is not paid on time or at

an agreed rate, we have the right to remind 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>.

### What are your obligations in connection with the insurance?

When arranging the insurance you must:

- always provide true and complete information.

During the period of insurance, you must especially:

- pay on time and in full the amount we have agreed upon,
- inform us as soon as possible of any change to the information contained in the policy.

In case of loss, you must especially:

- take the necessary measures to prevent further increase of the loss,
- without undue delay notify us of the incurrance of the loss and truthfully describe the circumstances of its incurrance,
- describe the extent of the loss and obtain the required documentation,
- follow our instructions (for example, not to alter the condition of the damaged items; the consequences of the loss can only be removed with our consent if for serious reasons you do not have to start the work earlier),

- inform us if you have the damaged property or third party liability insured by any other insurance company.

### What are the consequences of noncompliance with the terms of the insurance policy?

If you, the insured or other person entitled to claim benefits violate their contractual or legal obligations, we may reduce or reject the indemnity, or we will be entitled to a refund of the indemnity paid. A breach of duty may also be a reason for early termination of insurance.

# Information about the processing of personal data for you as the policyholder / insured person

## 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 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 premium)	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.

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 any personal data that:

- you provided during the negotiation or are stated in the insurance policy (e.g. identification and contact details, personal identification number, data to establish the client's requirements, goals and needs, details of the property and household to be insured, details of the person entitled, the amount of the premium)
- we get from our mutual communication (detail cases as e.g. details of loss and expenses, location data)

- we acquire when providing indemnity and when you use our services, especially when we investigate an insurance event (e.g. we also process information about criminal offences, sensitive data such as health data including death, bank account details or 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 obtained your personal data and the personal data of the insured (or other persons covered by the insurance) in the insurance policy directly from you or another person, whereas you and the insured confirm the correctness of this data by signing or concluding the policy.

### 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. Personal data of the insured may also be processed by 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 indemnity in case of an insured event and possibly, to a limited extent, also the employer if the employer contributes to property 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 years after the termination of all the contractual relationship 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 relationship 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.

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.

How we work with your data as a policyholder: the amount of premium you will pay depends on the outcome of the automated individual decision that processes the insured's personal data.

How we work with the data of the insured: Based on information about the property (e.g. in the case of real estate, in particular the location, type of construction and method of construction, condition and age of the property, method of security, quality of equipment) and the agreed scope of insurance, the system assesses the risk and then calculates the price of the selected insurance. Based on some of this information, we may limit the scope of insurance for the property (e.g. some risks may not be covered). For more expensive properties or properties in poorer condition, the premium is higher.

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/](http://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 the insurance for your home.

## 2. INSURANCE TERMS AND CONDITIONS

The Insurance Terms and Conditions are an integral part of the insurance policy, including any supplements and clauses. Part of the insurance policy may also be our written inquiries regarding your arranged insurance and your answers to them.

In addition to the insurance policy, we comply with the rules set out in Act No. 89/2012 Coll., the Civil Code (we will also call it the CC) and the related legal regulations.

You and all the insured persons need to get familiar with all these documents.

When the same thing is described in several documents and in each of them is stated something different, it takes precedence in the order: insurance policy, Insurance Terms and Conditions and laws.

This, of course, does not apply to those provisions of legislation from which it is not possible to deviate. They must always be valid and take precedence over the insurance policy. If the documents are not modified, we will follow the rules in the legislation (such as the civil code, please see the rules, in order to see how we handle insured events to proceed when changing insurance risk).

Insurance under the insurance policy we have jointly concluded is private insurance. It is governed by the laws of the Czech Republic and the courts of the Czech Republic are competent to resolve any disputes.

# What can be insured

In this chapter, you will find all the information about the different insurances offered. Please note that your insurance policy only covers the risks that are part of the package you have chosen, as described in the insurance policy.

## 2.1 WHAT CAN BE INSURED

### Subjects of Insurance

#### Buildings

We will insure you the following buildings (including their building components and outdoor connections) or objects:

- permanently or temporarily inhabited family houses, cottages, chalets,
- permanently or temporarily inhabited apartments in personal ownership (hereinafter referred to as housing unit),
- garages in personal ownership,
- ancillary constructions,
- construction material,
- construction mechanisms and tools you own or lease,
- mobile fire extinguishers and hydrant cabinets,
- photovoltaic power plants; beneficiary, i.e. the person who receives the indemnity from us may be other than the insured person; of course, the condition remains that must be the owner or operator of the photovoltaic power plant,
- awnings, company shields and billboards owned by the insured person.

The insurance does not apply to:

- foil fillers,
- damage to objects of artistic or historical value, which are building components, but only have aesthetic significance (statues, frescoes, etc.)
- loss caused by the damage of

- artistic or historical value of the insured property,
- building mechanisms and tools that are designed to build, maintain or reconstruct the insured property if they are stored in the open air at the place of insurance and are not properly secured (the definition of „properly“ can be found in the section table of covers – Theft)
- overground pools, portable pumps and tarpaulin or foil roofing of swimming pools
- ancillary constructions in poor technical condition
- building materials, building mechanisms and tools stored in a privately owned insured garage.

#### Households

We insure you a set of objects, which forms equipment of permanently or temporarily occupied households and serves its operations or satisfies the personal needs of the insured person and people living with him/her in a common household (i.e. the insured persons). The subject of the insurance is the property owned by the insured person as well as foreign items taken for use, which form the household equipment.

The insurance covers, among other things:

- electronic and optical instruments to pursue a profession or gainful activity,
- building components adjacent to

- the interior of the apartment or the adjacent space, solely if you have purchased them at your own expense. These include e.g. paintings, floor coverings, built-in wardrobes,
- animals,
  - items brought by a visit.

The insurance does not apply to:

- items of sub-tenants,
- items taken into custody or to provide services,
- individually created records stored on information media,
- copyright and other intangible rights, copyright and other rights to intangible assets,
- loss of value of a thing of special interest (e.g. values that take into account your personal relationship with the item),
- items for business purposes other than electronic and optical devices,
- motor vehicles (except motorbikes, wheelchairs and small garden machinery, which are not subject to registration in the vehicle register) and non-motor vehicles subject to registration,
- aircraft and flying gear including parts thereof (does not concern drones and sports equipment for parachuting and paragliding),
- other than small vessels, including their parts (do not include marine engines),
- assets that have been deferred in the means of transport unless

- otherwise stated in the insurance policy,
- money, valuables, deposits, and things brought by a visit in the case of a temporarily occupied household insurance,
  - losses arising in causal connection with poor technical condition of the additional premises.

### What more can be insured

#### Items in the garden and plants

In the case of household insurance, we will offer you the insurance of the items in the garden, which covers:

- garden furniture (including canvas gazebos, parasols, tables table tennis or outdoor heaters),
- barbecues,
- playground equipment and trampolines,
- robotic lawnmowers,
- summer kitchen equipment, which is designed to be placed in this outdoor covered space,
- above-ground, or partially recessed swimming pools, whirlpools and their accessories (e.g. pool vacuum cleaners, filter units, pumps and canopies swimming pools, including tarpaulin pools), barrel saunas (and mobile saunas of a similar type), garden showers,
- garden pond accessories (e.g. filter unit, lighting, pumps).

In addition to the losses typically insured by your policy, we will also

reimburse you for losses caused by the theft of these items by simple theft (i.e. without overcoming any security), in case you have agreed for the insurance risk of theft by burglary. Conversely, we will never cover for loss to these items caused by the weight of snow or atmospheric precipitations. The supplementary insurance of Things in the Garden also covers loss to the above-mentioned insured objects located on terraces, balconies or loggias that are located in the place of insurance and at the same time do not meet the definition of an ancillary space (i.e. not located at least 3 m above the surrounding terrain). In the case of terraces accessible from the garden, the condition remains that they are accessible from an adjacent and enclosed garden.

In the case of building insurance, we will also offer you additional insurance for vegetation. We will provide the indemnity if the vegetation is damaged more than 1/3. The most we will pay you is the value of the destroyed plant at the height at which it is normally intended to be planted. The insurance does not apply to the fruit of the insured crops or plants grown for sale.

#### Items in the vehicle, in accommodation and left in a dedicated place

If you insure a permanently occupied household and choose this

supplementary insurance, you will have insured:

- Items in the vehicle – the following objects must be the subject of household insurance and must be located in the cabin, the interior luggage compartment of the car or the space of the roof or back box mounted on the vehicle, or stored in a lockable storage compartment which is part of the motorcycle, tricycle or quadricycle and also in the compartment of a lockable plastic or metal box which is attached to the motorcycle, tricycle or quadricycle integrally:
  - personal belongings,
  - sports equipment,
  - baby stroller used for its intended purpose,
  - medical supplies to which the insured person is dependent,
  - electronic and optical devices
 in addition to the items mentioned above inside the vehicle and the roof or rear box, you have also insured the roof and rear racks and boxes. The insurance does not cover items stored in leather bags, fabric boxes, etc.
- **Items in accommodation facilities** (i.e. hotels and boarding houses) that must be the subject of household insurance,
- **Items left in a designated place**, i.e., items that are subject to household insurance and that you have left outside your home in a designated place, i.e., a place that the operator

(e.g., restaurant, shop, service, sports or medical facility) has reserved for the storage of items (e.g. in a locker in a sports facility, in a dressing room in a theatre, in a bike rack outside a shop); for the purposes of this insurance, we consider a bicycle, scooter, or a bicycle rack outside a shop to be an item left in a designated place; for the purposes of this insurance, we consider a bicycle, scooter or electric bicycle or electric scooter mounted on the rear or roof rack of a motor vehicle weighing up to 3.5 t to be an item left in a designated place; if the items are placed in places that cannot be secured (e.g. a waiting room at a doctor's office, a coat rack in a restaurant), we will also cover for losses caused by the theft of these items by simple theft (i.e. without overcoming any kind of security), in case you have agreed for the insurance risk of theft by burglary.

### General Product Specifications

This chapter will contain information on the scope and territorial validity of the insurance.

### Scope and territorial validity of the insurance

The insurance covers insured events where the harm and its cause occurred in the Czech Republic. For the insurance of belongings in the car,

belongings in accommodation, belongings left in a designated place and third party liability insurance, the territorial validity is extended to Europe (as defined in Chapter 2.6 Glossary). However, the condition is that the planned duration of the stay does not exceed 3 months.

Legal expenses insurance covers insured events, which have occurred in the area of the Czech Republic, which are governed by Czech law, and which are discussed by the competent authorities of the Czech Republic.

### Place of Insurance

#### Buildings

The place of insurance is the plot of land on which the insured buildings (or structures) are located. For the insurance of a permanently or temporarily occupied family house, cottage or chalet, the place of insurance is also all adjoining land enclosed together or adjoining land which forms a single functional unit and is owned by you.

#### Households

The place of insurance is:

- permanently occupied apartment (including an apartment in a family house, cottage or chalet) stated in the insurance policy (hereinafter referred to as the apartment)
- secondary premises of the insured apartment, if they are located in the

building in which the insured apartment or on land belonging to it and if they are individually lockable or positioned at a height of min. 3 m above the level of accessible terrain (e.g. satellite antenna);

- ancillary premises of the insured apartment

- privately owned garages, cellars and the premises of ancillary constructions (which are separately lockable and which you may also rent), which are located at a different address from the insured apartment, but are not more than 500 m away from it (this is also called ancillary premises)

- a garage in private ownership, which is detached, lockable and listed in the insurance policy (i.e. insured by a separate policy)
- motor vehicle up to a total weight of 3.5 t, if you have arranged supplementary I insurance for Things in the car (only the cabin, luggage compartment and the space of the roof or rear box on the vehicle, the lockable storage compartment which is part of the motorbike, tricycle or quad bike and the space of the lockable plastic or metal box which is fixed to the motorcycle, tricycle or quad bike inseparably)
- rear and roof rack, if you have arranged supplementary I insurance of items stored in their designated place
- fenced plot (garden, courtyard) adjacent to the building where the

insured apartment is located, and which is accessible only to the insured persons, if you have arranged supplementary insurance for items in the garden

- the common parts of the house, for simple theft of baby strollers and wheelchairs
- in case of an armed robbery, the insurance applies also to the insured property, that the insured person is wearing or carrying

### We do not consider the place of insurance:

- premises used exclusively for business or professional purposes
- courtyard and garden if you did not arrange the supplementary insurance for items in the garden

At the time of migration, the place of insurance will be both your addresses of permanently occupied household, namely not later than 60 days after the commencement of the migration if you provide us with your new address in advance and the start date of the move.

We will resolve the terms and conditions of the insurance after the termination of the transfer based on your request in the form of an agreement to change the insurance policy.

### Assistance services

We provide assistance services only at

the place of insurance specified in the insurance policy (solely within the Czech Republic).

### Sum Insured and Deductibles

#### What amount is suitable to insure the property

The sum insured must correspond to the value of the insured property. You are responsible for determining and maintaining the correct amount for the duration of the insurance.

Express the value of insured property always in new prices (see 2.6 Definitions), except:

- insurance of buildings with wear higher than 70 % (use here the actual price of the building – so-called price in time),
- insurance of apartments (use here the market price).

#### How do we determine the value of securities?

The insurance value of securities admitted to trading in the public market is their exchange rate published on the exchange rate sheet on the date of the insured event. The insurance value of other securities is their market price. The value of the available documents (savings books etc.) is the value of their assets at the date of the insured event.

#### How is it with deductibles?

The deductible will be required from you in the amount agreed in the insurance policy. An exception is the loss caused by floods, in this case, we will always apply a deductible of CZK 15,000 in the case of building insurance and CZK 5,000 in the case of household insurance.

## Package Overview

Within the product MyHome product we offer three insurance packages.

In this section, you will find information about all the insurance offered within the MyHome product. Details of your chosen package can be found in your insurance policy.

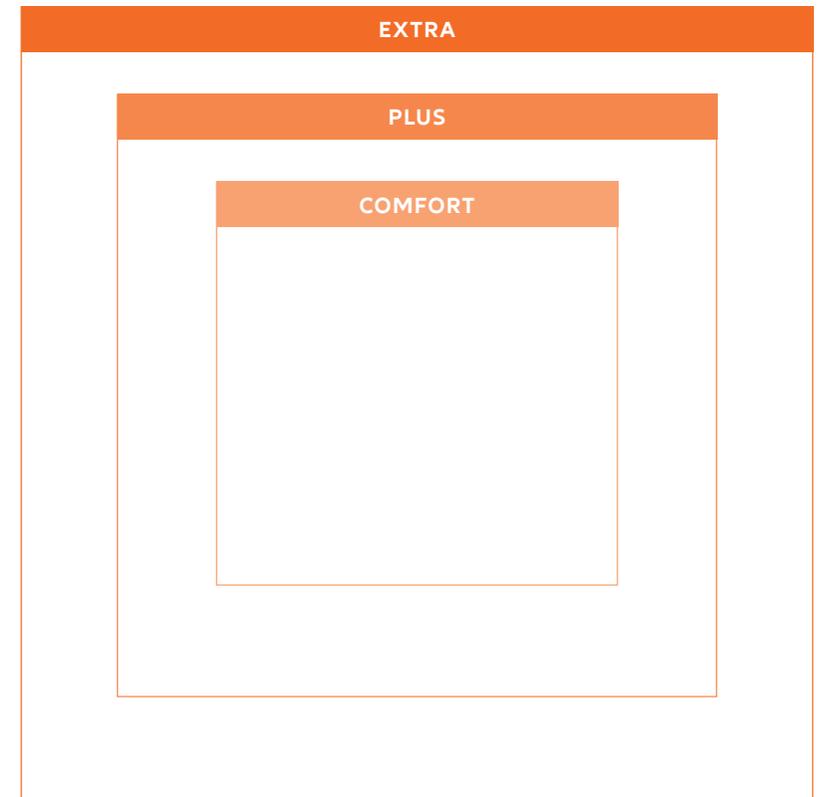
### 2.1 WHAT CAN BE INSURED

The insurance can be arranged in three variants:

- Package Comfort – basic package for those, who do not want to spend much in their insurance
- Package Extra – the package is suitable if you want to have your property better insured against random events, which are not

- caused by humans
- Package Max – wide protection of your property and third party liability, including insurance against theft and short circuit of electrical equipment

Moreover, you can insure earthquake to any package.



## Scope of insurance For permanently occupied properties

Cover Provided	COMFORT	EXTRA	MAX	Definition of Cover
Basic	•	•	•	We will help you with losses caused by fire, explosion, lightning strikes, fall of an aircraft, fallen objects to the insured property, hit of a vehicle, sudden landslide or sonic bang.
Natural Perils	•	•	•	We will help you with losses caused by windstorms, hail, flood, inundation, atmospheric precipitation, as well as the weight and pressure of snow.
Assistance	•	•	•	We will assist in case of emergency and key splashing, sudden rodents or insects if a household electrical appliance fails and we will provide you with legal advice.
Third party liability	•	•	•	We will cover losses, which you are legally required to compensate for, resulting from ordinary civil activities, incl. self-help implementation of small construction works on an object insured by this policy, from household management, recreational sports, breeding of animals, use of small vessels, ownership of the building – if the client is the owner of the insured object or we cover losses to rented building – if the client is the tenant of the object where his insured household is located. We will also cover the so-called regressions of the health insurance company (costs incurred for treatment) or the sickness insurance benefits provided.
Other expenses		•	•	We will cover the costs (incurred in connection with the insured event) for drying or cleaning of the insured building as well as the cost of replacement accommodation. D We will cover the replacement of the lock of the entrance door, blocking payment card withdrawal, and storage of items after loss.
Water damages		•	•	We will help you with losses caused by water from the water system, water leakage from the drainage pipe, by frost on the water system, by an error of the sprinkler fire extinguisher, B by water loss, D by aquarium water.
Glass		•	•	We will help you with losses caused by broken glass from an uninsured cause.
Theft			•	We can help you with loss caused by burglary, robbery, B simple theft of building materials, D robbery, simple theft of a pram or wheelchair and cover the cost of a intervention of security agency.
Vandalism			•	We will help you with losses caused by vandalism, B damage to the fence by wild animals, damage to the internal insulation by destructive activities of rodents or marten beasts or damage to the facade by destructive activities of animals or insects.
Electro			•	We will help you in case of losses caused by overvoltage, undervoltage, short circuit, B machinery breakdown insurance, D failure of a cooling device.

In addition, you can buy earthquake insurance for each of the packages.

## Scope of insurance For temporarily occupied properties

Cover Provided	COMFORT	EXTRA	MAX	Definition of Cover
Basic	•	•	•	We will help you with losses caused by fire, explosion, lightning strikes, fall of an aircraft, fallen objects to the insured property, hit of a vehicle, sudden landslide or sonic bang.
Natural Perils	•	•	•	We will help you with losses caused by windstorms, hail, flood, inundation, atmospheric precipitation, as well as the weight and pressure of snow.
Assistance	•	•	•	We will assist in case of emergency and key splashing, sudden rodents or insects if a household electrical appliance fails and we will provide you with legal advice.
Third party liability	•	•	•	We will compensate you for the loss you cause to someone else, which you are legally required to compensate for, arising from the exercise of ownership of the building - if the client is the owner of the insured premises, in connection with the self-help carrying out of minor building work on the premises insured by this policy. We will also cover the so-called recourse to the health insurance company (costs incurred for medical treatment) or sickness insurance benefits provided.
Other expenses		•	•	We will cover the costs (incurred in connection with the insured event) for drying or cleaning of the insured building. D We will cover the replacement of the lock of the entrance door, and storage of items after damage.
Water damages		•	•	We will help you with losses caused by water from the water system, water leakage from the drainage pipe, by frost on the water system, by an error of the sprinkler fire extinguisher, B by water loss, D by aquarium water.
Glass		•	•	We will help you with losses caused by broken glass from an uninsured cause.
Theft			•	We can help you with loss caused by burglary, robbery, B simple theft of building materials, D robbery, simple theft and cover the cost of a intervention of security agency.
Vandalism			•	We will help you with loss caused by vandalism, B damage to fences by animals, damage to the facade by destructive activities of animals or insects.
Electro			•	We will help you in case of loss caused by overvoltage, undervoltage, short circuit, B machinery breakdown insurance, D failure of a cooling device.

In addition, you can buy earthquake insurance for each of the packages.

## COMFORT

### Basic

#### What is covered?

We will assist you with losses caused to your insured property by:

- fire and smoke, accompanying fire manifestations, such as heat and ash, further effects of extinguishing media or tearing down building components in case of suppression of a fire or when removing its consequences
- explosion
- lightning strike, which leaves visible evidence on the insured property
- aircraft fall
- fall of trees, masts and other objects, which are outside the building before they fall
- impact of vehicles
- sonic bang
- sudden landslide of rocks and soil collapse or avalanche collapse.

#### What is not covered?

In case of **fire, explosion and lightning strikes**, we do not cover losses caused by:

- exposure of items to utility fire or heat
- scorching not caused by fire, explosion or lightning strike (e.g. scorching caused by tanning varnish in the renovation of windows)
- on an electric device, which was caused by short-circuit, undervoltage, or overvoltage, if it

was not caused by fire, explosion or direct lighting strike

- targeted explosion during blasting works
- explosion in equipment, which uses explosion in its usual operation (e.g. combustion engine, guns)
- targeted explosion caused by the insured person

We do not cover the **fall of trees, masts and other objects caused by objects** insured by this policy or forming part of the insured property; however, this exclusion does not apply where the loss is caused by a tree insured by this policy. We also do not cover loss caused by objects thrown, shot or flying.

In the event of a vehicle collision, we do not cover losses caused by the insured person (or a person living with him/her in the household), even unintentionally. Additionally, we cannot assist with damages to the vehicles themselves and on their load.

#### In case of sudden landslide of rocks and soil collapse or avalanche collapse

we do not cover damage caused by:

- volumetric changes of the soil (e.g. as a result of frosting or scrubbing) or a change in its bearing capacity as a result of waterlogging, unless the balance of the slope is impaired
- due to surface or underground mining and other earth, building

## 2.1 WHAT CAN BE INSURED

- and demolition work
- as a result of activities carried out by you or the insured persons (even before the inception of the insurance).

### Natural Perils

#### What is covered?

We will assist you with losses to your insured property caused by:

- windstorm and hail, if there occurred:
  - an immediate effect of a windstorm or hailstorm on the insured property
  - throwing of an object onto the property caused by a windstorm
  - damage to or destruction of movable property by parts of a building damaged by windstorm or hail
- flood and inundation
- atmospheric precipitation, if there occurred:
  - intrusion of atmospheric precipitations into the building or household
  - leaking melting snow or ice
  - in the building insurance also the expansion of ice due to freezing rain gutter placed on the building cloak
- by the weight or pressure of snow, snowfall or ice if the building components of the building have been damaged (the condition of damage to building components does not apply to damage to the

Vegetation (?), Items in the car and Items left in a designated place)

#### What is not covered?

In case of **storm and hail**, the insurance does not cover:

- losses caused by the intrusion of dirt into the building
- losses caused or increased by incompleteness of building structures or their inadequate function (e.g. missing roof tiles, windows without glass)

**Flood and inundation** insurance does not cover losses caused:

- in areas that tend to be inundated by floods with a frequency of 10 years or less and in cases where the insurer has already assessed these perils as uninsurable when arranging the insurance
- flood and inundation within 10 days (inclusive) from the date of conclusion of the insurance policy
- by infiltration and increase of groundwater level
- by rising from the wastewater pipe
- by direct infiltration of atmospheric precipitation into the building, e.g. uncovered building openings (windows, doors...), leaks
- infiltration or leakage of water as a result of the disturbance of the integrity of the building components (e.g. waterproofing)

**Atmospheric precipitation** insurance does not cover losses caused:

- infiltration of atmospheric precipitation by uncovered external building openings (e.g. uncovered roof window, micro ventilation)
- by moisture, fungi and moulds
- ingress or leakage of soil moisture
- on ancillary constructions or privately owned garages
- on items placed in ancillary premises and in privately owned garages
- on building components of the ancillary premises
- on a temporarily occupied building or household

In the case of **weight of snow** insurance we do not cover damages:

- caused by the expansion of ice and the leakage of melting snow or ice (in the case of the building, it is covered by the atmospheric precipitation insurance)
- incurred within 10 days (inclusive) from the date of conclusion of the insurance policy

## Assistance

### Assistance Services

#### What is covered? Emergencies

To prevent further damage to the insured property or deterioration of your living conditions, we will provide you with assistance in an emergency (i.e. a situation that you are unable to resolve on your own), we will cover the cost of repairing your property up to

the agreed limit per intervention (the limit includes the cost of labour, necessary materials or spare parts used for the repair and the transport of the repairer).

This includes the following situations:

- damage to the water supply or wastewater system
- non-functioning toilets, waste pipes in the bath, showers or sinks
- malfunctioning electrical wiring
- failure or damage to the heating system or hot water supply
- damage to the locks on the front door, roof, doors or windows of your home due to storm, windstorm, flood, inundation, fire, smoke, burglary, attempted burglary or vandalism
  - we will arrange to repair your property in such a case
- slammed doors (with mechanical locks) - in this case, we will provide unlocking; in case of loss or theft of the key, we will pay for the work and spare parts for the replacement of the lock-up to the agreed limit; in the case of electromechanical locks, we will assist only if the mechanical parts of these locks are involved
- sudden infestation of the insured place by rodents, insects or other arthropods (extermination and disinsection);
- removal of wasp and hornet nests on the outer wall, roof or roof soffit of the insured building.

### Malfunction of household appliances

We will also provide you with assistance in the event of a malfunction of your household appliances and will arrange for repairs (including travel costs and spare parts) in the event of a malfunction of your household appliance if it is a gas or electric cooker or oven, hob, cooker hood, washing machine, tumble dryer, fridge, freezer or dishwasher, provided that the following conditions are met:

- the aforementioned appliances are permanently located at the place of insurance specified in the insurance policy
- they were purchased (as new) in the Czech Republic no more than five years ago; before repair, you must provide us with proof of purchase (or a warranty certificate or other similar document) with the date of sale; if no original proof of purchase is available, the age of the appliance must be verified by an expert
- the price of the appliance does not exceed CZK 65,000
- appliances are no longer covered by the manufacturer's, dealer's or extended warranty.

#### What are you entitled to?

Within the framework of assistance services, you are entitled to 4 free interventions per year in one insurance year and the limit for one intervention is CZK 10,000. The limit includes the cost of work, materials or spare parts used for the repair and the transport of the repairer. Within the overall limit, the cost

of spare parts (i.e. not materials) in an emergency is limited to CZK 700 per intervention.

#### What is the procedure for using assistance services?

Assistance services are provided by our contractual partner. If you wish to use our assistance services, please contact us immediately on our telephone number, which is available 24 hours a day, 7 days a week. Please provide the operator with your policy number (or, if you do not know it, your identification details) and a detailed description of the incident or any other information the operator asks for. The operator will then arrange a visit from a qualified specialist.

In the event of an emergency, we will arrange for the TES (technical emergency service) to be dispatched as quickly as possible. The decision as to whether it is an emergency, due to the need for a professional assessment, rests entirely with us.

If your domestic appliance breaks down, we will arrange for a qualified professional to be sent to your address to diagnose and determine whether the damage to the appliance can be repaired on-site or whether the appliance needs to be transferred to a repairer. If the damage must be repaired in a workshop, we will cover the cost of not only the repair but also the transport. The repairer will then arrange with you a date for the return of the repaired appliance (Monday to Friday, working hours 9.00 to 17.00). An

assessment can only be made if you or your representative is present in the home.

For extermination/disinfestation, we usually send a specialist within 3 working days.

In order to use the assistance services smoothly, you must follow the instructions of our operators. It is also a requirement that the work is carried out by a TES arranged by us. In case of fire, gas leak, etc. we will provide with assistance services only after the intervention of the integrated rescue system (fire brigade, police, ambulance service).

#### What happens if we are not able to provide the service?

If we are not able to provide immediate intervention within assistance services, by the receipt we will pay you the costs for resolving the situation, which you ensure, up to the agreed limit. It is important, however, to discuss the situation with us before. If you do not do so, we cannot pay you the costs. You can only send us the scanned document by email with our prior consent.

#### What is not covered?

Assistance services do not apply in the following cases:

- events (or their consequences) that incurred before the inception of your insurance policy
- claims arising from the failure or disconnection of utilities to your

home (including electricity, water or gas), regardless of the cause

- claims arising in connection with the exercise of a profession or business
- damages that occurred in the common areas of the apartment building
- damage of an aesthetic/cosmetic nature which does not affect the functionality of the device (e.g. damage to buttons or plastic)
- damage for which the manufacturer is responsible
- damage to components that are commonly replaced and have a high wear rate (e.g. fuses, batteries, light bulbs)
- software damage
- losses caused by the following circumstances: unprofessional intervention, reconstruction, self-made repairs
- preventive repairs, statutory inspections and inspections.

In an emergency, assistance services do not apply to:

- facilities that are the responsibility of the building operator or the relevant technical provider of water, gas or electricity
- the cost of replacement parts exceeding CZK 700 (e.g. cost of a new lock, glazing, windows, doors, roofing, heating system components).

Assistance services in the event of a breakdown of a household appliance do not apply to:

- damage caused by neglect or gradual deterioration due to improper maintenance and failure to comply with the manufacturer's regulations or damage caused by repairs carried out by you
- failures caused by mechanical damage to objects (e.g. by impact or dropping the appliance), chemical or thermal damage to objects (e.g. liquid damage, pollution or contamination)
- equipment malfunctions due to short-circuit or power surges due to external causes
- damage to appliances purchased outside the Czech Republic or appliances that cannot be repaired due to lack of available spare parts necessary to repair the damage
- damage to the appliance due to natural events (e.g. earthquakes, flood).

#### General exclusions

In the context of assistance services:

- we are entitled to postpone the performance of assistance intervention in the event of an officially declared natural disaster or due to force majeure (an external, unforeseeable event whose effect cannot be prevented)
- we will not pay consequential financial losses and costs for services you have ordered without our prior consent, or which are not directly related to the assistance services

If you provide us with inaccurate, incomplete or deliberately misrepresented information, you run the risk of refusal or delay in providing intervention.

## Legal Advice

#### What is covered?

The insurance is provided in the form of legal advice in case of solving legal problems related to common life and the use of real estate at the place of insurance specified in the insurance policy.

The following areas are covered by this insurance:

- claims for compensation of harm (e.g. harms caused by flooding of a flat; when someone else's dog bites you; by a fire in a family house; by breaking a window by a vandal); the insurance applies to legal advice if there is a violation of the law (not a contractual duty) in connection with the building or private life or if it is a harm for which another person is objectively responsible in the terms of the law and only if you claim against another person for compensation of harm on health or property
- crimes, misdemeanours, disciplinary and other offences (e.g. offences caused by falling ice from the roof; if you cause another person to be injured on skis; accusations of general endangerment because of negligence after causing a fire); the

insurance covers legal advice in criminal, infringement, disciplinary, and other administrative proceedings against you because of infringement related to property, movable assets, and privacy

- claims and disputes from private insurance (e.g. disputes for indemnities from the insurance of a building or the personal accident insurance); the insurance covers legal advice in disputes resulting from private insurance related to real estate, your privacy and your movable assets if you are acting in such disputes as the policyholder, insured person or beneficiary
- claims and disputes related to the property right (e.g. disputes over land ownership; disputes in the case of unauthorized parking on land); the insurance covers legal advice in disputes arising as a consequence of an unauthorized interference of another person to your ownership or other property right in real estate and movable assets
- neighbourhood disputes (e.g. border disputes and smoke bothering); the insurance covers legal advice in neighbourly disputes, which are of a private law nature, and which relate to the insured property
- claims and disputes related to contracts (e.g. disputes arising from purchase contracts and contracts for work, contracts with energy suppliers, or disputes over refused complaints about goods); the

insurance covers legal advice in disputes arising out of contracts dealing with the insured property or relating to your privacy or movable assets

- administrative proceedings (e.g. disputes in the case of erroneous land surveying or registration of unjustified lien); the insurance covers legal advice in administrative proceedings initiated by the cadastral office or by a local authority related to the insured property
- social security right (e.g. proceedings related to payments of pension or health insurance); the insurance covers legal advice in administrative proceedings initiated by a respective public administration body of the Czech Republic or a health insurance company resident in the Czech Republic
- claims and disputes arising from rental law (e.g. disputes arising from unauthorized termination of tenancy, disputes about return of deposit); the insurance covers legal advice for the tenant or sub-tenant of the insured property.

We will provide you with an initial one-off legal consultation for a specific legal issue covered by the insurance.

We will provide you with the consultation immediately by phone (24 hours a day, 7 days a week) or in a written form (e.g. when we need to obtain specific documents such as

goods complaint documentation) with a limit of the indemnity for each insured event up to CZK 50,000.

The consultation is related exclusively to facts, disputes, claims or changes in legal relationships that occurred during the duration of the insurance.

The insurance applies to you and to the persons who live with you in a common household.

#### **What is not covered?**

Legal advice is not the drafting, approval or review of legal documents. The insurance does not apply to the drafting and filing of criminal complaints and notices of misdemeanours and other administrative offences. Insurance also does not apply to advice related to the enforcement of your legal interests if you have consumed alcohol or applied narcotic or psychotropic substances in connection with the event (as well as in case of a suspicion of that); this of course does not apply to claiming compensation for harm caused to you by another person.

Insurance does not cover the following areas:

- disputes and claims arising out within a single insurance policy between you and those living with you in a common household
- disputes related to or arising from your business or other gainful activity (non-profit organisation,

employment relationship, service relationship, etc.)

- claims that have been transferred to you or are being claimed by you for someone else
- disputes for compensation of harm, which is claimed against you
- disputes for compensation of harm, which was caused to you by a violation of good manners
- disputes for compensation for personal misfortune or special prizes
- disputes for damages arising from liability for termination of policy negotiations
- disputes between co-owners of movable and immovable property, including the dissolution and settlement of joint ownership and community property
- disputes arising from a loan agreement or credit agreement not concluded in writing
- disputes arising out of the management and storage of money and other valuables, the purchase and sale of securities
- disputes arising out of property and financial investments, excluding building societies and supplementary pension schemes
- disputes in connection with the ownership, operation or driving of any means of transport by the insured, if subject to registration
- disputes concerning applications under the Building Act
- disputes relating to expropriation

- proceedings
- disputes arising from usufructuary lease
- disputes between the insured and tenants or joint tenants, subtenants, joint tenants, tenants in common, joint tenants or other occupiers of the property or between such persons
- protecting or enforcing your legal interests in insolvency proceedings
- legal relations in companies, cooperatives, communities of unit owners, associations and foundations and other similar entities
- legal relations in the field of protection of human personality, in particular concerning interference with dignity, respect, honour, privacy, the right to live in a favourable environment, name, likeness and expressions of a personal nature or as a result of any publication of false information, defamation or interference with the right to name or reputation
- non-pecuniary damage under the Act on Liability for Damage Caused in the Exercise of Public Authority by Decision or Improper Official Procedure
- Press Code
- family law
- financial law
- intellectual property law
- unfair or economic competition, public procurement, public aid, subsidies, best-value tenders,

- betting, gaming and lotteries
  - law of succession.

## Third party liability

### What is covered?

From the third party liability, we will compensate for you:

- actual damage to a tangible object caused by its damage or destruction
- harm caused by bodily injury and death to persons, including mental anguish of their close persons
- consequential loss (i.e. other harm to property that directly results from death, bodily injury or loss of property - e.g. loss of earnings and loss of profits)

We will compensate for losses and harms resulting from the insured causes listed below if, at the same time, you cause them unintentionally to another person, you are required by law to compensate for them, and they occurred during the period of insurance.

Losses and harms must be incurred from the following insured perils:

- ordinary activities in civil life, including losses incurred in connection with the self-help carrying out of minor building work on the building or dwelling insured by this policy; we also consider the operation of small garden machinery and wheelchairs to be ordinary activities; in the event of a traffic accident, you must provide us with proof that the police

- investigated the accident
- household management
- playing recreational sports (including cycling (we also consider motorcycling), horse riding, etc.); if a traffic accident occurs while cycling, you must provide us with proof that the police investigated the accident
- breeding of animals that you own and that are not considered dangerous and that are not kept for profit
- the use of small vessels for recreational sport and recreation
- exercise of ownership of the family house, cottage, chalet, garage or dwelling unit (including ancillary constructions) insured by this policy or if the insured household is located therein - i.e. we will pay for the harm for which you are liable under your ownership of the insured building or apartment. If you rent out those mentioned above permanently occupied building to a natural person under a proper rental agreement, we will also pay for losses for which the tenant is liable and legally obliged to compensate under this insurance peril; however, the insurance only covers losses arising from the management of a household located in this building; we will also pay for losses arising from the exercise of ownership of a tree growing in the place of insurance of the buildings mentioned above under this insurance peril.

We will also cover the costs of medical

treatment incurred by the health insurance company and social insurance benefits provided to you where your unlawful conduct has caused harm based on which the health insurance company or the competent state administration of the Czech Republic will claim them from you. This is on condition that these costs relate to the insured event for which we pay the indemnity under this policy.

If you have agreed to do so in the policy, we will also cover you for losses incurred to a permanently occupied building rented to you (including a freehold garage) or a dwelling unit in which the household insured by this policy is situated, provided the loss arises from an insured peril. We will also indemnify on your behalf for losses incurred to rented movable property (as specified in the rental agreement) which forms part of the furnishings of that household if the loss is caused by fire, explosion, tap water or water from a sewage pipe. If you sublet the rented building/unit or parts thereof to someone else based on a written subletting agreement, this person becomes the insured for damages caused by this peril instead of you, on the date of signing the subletting agreement. You must make the insured person aware of the contents of this insurance policy.

The insurance also covers (except for activities carried out within the framework of an employment or similar relationship or entrepreneurial activity) losses caused by insured perils in the

Czech Republic in connection with the participation of the insured person in school education, study, teaching, practical training, internship, including damage to movable property taken over. The condition is that no other person is liable for the damage.

We will also cover the costs for you within the agreed limit:

- the costs of your defence in the pre-trial proceedings and the proceedings before the court of first instance in the criminal proceedings against you; we will only cover the costs of your defence before the Court of Appeal if we have undertaken to pay them in writing (after assessing the circumstances of your case)
- the compensation for which you have been ordered to pay in proceedings for damages before a public authority, e.g. in civil proceedings; we will only pay the costs of your legal representation in these proceedings if we have undertaken to pay them in writing (after assessing the circumstances of your case)
- out-of-court settlement of the claim of the injured party for compensation of damages, e.g. mediator, arbitration court, etc., which you are obliged to pay if we have undertaken to pay them in writing (after assessing the circumstances of your case)

We will only cover the costs of those proceedings or out-of-court hearings in

which a claim for compensation for damages covered by the agreed insurance is discussed, and we will cover them up to the maximum amount of the non-contractual lawyer's fee according to the lawyer's tariff.

If you are a legal entity, we will only pay for you:

- losses and harms resulting from the exercise of ownership of the family house, cottage, chalet, garage or dwelling unit (including ancillary constructions) insured by this insurance policy or where the insured household is located therein, provided that it is used for permanent residence by a natural person - i.e. we will pay for the damage for which you are liable by virtue of your ownership of the insured building or apartment. In the event that you rent out the aforementioned permanently occupied building to an individual under a proper rental agreement, we will also pay for damages under this insurance peril for which the tenant is liable and legally obliged to compensate; however, the insurance only covers damages arising from the management of a household located in the building
- treatment costs incurred by the health insurer and social insurance benefits provided as defined above.

In the case of insurance for a temporarily occupied building or household, we will only pay for:

- damages and harm resulting from ownership of the family house, cottage, chalet or apartment unit (including ancillary buildings) insured by this insurance policy or if the insured household is located therein - i.e. we will pay for harm for which you are liable by virtue of your ownership of the insured building or apartment
- damages and harm arising in connection with the self-help performance of minor construction work on the building or dwelling unit insured by this policy
- treatment costs incurred by the health insurer and social insurance benefits provided as defined above.

#### What is not covered?

We do not cover losses caused in and to hostels, boarding houses, dormitories and other buildings intended for long-term accommodation (on the other hand, the exclusion from insurance does not apply to losses caused in accommodation intended and used for short-term holiday stays (hotels, guesthouses, holiday apartments, rented chalets, cottages)).

**In Europe** (as defined in Chapter 2.6 Glossary), the insurance does not cover harm arising from:

- exercise of ownership of a building or apartment in private ownership
  - self-help performance of minor construction work on an insured building or flat in private ownership
- Furthermore, in Europe (as defined in

section 2.6 Glossary) we will not cover harm caused:

- on the leased building and unit
- for stays exceeding 3 months.

We do not cover harm **for which you are liable by your ownership of the insured building or dwelling unit (including ancillary constructions)**, which are under construction or reconstruction if the cause of the harm was related to ongoing construction work. In addition, the insurance does not cover harm for which you are liable by your ownership of the building to be demolished.

For insurance of damage to **a rented permanently occupied building (including damage to garages in private ownership) or a dwelling unit and to rented movable property that forms part of the furnishings of that home, we do not cover losses:**

- caused by wear and tear and ageing, excessive mechanical wear and tear
- on the heating system including the boiler, water heating equipment, pumps, PV, electrical and gas equipment.

In the case of insurance for a **temporarily occupied building** or household, we will not pay for harm incurred as a result of:

- current activities
- housekeeping
- recreational sports activities
- breeding of animals
- use of small vessels.

### Further, third party liability insurance does not cover:

- pure financial loss, i.e. loss not directly resulting from damage to tangible property or injury to life or limb
- liability assumed more than the legal provisions
- non-pecuniary damage other than personal injury or death
- unproven or potential harm
- harm directly or indirectly caused or aggravated:
  - on an item (e.g. telephone, camera, sporting goods) that the insured person has borrowed, lent, rented (i.e. borrowing, leasing and renting) or used without authorisation (unless otherwise agreed)
  - owning, maintaining or operating aircraft, flying machines, other than small craft, and any motor vehicles other than motorbikes, small garden machinery and wheelchairs, unless there is a legal obligation to arrange other liability insurance in respect of them
  - on aircraft, flying machines and vessels of all kinds
  - loss of item
  - the giving of information or advice
  - in any connection with software, data handling, electronic communications and internet services
  - in any connection with the handling of ammunition,

- munitions, pyrotechnics, explosives, weapons, hazardous chemicals or hazardous waste
- subsidence or landslide, erosion, undermining, vibration, gradual ingress of moisture
- on the environment or consisting of ecological damage
- by animals on plants
- the introduction or spread of any contagious disease
- fines, penalties or other payments of a punitive or preventive nature
- on rented buildings or dwelling units (unless otherwise agreed)
- exposure to electromagnetic fields
- genetically modified organisms or harm resulting from genetic alterations to an organism.

### The insurance also does not cover the obligation to compensate for harm incurred:

- in the performance of tasks in an employment or similar relationship or direct connection therewith
- an occupational injury or disease
- in the course of gainful employment
- in connection with an activity for which you are legally obliged to arrange third party liability insurance
- arising out of active participation in any sporting competitions and competitions, including preparation for them, at the place where they are held.

### Furthermore, we do not cover harm caused by you:

- other persons insured by this insurance policy
- persons living in the same household as you
- to your spouse, civil partner, siblings, relatives in the direct line, or other close persons
- to a business entity in which you or the persons referred to in the second and third points of this paragraph have an ownership interest, up to the amount of that interest
- to the natural person or persons referred to in the second and third points of this paragraph who have an ownership interest in the insured entity.

The above exclusion for harm to persons close to you who do not share a household with you does not apply in the event of harm caused by tap water, water ingress, fire or explosion and arising from insured perils or in the event of damage arising from the causes and insured perils listed above to a permanently occupied rented building or dwelling unit. The above in this paragraph also applies in the case of harm caused to a business entity in which close persons who do not share a household with you have an ownership interest, up to the amount of that interest.

### Other Expenses

From the building and household insurance, we cover as well reasonable and reasonably incurred costs for:

- clearance, including removal and disposal of debris
- demolition, demolition or dismantling of building components
- drying or cleaning of insured buildings or dwelling units
- replacement accommodation for persons who are shown to be permanently living in the insured building or dwelling unit if the insured building or dwelling unit has become uninhabitable.

We will cover these costs if they are incurred as a result of an insured event. If in this case you also need to arrange transport for you and other members of your household to your nearest relatives or your accommodation (we decide the method of transport), please contact us on our telephone number. We will arrange and pay up to the agreed limit of assistance services.

We will also cover the costs of the household insurance:

- for the replacement of the entrance door lock insert if the key is stolen in connection with an insured event
- for blocking the withdrawal from a credit card as a result of an insured event, if the insurance is for a permanently occupied household
- for the storage of insured goods after the loss if the dwelling has become uninhabitable as a result of the insured event.

From the building and household insurance, we will also cover consequential losses, which are

damages to the insured property resulting from an insured event.

Consequential losses are excluded from the insurance cover for these perils:

- frost on the water supply system
- damage to internal insulation
- damage to the insulated facade
- machinery breakdown insurance

We will cover consequential losses arising from the perils listed below up to the limit selected for those perils:

- for building insurance, theft by burglary and robbery

## EXTRA

### Water Damage

#### What is covered?

We will cover losses to insured property caused by:

- water, other liquid or steam from a water supply system that has leaked as a result of a sudden breakdown, or sudden breach of the integrity of the water supply system or its accessories;

we will also pay for the reasonable cost of cutting out, bricking up or replacing any part of the pipe, tiling or paving which the insured has procured at his own expense in connection with the breakdown of the water supply described above; we will only pay for these costs to the extent necessary to repair, up to the maximum:

- up to CZK 30,000 (regardless of

whether the insured object was also damaged by water, other liquid or steam)

- water escaping from the waste pipe from any cause
- frost on the water supply system, if met:
  - for building insurance - the water supply system must be located inside the building or at an unfrozen depth; in addition, we also cover frost damage to gutters and external rainwater downpipes
  - for household insurance - the water supply system must have been installed by the insured person at his own expense;

We will also cover the reasonable costs of cutting out, bricking up and replacing part of the tiles or paving slabs under this insurance peril to the extent necessary

- malfunctioning of the sprinkler system
- loss of water (from the building insurance); this means that we will compensate for damage caused by sudden loss of water due to a proven failure of the water supply system if you have to pay the water supplier
- aquarium water (from household insurance)

#### What is not covered?

For **tap water insurance**, we do not cover damage caused by:

- ingress and rise in the water table
- water during washing

- exposure to moisture, fungi or mould
- water from open taps
- corrosion or wear and tear of the water supply system
- due to the freezing of rainwater downpipes located on the building envelope

In the case of **sewage pipe burst** insurance, we do not cover the cost of cleaning and repairing the sewage pipe. However, in the event of an emergency, you can use our assistance services.

We do not cover any consequential losses associated with this insurance peril in the case of **frost on water supply equipment**.

For **water loss** insurance, we do not cover losses in the case of insurance for a temporarily occupied building.

## Glass

#### What is insured?

We will cover damages resulting from glass breakage due to a cause other than the insured cause.

The insurance applies to:

- fixed glazing of building openings and building components, including glass finishes and adhered foils (e.g. windows, doors, railings and loggias)
- items located on the building envelope (e.g. corporate signs, advertising boards, display cabinets

- and showcases, lighting)
- glass and mirrored walls
- sensors for alarm and emergency systems or electrical fire alarm systems
- ceramic and induction hobs
- sanitary equipment
- mirrors and luminaires if they are building components (e.g. chandeliers, spotlights, or fixed mirrors)
- for household insurance also:
  - aquariums and terrariums
  - glazing of fireplaces and stoves
  - glazing of the furniture part of kitchen cabinets and built-in kitchen appliances
  - glass furniture and glazing that are part of the furniture

We will also cover reasonable dismantling, assembly and transport costs.

#### What is not covered?

Glass insurance does not apply to:

- breakage of glass movable objects (except those listed in the section What is insured?) and their parts (e.g. vases)
- damage to glass during installation, dismantling or caused by scratching
- breakage of glass in buildings under construction or reconstruction
- damage to water taps, including the mechanisms of drainage stops, flushing devices, any fittings used to connect to the water supply or waste pipes.

## MAX

### Theft

#### What is covered?

We will assist you with losses to your insured property caused by:

- theft by burglary, if there is a demonstrable overcoming of security at the insured place required by us, therefore if the offender:
  - intruded into the insured place demonstrably through instruments not intended for proper opening, the mere fact that the insured asset has been stolen, damaged or destroyed does not justify the use of such instruments
  - intruded into the insured place using a key, which was stolen by housebreaking, robbery or robbery outside of your home
  - in the case of building insurance had overcome the obstacle created with specific characteristics of the thing (in the case of windows or other building openings, we mean their location at a height of at least 3 m above the surrounding terrain)
  - in the case of building insurance, in any way dismantled the insured property.

We can also help you with loss if a burglary (or attempted burglary) damages or destroys a building component of the insured property or, in

the case of household insurance, destroys the box in which the insured property was placed.

- robbery
- armed robbery (from household insurance)
- simple theft of construction material (from building insurance) stored in the open air at the place of insurance at the family house, chalet, or cottage, which is not provided with protective security
- simple theft of a baby stroller and/or wheelchair, which was stored in common enclosure parts of the house where the insured permanently occupied household is located. The insurance covers a baby stroller used for the intended purpose of the insured person and the wheelchair to which the insured person is dependent

All these losses must be confirmed by the police of the Czech Republic.

In addition, we will cover costs incurred for the transportation of the security agency in connection with the security of the insured household by alarm security and emergency systems connected to centralized protection counters, if the arrival of the security agency prevents burglary.

In this case, you will have to provide us:

- a valid contract with a security agency, to cost for the incurred costs of the journey

- a record of the security journey.

#### What is not covered?

In the event of **theft by burglary**, we will not cover losses in cases where the locked place of insurance has been entered in an **undetected manner**. The insurance also does not cover the **cost of security agency call-outs** that would not have demonstrably prevented the insured event (e.g. false alarm caused by an animal).

In the event of arranging insurance for a **temporarily occupied household**, we do not cover damages incurred as a result of robbery and simple theft of a pram and/or wheelchair.

In the event of arranging insurance for a **garage in private ownership** as specified in the insurance policy, we do not cover damage caused by simple theft of building materials.

## Vandalism

#### What is covered?

We will cover losses to your insured property in the case of:

- vandalism, if the damage is confirmed by the police of the Czech Republic
- damage to the fence by game animals (from building insurance)
- damage of the internal insulation by the destructive action of rodents or quails (from building insurance)
- damage of the frontage by destructive action of animals or

insects (from building insurance)

#### What is not covered?

Damage to fences by wildlife does not cover damage or destruction of hedges and damage or destruction of fences by animals other than wildlife (e.g. dogs, horse).

In the case of damage to the internal insulation and damage to the facade, we do not cover any consequential loss (e.g. financial loss resulting from heat loss, leakage atmospheric precipitation).

In the case of **damage to the internal insulation**, we do not cover damages incurred on a temporarily occupied building.

## Electro

#### What is covered?

We will assist you with loss to your insured property caused by:

- overvoltage
- undervoltage
- short circuit
- a provable failure of the cooling device or its malfunction due to a power outage (e.g. spoiled food, damage to the floor by water leakage)

#### What is not covered?

We do not cover **short circuit, overvoltage, undervoltage and loss caused by failure of cooling equipment:**

- due to the wear and tear, ageing or fatigue of the material

- defects covered by the manufacturer's, supplier's or repairer's warranty
- intrusion of moisture or water into the equipment in the event of damage caused by a short circuit.

We do not cover losses caused by a **breakdown of refrigeration equipment:**

- to the refrigeration equipment itself
- caused by a failure in the electrical network caused by the insured person.

#### What else is insured?

We will cover loss to the insured property caused by:

- machinery breakdown insurance.

For building insurance, we will also cover, subject to the conditions in this section, damage to machinery and electronic equipment, which is a building component of the insured building, dwelling or insured ancillary construction arising from an accidental cause other than that insured by this policy.

Machinery breakdown insurance covers equipment up to 10 years old (the condition is proof of this fact, e.g. tax document, warranty certificate). In order for us to cover the damage, the equipment must be repaired or replaced to bring it back into working order.

The upper limit of indemnity is CZK 100,000 per insured event.

#### What is not covered?

We do not cover **machinery breakdown insurance:**

- losses to equipment parts or substances that are subject to consumption, are normally replaced or have an inherently high rate of wear or deterioration (e.g. fuses, filters, sealing materials, batteries, lubricants, oils, cooling emulsions)
- losses for which the supplier, contractor or repairer is liable by law or contract
- losses caused by any defects or deficiencies which the insured item already had when the insurance was arranged, and which should and could have been known to you
- losses to machinery and electronic equipment (including equipment, accessories and essential data) which has not been put into operation or is not used under the law and the manufacturer's requirements
- losses as a direct result of continuous operation, e.g. normal wear and tear and ageing, cavitation, corrosion, build-up of scale or mineral coating, oxidation, material fatigue
- losses caused by a computer virus or hacker attack
- losses to audio, visual, data and other recordings
- losses to equipment older than 10 years; or damage to equipment for which you do not provide proof of age (e.g. tax receipt, warranty certificate)

- losses to built-in or fixed electrical appliances, even if they are part of a kitchen unit
- losses caused by poor, disrepair or neglected technical condition
- any consequential losses
- costs incurred for the normal maintenance or treatment of the item or the fulfilment of a legal obligation to prevent damage
- losses for which the exact cause of damage to or destruction of the insured equipment has not been established.

## OPTIONAL

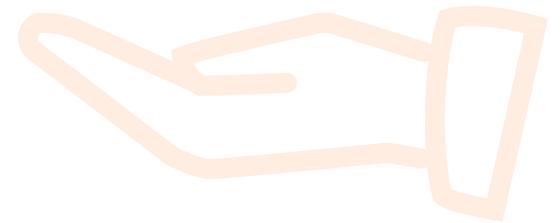
### Earthquakes

#### What is covered?

We can help you with damage to your insured property caused by an earthquake. For us to cover the damage, you must provide us with proof that the earthquake reached at least level 6 on the EMS 98 macro-seismic scale or level 5 on the Richter scale at the place of insurance.

#### What is not covered?

We will not cover you if the earthquake was caused by human activity, such as mining or an explosion.



# What are the general exclusions of the product?

In the previous section, we described what is covered and what is not covered by MyHome insurance product. Additionally, there are situations where general exclusions in the product apply. This means that in case any of the following events happens we will not cover the loss, or we cannot provide assistance service.

## 2.2 WHAT ARE THE GENERAL EXCLUSIONS OF THE PRODUCT?

### Extraordinary events not covered by the policy

We will not provide the indemnity or assistance service if the loss is caused by:

- war events, riots, uprisings or other violent mass disturbances, strikes, terrorist acts (i.e. by violent behaviour motivated politically, socially, ideologically or religiously)
- by the intervention of state power or public administration
- asbestos
- exposure to nuclear energy, radioactive radiation and radioactive contamination.

### Losses not covered by the insurance policy

We will not provide insurance cover or indemnity if the provision of such cover or indemnity would expose the insurer to the risk of violating any sanctions, prohibitions or restrictions under United Nations resolutions, or any trade or economic sanctions, laws or regulations of the European Union, the United States of America, or any other national or international trade or economic sanctions, laws or regulations.

### The insurance does not cover harm, or you will not be entitled to use assistance services if the harm was caused by:

- intentionally by you, the insured person, a close person or a person

living with the insured person in the same household, an authorized person or other person, acting on the initiative of any of them,

- people listed in the previous bullet point, if the loss was caused by acts under the influence of alcohol or narcotic or psychotropic substances,
- moulds, fungi and spores or an infectious disease which is transmissible from human to human, human to animal, animal to human or animal to animal, or which can be acquired by exposure to the external environment.

If the harm has been caused or increased by the gross negligence of the insured, a person close to the insured, a person living in the same household as the insured, an authorised person or another person acting on the initiative of one of them, we will reduce the indemnity in proportion to the extent to which this has affected the extent of our obligation to perform.

We will also not cover non-pecuniary loss caused to you or caused by you to another person (except as defined in the scope of insurance).

Further, we will not cover any loss or harm caused to you or any other person, costs or expenses incurred in connection with a Cyber Event, damage to data (loss, destruction, corruption) or any loss due to inability to use or limitation of the functionality of electronic data. Nor will we cover costs and expenses of

any nature whatsoever arising out of the foregoing. This exclusion does not apply to the cost of reinstalling the system and application software if the reinstallation is necessary due to physical damage to the insured equipment of which the software is a part as a result of the insured event.

In the case of building or household insurance we do not cover either loss caused:

- by the fact that if the household or building for permanent residence (except a building under reconstruction) was not permanently inhabited for more than 60 days prior to the occurrence of the event and this had an effect on the occurrence or increase of the extent of the loss,
- incorrect technological procedure

- works, their defective design or implementation under unfavourable climatic conditions,
- the loss of a thing.

At the same time, the insurance does not apply to any consequential financial losses resulting from damage to the thing (especially loss of earnings and lost profits etc.).



# What are your obligations?

In this chapter, you will find information on your obligations when arranging insurance, during the insurance term and in the event of a loss.

## 2.3 WHAT ARE YOUR OBLIGATIONS?

### Your obligations

In addition to your legal obligations, we require you to:

- provide us with the true and complete information necessary to conclude the insurance policy,
- if we ask you to do so, allow us to inspect the place of insurance or to inspect the accounting and other documents relating to the insured property,
- familiarize you with the contents of the policy and the other documents you received from us when arranging it,
- pay the premium on time and in full.

### During the insurance, you must:

- inform us as soon as possible of any change that has occurred in the facts that you have given us when negotiating an insurance policy or an agreement to change it,
- pay properly and on time the premium.

### In case of a loss, you, the insured or beneficiaries must:

- inform us, without unnecessary delay, that it had incurred,
- take the necessary measures to prevent the loss from increasing further.

**As the insured, you are obliged to ensure that the insured event does not occur, in particular:**

- not to violate the obligations aimed at reducing or avoiding the danger, which is imposed on you by or based on legal regulations, safety and technical standards or which have been imposed on you by the insurer following the insurance policy, or not to tolerate similar actions of third parties,
- take proper care of the property to whose ownership, possession, management, use and other disposition the insurance relates, keep it in good technical condition, carry out regular prescribed inspections, and not use it for other than the specified purposes or in other than the specified manner, comply with the manufacturer's instructions and promptly remedy any defect or hazard of which you become aware which could affect the occurrence of an insured event,
- to remedy the deficiencies and to take effective measures to prevent the occurrence of the loss based on the insurer's requirements and instructions; to remedy, even without the insurer's request, the deficiencies and causes which led to the occurrence of the loss in the past,
- if harm is imminent, take immediate action to avert it in a manner appropriate to the circumstances.

For more detailed information on your obligations, see separate chapter 2.4. Claim happened - What comes next?

If you need some help from the legal advice insurance, it is necessary to clarify the circumstances of the event without delay, completely and truthfully and provide all relevant information and documents, including summons, official mails, correspondence and contracts.

### **Mandatory minimum security**

In order to be able to cover the indemnity of the insurance of burglary, you must have your property secured as follows:

- for building insurance the security must be adequate; as such we consider:
  - storage of insured movable items (e.g. tools) in a locked building or a locked construction site facility located on the same property as the insured house, cottage, chalet
  - lock these items to a nonrelocatable object; fencing of the place of insurance is not sufficient
- in the case of household insurance, the insured premises must be fully enclosed, locked and secured against burglary by a security device; we describe the required security of the dwelling in which the insured household is located in the security tables below; if at the time of the loss you do not have the dwelling secured as we require, we will pay for the loss up to the limit corresponding to the method of

securing your dwelling; we take into account only those security devices that were functional and active at the time of the insured event; you must prove the level of security of the apartment to us; if there are several entrance doors leading to the insured place (garden door, garage door, etc. ), we will assess the security according to the one with the lowest level of security; the condition of closing and locking also applies to other insured premises (e.g. ancillary premises (except for an ancillary premises located at a height of at least 3 m above the surrounding accessible ground); alternatively, if the belongings in the car are insured, the vehicle and the roof and rear box must also be locked);

- for a household with a sum insured exceeding CZK 1 mil. you must also provide security:
  - of the unlocked wing at the entrance door with double leaf doors against „pull out“ (i.e. securing screw connection, locking plugs etc.)
  - of the glazing of the entrance door, to not allow the passage of the perpetrator or the handling of the security elements.

If the above conditions are not met, we may not recognise the door security features as part of the security if a loss occurs with a limit of indemnity exceeding CZK 1 million. If the sum insured is increased by indexation, the

burglary security requirements will not be increased.

A description of the individual security elements can be found in Chapter 2.6 Glossary of Terms.

Securing an ancillary space and a separately insured garage - conditions for securing the space and increasing the agreed limit

For the basic limit of indemnity (as stated in the insurance offer), locking the adjacent space or the separately insured garage with any lock is sufficient.

In the event that the ancillary premises or the separately insured garage (within the meaning of these Insurance Terms and Conditions) is secured with the security elements listed below, the agreed limit or sum insured (in the case of insurance of movable property stored in a separately insured garage) shall be increased to the multiples listed below in the case of an insured event caused by theft by burglary:

- security locking system, security padlock or garage door (sectional/rolling or electrically operated) - the agreed limit for damage to ancillary premises of permanently occupied buildings is doubled
- security doors and window security or security locking system/garage door (sectional/rolling or electrically operated)/ security padlock and

alarm, security and emergency system (ASES) - the agreed limit for damage to the ancillary premises of permanently and temporarily occupied buildings is increased to five times

### **Security of money, valuables and deposits - increase of the agreed limit**

If cash, valuables or deposits are stored in a safe, the agreed limit is doubled in the case of an insured event caused by theft by burglary.

### **Our obligations**

#### **We have the obligation:**

- to answer all your questions truthfully and completely before the policy is concluded, at the time of arranging the insurance, during the insurance process and when dealing with any losses.
- to inform you of the outcome of the loss after the claim has been settled
- tell you the reasons why we have not yet completed the investigation of the loss if we are unable to tell you about the outcome within 3 months of the loss being reported
- if the claim is recognized, send you the indemnity in CZK within 15 days of the completion of the loss investigation
- notify you of the reasons for any rejection of the loss

**Security table for permanently occupied households\*)**

How much do we pay at most?	Required security for all entrances to the flat in which the insured household is located	Required security for all entrances to the flat in which the insured household is located
	ground floor	ground floor
<b>CZK 300 000</b>	<b>any lock</b>	any lock
<b>CZK 1 000 000</b>	any lock and alarm security and emergency system <b>OR</b> security locking system <b>OR</b> security doors	any lock and alarm security and emergency system <b>OR</b> security locking system <b>OR</b> security doors
<b>CZK 2 000 000</b>	security locking system, alarm security and emergency system and secured windows on the ground floor <b>OR</b> security locking system and alarm security and emergency system connected to the central protection desk <b>OR</b> security doors and secured windows on the ground floor <b>OR</b> security locking system and alarm security and emergency systems	security locking system, alarm security and emergency system and secured windows on the ground floor <b>OR</b> security locking system and alarm security and emergency system connected to the central protection desk <b>OR</b> security doors and secured windows on the ground floor <b>OR</b> security locking system and alarm security and emergency systems

**Security table for temporarily occupied households**

How much do we pay at most?	Required security for all entrances to the flat in which the insured household is located
<b>CZK 30 000</b>	any lock
<b>CZK 150 000</b>	security locking system
<b>CZK 300 000</b>	any lock and alarm security and emergency system <b>OR</b> security locking system <b>OR</b> security doors
<b>CZK 450 000</b>	Security locking system, window security and alarm security and emergency system <b>OR</b> security doors and window security
<b>CZK 750 000</b>	Security locking system, window security and alarm security and emergency system connected to CCTV <b>OR</b> security door and alarm security and emergency system connected to CCTV
<b>over CZK 750 000</b>	Security locking system, window security and alarm security and emergency system connected to the central protection desk <b>OR</b> security door and alarm security and emergency system connected to the central protection desk

\*) For household insurance in an apartment in an apartment building (min. 3 floors), the above security rules for “permanently occupied households” apply regardless of the type of occupancy.

# Loss incurred – What should I do next?

A loss is never a pleasant experience.  
Unfortunately, it can still happen sometimes.

## 2.4 LOSS INCURRED – WHAT SHOULD I DO NEXT?

### In case of loss, remember first:

- ensure safety and, if possible, prevent the extent of the loss from increasing further (e.g. by closing the main water shut-off valve)
- contact the fire brigade on 150 in the event of a fire (even if it is self-extinguished)
- try to document (by video or photo documentation) the damaged items, buildings, location and cause of the damage (e.g. a burst pipe or fallen tree); provided, of course, that this activity cannot endanger your health or life; keep the photo or video documentation in its original format for the duration of the investigation of the loss; if necessary, we may request it from you
- find out information about the possible culprit (e.g. name, surname, mobile phone number or email address) if you know that they are responsible for the damage
- call the police on 158 in case:
  - of theft, robbery, armed robbery or vandalism
  - that a traffic accident has occurred while cycling or operating small garden machinery or a wheelchair
  - where you believe a crime has been committed
  - in all other cases, if applicable
- call our NONSTOP assistance +420 241 170 000 if you want to use any of the insured assistance services or need one-off legal advice in the insured areas.

### If you have caused harm to someone else, remember:

- tell us as soon as possible that the aggrieved person is seeking compensation
- comment on your liability and the amount of compensation requested
- tell us if the aggrieved person has made or will make a claim for compensation in court, arbitrator or other public authority, who your legal representative will be and the progress and outcome of the proceedings
- follow our instructions during the compensation procedure
- that you must not settle or admit any claim for damages or enter into any agreement relating to the incident without our written consent.

### Loss Status Monitoring Guide

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

### Loss Process

Reporting  
Assessment  
Repair/reimbursement  
Evaluation

### 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](http://www.allianz.cz/hlaseni)
- by phone on +420 241 170 000

You are obliged to provide us with all information necessary to determine the cause, extent and type of loss, in particular basic information about the person claiming compensation, the property/household and the damage.

If you knowingly give us false or grossly misrepresented material information about the occurrence or extent of an insured event (or conceal it from us) when reporting an insured event, we may:

- claim compensation for the cost of investigating the loss event
- reduce the indemnity
- refuse to pay the indemnity in full.

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

In the case of loss arising from the insurance of items in the accommodation facility (e.g. suitcase in the hotel) and items left in a designated place (e.g. bicycle in a rack), we will pay the indemnity if you prove the damage, e.g. a report signed

by the hotel or restaurant operator, a doctor, etc.

## Assessment

Before we can process your claim, we need to carry out a claim 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:

- photographs of the damage and the cause of the damage
- a report from the police or fire brigade if the authorities concerned were involved, or another official report if other official authorities were involved

In the event that 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 site and damaged items, 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 of the loss may be awarded.

The assessment concludes 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 damage without prior agreement with us unless necessary for safety, health, environmental or other compelling reasons. If possible, retain the damaged items while the damage is being investigated for inspection by our engineer or expert.

Please provide us with information on whether you have insured the insured property with another insurance company (i.e. the name of the insurance company and the insurance policy number).

You must not pledge or dispose of the insurance claims in any way without our consent.

It would help if you also authorised us to deal independently with all relevant authorities and institutions on your behalf and provide us with the necessary documents to enable us to claim compensation against the liable person.

## Reimbursement

In the case of property insurance, the insured owner is the beneficiary. If more than one person jointly owns the insured property, the indemnity will be

paid to each owner in the amount corresponding to the size of their ownership share.

In the case of third party liability insurance, we may pay the indemnity to the injured party. However, the insured is also the beneficiary and must report the loss first. Without the insured reporting the loss, we cannot start the investigation and therefore refuse to accept a loss report from the injured party.

Unless otherwise stipulated in the Insurance Terms and Conditions, we will send the indemnity in Czech crowns to an account designated by the beneficiary. In case the beneficiary chooses to be paid the indemnity by the budget of repair costs, we will make the payment within 2 working days from the receipt of his/her consent to the proposal of the indemnity. Exceptions are assistance and legal advice services, which we provide for you through our partner in another form.

## Repair

If the insured property has been damaged due to an insured event, we can offer you a service that consists of arranging the repair of the damaged property. We will offer to repair the damaged property after we have assessed the loss provided that we assess the repair of the item as

expedient. When assessing the expediency of the proposed repair, we consider in particular the existing condition of the damaged item, the technical feasibility of the proposed repair, the extent of the damage and the availability of contractual repairers. If you accept the offer to arrange the repair, we will put you in contact with a repairer from whom you can order the repair of the damaged item. You can also claim any defects in the repair (claims) from us. In this case, we do not carry out the repair, but we will help you with your claim with a third party. Once the repair is complete, we will pay the costs and make the indemnity directly to the repairer, up to the cost of repairing the damaged item. In such cases, we will only provide the indemnity to the repairer if the repairs ordered are carried out.

#### **How do we calculate the indemnity?**

The upper limit of indemnity is limited by the sum insured or limit. The limit of indemnity applies to the insured event or the insurance year. In the case of third party liability insurance, we determine the amount of the indemnity under the applicable legal regulations and claims for compensation for the loss claimed and proven by the injured party.

In the event of damage, destruction, theft or loss of the insured property, we will pay the indemnity at the new prices (except in the cases listed below).

We will cover the reasonable cost of repairing the property or the cost of rebuilding an item of the same type, quality and technical characteristics.

We pay indemnity for building insurance at prices in time in the event of:

- destruction of a building whose wear and tear exceeds 70% at the time of the loss (determined by a forensic expert)
- destruction, theft or loss of materials, construction machinery and tools
- payment following a specified budget in the event of destruction of a building whose wear and tear is less than 70 % at the time of the loss (to be determined by a forensic expert); we will pay the additional indemnity up to the new price if you rebuild the building within 3 years of the insured event

If, during the investigation of a household insurance event, we discover underinsurance and, at the time of the loss, the sum insured is less than the minimum sum insured specified in the insurance policy, we will pay the indemnity for losses arising from electrical appliances, sporting goods, clothing, footwear and laundry at the prices in time.

If in the event of destruction or theft of valuables, it is not possible to determine a new price (e.g. items of historical value, works of art or other

unique items), we will provide indemnity up to the normal value of the item.

In the event of the destruction of a privately owned apartment, we will provide indemnity at market prices.

We will pay the indemnity up to a maximum of the value of the object immediately before the insured event occurs. By the value of the object we mean the new, time, market/usual value, depending on the object and the situation (see description in the paragraphs above). The remains of the insured property that has been damaged or destroyed remain in your possession and the value of these remains will be deducted from the indemnity.

In the relevant insurance year, we will provide you with an indemnity to cover all claims occurring in that year up to a maximum of:

- for property insurance up to twice the sum insured
- for third party liability insurance, up to the agreed limit of indemnity (including compensation for legal costs).

It is irrelevant whether the full amount of the loss incurred is claimed at the same time in the relevant year or successively in the following period.

In the event of damage to the

securities, we will pay an indemnity in the amount of the actual reduction in the value of the property caused by the unauthorised use of the securities. We do not pay for lost interest and other lost income.

#### **How do you contribute to the loss?**

We may deduct deductibles and outstanding premium claims, or other claims from insurance with us, from the indemnity.

#### **If the property or parts of it have been found:**

- please inform us as soon as possible and follow our instructions.
- exercise your right to have the property returned or authorise us to negotiate on your behalf with the relevant authorities for its return (this also applies to stolen items).

If we have already paid the indemnity and your property or parts of it are subsequently found, ownership of the insured property does not pass to us, and we are not obliged to take possession of it unless otherwise agreed. You must therefore repay the indemnity paid, out of which we will accept the reasonable costs incurred in rectifying the defects incurred while you were deprived of possession of the property.

#### **What are salvage costs and why are they important?**

These are necessary costs that you or

someone else has had to spend on:

- averting an imminent insured event
- mitigating the consequences of an already occurring insured event
- removal of the consequences of the insured event for hygienic, ecological or safety reasons

If the costs were incurred to save life or health, we will reimburse up to a maximum of 30% of the agreed sum insured. We will cover other rescue costs up to a maximum of 5% of the agreed sum insured. We will cover rescue costs which you have incurred with our consent and which you would not otherwise have had to incur without limit.

Costs incurred for routine maintenance or to meet a legal obligation to prevent damage are not salvage costs.

The amount of salvage costs paid is not included in the amount of the indemnity.

#### **What about VAT?**

If the beneficiary has the right to deduct VAT on repairs or replacements related to the insured event, we will provide the indemnity calculated without VAT.

#### **When do we reduce the indemnity?**

If you answered our questions falsely or incompletely when you concluded or amended the contract and we set a lower premium as a result, we may reduce the indemnity in the event of a

loss. We will reduce the same proportion as the ratio between the premium we have calculated and the premium we would have been entitled to if you had answered truthfully.

We may follow the same method if you do not notify us of an increase in the insured risk during the insurance period (e.g. a change in the way the building is occupied) and an insured event occurs after this change. If you are in breach of your contractual obligations and this has a significant impact on the occurrence of the insured event, its course or an increase in the extent or amount of the indemnity, we may reduce the indemnity accordingly.

In any event, we may reduce your indemnity by the unpaid premium under other contracts you have with us.

When do we have to pay the indemnity?

Once the investigation of the loss is completed, we will inform you of the outcome and any indemnity will be sent to you within 15 days of the completion of the investigation.

### **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 this, we want to continuously improve our service.

# Further Important Information

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

## 2.5 FURTHER IMPORTANT INFORMATION

### Payment of Premium

#### What is the premium and how it is determined

The premium is the cost of the arranged insurance and includes our estimated indemnity costs, administration costs and profit. We calculate premium based on actuarial methods using our own statistical data for the annual period of insurance. The amount of the premium is stated in the insurance policy.

The amount of the premium is affected by, among other things:

- the riskiness of the place of insurance
- the type of building insured
- how the building or household is occupied
- any losses during the period of insurance
- arranging other types of insurance with our insurance company
- costs related to the administration of the insurance policy.

#### What about insurance premium for a building under construction?

A discounted premium rate applies for the duration of the building under construction, up to a maximum of 5 years from the inception of the insurance. The period of construction and the validity of the discounted premium rate ends when the building's occupancy permit becomes effective or when someone starts to live in the

building permanently or temporarily (whichever comes first).

#### What about premium in case of the termination of insurance?

On termination of your insurance, we will refund any unused premium for the period from the date of termination to the end of the paid-up period. The exception to this is if you conclude a fixed-term policy, in which case we cannot refund the premium.

#### When is the premium due?

The first premium must be paid on the day of the insurance inception.

However, if you conclude the policy by paying the premium (without your signature on the policy), you must pay the first premium within the time limit we give you when we send you the insurance offer. If you do not pay it, the insurance will not take effect, and you will not be insured.

If you have a policy for indefinite period, subsequent premium payments are due according to the agreed frequency of payment.

#### When do we consider the premium paid?

We consider the time of payment of the premium to be:

- when the amount is credited to our account
- receipt of confirmation from the payment gateway when paying by card

- the date on which we confirm receipt of the premium in cash

### What about overpayments?

If you do not request a refund of your overpayment, we can use it as a prepayment of your premium for the following period.

### When can we increase the premium?

We can unilaterally increase premium in the following cases:

- for reasons provided by law
- due to a change in legislation or court decisions that increase our costs (e.g. for the payment of indemnity)
- because of an insured event on your policy in previous periods for which we have provided indemnity
- due to an increase in the risks associated with the insurance (increase in the probability of an insured event), e.g. climate change
- due to an increase in costs in the area of insurance (e.g. due to an increase in inflation, market prices or the price of building work, materials or fuel, etc.)
- due to an increase in the loss ratio in a given area or segment of insurance

We will notify you (as the policyholder) of the increase at least 2 months before the change takes effect. If you do not agree to the increase, you must tell us within 1 month of the date you become aware of the new premium. In this case,

the insurance will end at the end of the current period of insurance.

### 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 policy, 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](http://www.allianz.cz/proklienty/dokumenty-a-formulare) in the Section Other Documents.

We can conclude the insurance policy together for several decades. During such a long period of time, 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 agree to the change, you may terminate your policy 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 policy 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

### Inception and duration of the insurance

#### How and when does the insurance incept?

The insurance incepts from:

- the moment of conclusion of the insurance policy, i.e. immediately after signing by both parties, or
- unless otherwise specified in the offer to conclude the insurance policy, when the offer to conclude the insurance policy is sent to your e-mail address; in this case, the first premium is payable to our account in the amount and within the time

limit specified in this offer

The insurance may also incept at a later date if the insurance policy or the offer to conclude the policy states.

The insurance policy must be concluded in writing, otherwise it is invalid. If you accept our offer by paying the premium, the written form of the policy is preserved.

If you modify the text of our offer in any way, this is a new offer. The inception of insurance based on a modified offer is excluded unless we expressly agree to the proposed changes.

### Interruption of insurance

Insurance cannot be interrupted.

### Termination of Insurance

The reasons and conditions for the termination of insurance are regulated by the Civil Code, here we mention the most common ones.

#### Most often the insurance terminates by:

- the expiry of the period of insurance (in the case of a fixed-term insurance policy)
- extinction of the insured object, if you prove these facts to us (e.g. complete destruction of the insured building by fire)
- the death of the insured natural person or the date on which the legal entity without a legal successor is dissolved

- agreement of the parties, on the date agreed in the agreement as the date of termination of the insurance

### **When can the insurance be terminated by giving notice of cancellation?**

You (as the policyholder) or we can terminate the insurance by giving notice of cancellation:

- on the last day of each period of insurance; termination of insurance will occur on the last day of the end of the period of insurance; notice of cancellation must be given at least 6 weeks before the end of the period of insurance
- within 3 months from the date of reporting an insured event under this insurance; the insurance will be terminated upon expiry of one month's notice from the date of delivery of the notice
- within 2 months of the conclusion of the insurance policy or a change to the insurance policy; the insurance shall be cancelled on the expiry of a notice period of 8 days after the date of delivery of the notice

### **In what cases can I withdraw from the insurance policy?**

If we have concluded the insurance policy remotely (e.g. via the Internet), you (as the policyholder) may withdraw from the insurance policy without giving any reason within 14 days from the date of conclusion of the insurance policy or from the date on which the

Insurance Terms and Conditions were communicated to you (if this was at your request after the conclusion of the policy).

We may withdraw from the insurance policy or the agreement to amend it if you (as the policyholder) or the insured does not answer our questions truthfully and completely when you conclude the policy and if we would not have concluded the policy or the agreement to amend it if we had received complete and truthful information.

Withdrawal from the insurance policy cancels the policy from the outset. The right of withdrawal will lapse if you (as policyholder) or we do not exercise it within 2 months of the date on which we became aware or could have become aware of the above reasons.

If you withdraw from the insurance policy, we will refund the premium paid within 1 month from the date of withdrawal, which will be reduced by the indemnity already paid, if applicable. If we withdraw, you will reimburse us within 1 month for any indemnity paid less any premium you have paid.

Will the insurance terminate if you don't pay the premium?

Your insurance will be terminated for non-payment of premium on the day after the deadline specified in the

reminder we sent you. The period we specify will not be less than 1 month.

### **Will the insurance terminate if the owner of the property changes?**

When the owner of the insured property changes and the change is entered in the Land Register:

- is not registered, the insurance will remain in force until you receive notification of the change of ownership.
- it is registered (i.e. there is a transfer of ownership), the insurance will terminate on the date of registration of the change in the Land Register

### **Will the insurance be terminated if the community property of the spouses is dissolved?**

The insurance terminates when the community property of the spouses is dissolved. The insurance does not terminate if the community property of the spouses is dissolved by the death or declaration of death of the spouse who has concluded insurance for the property belonging to the community property of the spouses. In this case, the surviving spouse enters the insurance in place of the deceased (provided that he/she remains the owner or co-owner of the insured property).

### **Period of Insurance**

You can arrange insurance for an indefinite period with an annual period of insurance.

## **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 concluding such an agreement as for concluding 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 insurance period. 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, which must be delivered to us no later than 6 weeks before the end of the period.

## Valorisation

### When and how is the sum insured indexed?

We adjust the sum insured on the anniversary, i.e. we multiply it by the index of indexation. We also recalculate the premium for the following period of insurance according to the new sum insured.

The valuation index for building insurance is based on the development of the building price index for the previous insurance year. The building price index is determined according to data published publicly by the Czech Statistical Office or ÚRS Praha, a.s. For household insurance, we change the sum insured and the premium

depending on the consumer price index for goods and services published by the Czech Statistical Office.

## Legal actions, communication and delivery

### How will we act and communicate legally?

If you do not have a MyAllianz 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 MyAllianz 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 take out 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 concluding a new policy. 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) policy.

### What happens if a contract on 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:

- the moment it 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
- the moment 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)

- 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:

- on the date of acceptance
- the date of refusal of acceptance
- the date of deposit at the post office (even if the addressee was not aware of it)
- 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

### Allianz Digital ID

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

### 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.

### Atmospheric Precipitations

Rain and snow.

### Pool

An artificial reservoir intended for recreational use, which must be at least one-half embedded in the ground. These are concrete, stainless steel or plastic pools.

We do not consider inflatable pools, above-ground pools, or partially inground pools that are not designed by the manufacturer for this type of installation to be a swimming pool.

### Safety cylinder insert

A cylinder which is installed in a security mortise lock, and which meets the minimum requirements of security class RC 2 according to ČSN EN 1627.

### Security doors

Doors with increased resistance to burglary according to security class RC 2 according to ČSN EN 1627:

- reinforced with steel plate (at least 1,5 mm thick) or steel grating (with meshes of max. 100 x 100 mm made of 15 mm diameter steel bars) against punching and cutting
- fitted with reinforced hinges and barriers to prevent ejection and breakage
- fitted with a safety locking system meeting the requirements of security class RC 2 according to EN 1627.

### Security fittings

Fittings that:

- prevents the cylinder from breaking and drilling out
- not removable from the outside of the door
- meets the minimum requirements of security class RC 2 according to EN 1627.

### Security locking system

The set consists of a mortise lock with a safety cylinder and safety hardware (e.g. ROSTEX 802 + FAB 2018 B or ROSTEX R1). We also consider an electromechanical security lock meeting the minimum-security class RC 2 requirements according to ČSN EN 1627 to be a security locking system. To evaluate the security level, we consider the security of the insured area with a locked rolling or sectional garage door to be equal to a security locking system.

**Security padlock**

Security padlock with a hardened shackle (hardened steel, or HARDENED marking) with a diameter of at least 8 mm, with a security cylinder or with a tamper-resistant locking mechanism. The shoulder and the lugs through which the lock shackle passes shall have a mechanical resistance to burglary at least equivalent to that of a padlock shackle and shall be fixed on the outside of the access side in a non-removable manner.

**Routine activities in civic life**

Activities that are usually done (e.g. children playing football, shopping).

**Building and housing unit under reconstruction**

A building on which building alterations are being carried out which are subject to notification to the building authority, application for a building permit, the execution of a public contract or the issue of a certificate by an authorised inspector.

**Building and housing unit under construction**

A building under construction with notification to the building authority or a building permit issued.

**Housing unit (privately owned apartment)**

A set of rooms which is designated for living purposes by approval, including the accessories of the flat (i.e. ancillary

rooms intended for common use with the flat, if located within the flat), including the corresponding co-ownership share in the common parts of the building. The housing unit must be registered in the Land Registry as a housing unit owned by the insured. The housing unit does not include ancillary premises intended for common use with the apartment which are located outside the housing unit (e.g. a separate cellar).

We also consider a non-residential unit that is structurally adapted for permanent occupation (e.g. a residential studio) to be a privately owned apartment.

**Apartment upstairs**

An apartment (housing unit) where all structural openings (i.e. windows, loggias, balconies, etc.) are located with their lower edge at least 3 m above the level of accessible ground (e.g. pavement, lawn, terrace, arcade, etc.).

**Affection value**

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

**Valuables**

We consider the following to be valuables:

- works of art
- precious metal objects, precious stones, pearls, jewellery, watches, real fur coats, hand-woven carpets

and other extremely valuable objects (musical instruments, coins, etc.)

- antiques, i.e. items of artistic value or unique objects, generally over 100 years old
- items of historical value
- items of collector's value and collections, i.e. collections of items of the same nature and collector's interest where the sum of the values of the individual items forming the collection is less than the value of the collection as a whole.

**Price in time**

The price the item was worth immediately before the insured event. We determine this price from the new price of the item, taking into account wear and tear, depreciation or appreciation of the item (e.g. by modernisation).

**Pets**

Animals commonly kept in or around the house (e.g. dogs, cats, poultry, rabbits, fish, reptiles, spiders, rodents).

**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.

DPPC (formerly PCO) SARC

A surveillance and alarm receiving centre is a device for transmitting signalling from a secure area to a central evaluation point operated by the Police of the Czech Republic or a security service.

**Minor construction work**

Simple construction work that does not require any special expertise or skills.

**Electric wheelchair**

Wheelchair with design speed up to 6 km/h.

**Electronic instrument**

A device that uses electronic components for its function - computer and audiovisual equipment including antenna systems, telephones, tablets, as well as ASES (alarm, security and emergency systems) and fire alarm systems, communication systems, bells, control units of intelligent houses, including accessories.

**Electrical Appliances**

All appliances that can be powered by electricity from the mains.

**Europe**

We consider the following countries to be Europe:  
Andorra, Belgium, Bulgaria, Montenegro, Denmark (including the Faroe Islands), Estonia, Finland, France (including Corsica), Gibraltar, Croatia, Cyprus, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg,

Malta, Monaco, the Netherlands, Monaco, Germany, Austria, Norway (including Spitsbergen), Poland, Portugal (including the Azores and Madeira), Romania, Greece, San Marino, Northern Macedonia, Slovakia, Slovenia, Serbia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland, Vatican City, United Kingdom and Northern Ireland.

The extension of the territorial validity applies to stays in Europe of an intended duration not exceeding 3 months. Interrupting the stay and re-entering for the same purpose does not extend the period.

### **Facade**

External thermal insulation composite system with thermal insulation made of polystyrene foam or mineral wool and with final surface treatment.

### **Photovoltaic power plant (PV)**

Must be part of the insured building or ancillary structure and must be installed or commissioned in accordance with the requirements of the manufacturers of the individual components.

### **Garage**

A building which is connected to the ground by a solid foundation, and which is intended for the placement of motor vehicles.

### **Emergency**

A random and unexpected event that is not usual in the operation of the insured building or household, limits its normal operation and requires urgent repair.

### **Livestock**

Horses, cattle, sheep, goats and other larger animals kept for economic benefit.

### **Gross negligence**

A serious violation of legal regulations (e.g. fire, safety) that caused harm or increased its consequences.

### **Cottage**

Family house designed for recreational living. Unlike the chalet, the dimensions of the chalet are not limited. A cottage can also be a mobile home.

### **Chalet**

A building connected to the ground by a solid foundation, intended by approval for recreational occupation, with a built-up area of up to 360 m<sup>3</sup> and with a built-up area of max. 80 m<sup>2</sup>, including verandas, entrances and basement terraces. It may have a maximum of a cellar, a ground floor and an attic. The chalet may also be a mobile home.

### **Cooling equipment**

Refrigerators, freezers and air conditioners.

### **Animal breeding**

Raising of domestic animals, livestock and other small animals.

### **Infectious diseases**

Symptomatic or asymptomatic disease caused by an infectious agent or its toxin and resulting from the transmission of the agent or its toxin.

### **Contamination and pollution**

Infestation by moulds, fungi, spores or micro-organisms of any kind or nature, including any substance whose presence constitutes an actual or potential hazard to human health.

### **Theft by burglary**

The stealing, damaging or destroying of insured property after overcoming an obstacle.

### **Cyber event**

Any unauthorised processing of data (including personal data and sensitive personal data) by the insured, or any breach of any law or regulation relating to data processing, data protection or any handling of data or any failure of network security.

Data includes but is not limited to, personal data, facts, concepts and information, software or other coded instructions that are generally applicable to the communication, interpretation or processing of data.

Personal data is any information

relating to an identified or identifiable natural person; an identifiable natural person is a person who can be identified, directly or indirectly, in particular by name, identification (birth) number, residence, e-mail address or one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

Processing means any operation or set of operations which is performed upon data or data sets, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, transmission, dissemination or other disclosure, alignment or combination, restriction, erasure or destruction.

Network security failure means any intangible and technological failure of computer system security or other technological security measures resulting in unauthorised access to or theft of data, loss of operational control over data, transmission of a virus or malicious code, or denial of service.

Electronic data means facts, concepts and information converted into a form usable for transmission, communication, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment.

The term electronic data also includes programs, software and other coded instructions and commands for processing and manipulating data or for controlling and manipulating electronically controlled equipment.

Computer virus means a collection of damaging, malicious or other unauthorized commands or codes, including a collection of unauthorized commands or codes, program or otherwise, that have been introduced into a computer with the intent to cause harm and that are disseminated through a computer system or network of any nature. A computer virus includes, but is not limited to, “Trojan horses”, “worms” and “time or logic bombs”.

### **Avalanche**

A fall of snow or ice from natural slopes.

### **Robbery**

The appropriation, damage or destruction of insured property by the perpetrator using violence or under threat of imminent violence against the insured person or the person entrusted by the insured with the care of the insured property.

### **Armed robbery**

The appropriation, damage or destruction of insured property outside the place of insurance (as opposed to “robbery”) when the insured person

has it on his/her person or in his/her possession.

### **Small vessels**

Windsurfers, canoes, kayaks, dinghies and other vessels up to 5 m in length, 4 kW engine power and 12 m<sup>2</sup> sail area, unless they are subject to registration by the State Navigation Administration.

### **Small garden mechanisation**

Machines designed exclusively for garden maintenance. These include:

- lawn mowers and electric garden machinery (e.g. electric fence cutters)
- single-axle cultivators
- small garden tractors
- power units with internal combustion engines, unless they are subject to road vehicle registration (e.g. brush cutters).

### **Marquis**

A lightweight structure, most often placed over a house entrance, window or balcony. Also used to shade terraces or pergolas.

### **Mobile home**

A dwelling designed and constructed to be moved on roads or highways on its wheels, on a flatbed or other trailer, located at the place of insurance on a fixed base and connected to utilities. Caravans, caravans and other vehicles are not considered mobile homes. A mobile home may be a cottage, chalet or family home, depending on the type

of building it corresponds to in terms of its character (e.g. size, use).

### **Motorbike**

A bicycle equipped with an auxiliary electric motor or an internal combustion engine with a cylinder capacity not exceeding 50 cc, in either case with a total (combined) power not exceeding 1 kW and a design speed not exceeding 25 km/h. Scooters and tricycles, or other vehicles equipped with an auxiliary motor, are assessed in the same way as motorbikes.

### **Sudden rockslide and landslide**

A sudden slump or collapse of soil or rock caused by natural causes.

### **Vehicle impact**

The impact of any vehicle or its load on insured property.

### **Dangerous animals**

Predatory animals, violently venomous reptiles, insects and other animals which may be seriously dangerous to human life or health.

### **Non-freezing depth**

The non-freezing depth is the depth below the surface of the growing ground where the ground does not freeze even during the cold part of the year. Depending on the type of soil, the unfrozen depth is considered to be 80-140 cm below the ground surface.

### **Price of new**

The price at which you can buy the same or a comparable item again at a given place and time. In the case of building insurance, this is the cost needed to build a new building of the same type, size and quality, including the cost of design, engineering and administration fees.

### **Wall cladding**

A wall protecting a rock-cut slope from the effects of weathering.

### **Usual/Market price**

The price you could get if you sold the same or a similar item. The Usual/Market Price does not take into account extraordinary circumstances such as the personal circumstances of the seller or buyer or the special popularity of the item.

### **Retaining wall**

A wall terminating an embankment and shortening or replacing the embankment slope.

### **Fencing, fence**

A free-standing structure designed to prevent or restrict movement across a boundary. Fencing usually has posts and infill or is composed of sections or is a continuous self-supporting strip.

### **Wear and tear**

The natural loss of value of an item caused by ageing, use or exposure to longer-term external influences (e.g. sustained exposure to temperature or

mechanical influences).

### **Beneficiary**

The person who has the right to receive the indemnity.

### **Optical instruments**

Instruments designed to capture or magnify images, e.g. cameras, accessories.

### **Organised sport**

Sports competitions, competitions, friendly matches, camps and training sessions.

### **Personal belongings**

In the case of Items in the car insurance, we are referring to items that you normally have with you when you leave home (e.g. handbag, coat, umbrella). We do not consider personal belongings to be luggage, gifts, shopping, for example.

### **The plane crash**

The impact or crash of an aeroplane, helicopter, glider or free balloon, other flying device or drone, or any part or cargo thereof, into insured property.

### **Falling objects**

The fall of arbitrary objects that are not located inside a building, caused by by the earth's gravity on the insured property.

### **Money, valuables and deposits**

Cash, securities, stamps, etc. By

damage to deposits, we mean damage caused by the withdrawal of deposits from stolen credit cards.

### **Undervoltage**

A sudden drop in voltage in the power grid.

### **Insured event**

An accidental event for which in accordance with these Insurance Terms and Conditions we will provide an indemnity. In the case of third party liability insurance, an event where you, persons living in the same household as you or other insured persons cause unintentional damage during the period of insurance to someone else, and the law requires you you will be obliged to compensate for that harm.

We also consider multiple events to be one insured event if at the same:

- there is a causal link between them
- the individual events and their consequences are immediately related in time and sequence, provided that they occur within 72 hours
- the successive consequences could not have been prevented

For the purposes of legal advice insurance, we will consider an insured event to be an insured event if you have a specific legal problem during the period of insurance which is covered by the insurance and which

triggers the need for legal advice. Unless otherwise stated below, the time of the insured event is the time of the first actual or alleged breach of a legal duty.

We consider a long-term, repeated or multiple breach of legal obligations, where there is a causal link between the individual breaches, to be a single insured event. The occurrence of the insured event in this case is the first actual or alleged breach of the first legal obligation.

### **Policyholder**

One who has concluded an insurance policy with us.

### **Insurance year**

The year that starts on either the date the insurance inception or the anniversary date.

### **Insured person**

The insured person and further:

- for household insurance, third party liability insurance and legal advice, persons living in the same household as the insured
- for building insurance, other co-owners of the insured building or dwelling unit
- for third party liability insurance, natural persons whom you instruct free of charge:
  - carrying out ancillary building work on the building or dwelling unit insured by this contract

- looking after your animal
  - looking after your home or carrying out normal household chores in it,
- if they have caused damage in the course of doing so.

### **Insured**

One whose life, health, property, liability or other interest is covered by the insurance. This can be you or another person.

### **Vegetation**

Woody plants (i.e. trees, shrubs and semi-shrubs) growing in the open ground at the insured location of the family home, cottage, chalet or in the fenced garden belonging to the insured dwelling unit. These plants must be intended for growing in a central European climate.

### **Failure of a domestic electrical appliance**

A fault that prevents you from using it normally, i.e. for the purpose for which it was made.

### **Use of small vessels for recreational sports and recreation**

Use of small vessels outside organised activities (e.g. outside boating clubs).

### **Flood**

We consider the following to be a flood:

- inundation of the place of insurance by water that has risen from the

banks of a watercourse or waterworks as a result of natural phenomena (e.g. rain, melting, shifting ice)

- a surge of water caused by the failure of a water body (e.g. a dam break)

### **Fire**

A fire that has started or spread outside the designated fireplace.

### **Simple theft of a baby carriage and/ or a wheelchair**

Appropriation of the said subject of insurance.

### **Simple theft of building materials**

Appropriation of building materials.

### **Vehicle operation**

Any use of vehicles corresponding to their normal function (i.e. starting, moving and stopping; the operation of a vehicle includes the boarding and alighting of persons being transported).

### **Temporarily occupied building or household**

A building/housing unit or household used for temporary living which is occupied for less than 6 months of the year, except for a housing unit or household in an apartment building with three or more storeys (such a housing unit/household is always considered as permanently occupied).

### **Overvoltage**

A voltage spike in an electrical network or a discharge of static electricity in the atmosphere.

### **ASES (formerly EZS)**

Alarm, security and emergency system for burglary protection with acoustic signalling. The design, installation, operation and maintenance of the ASES must comply with minimum Stage 1 according to ČSN EN 50131-1 and ČSN CLC/TS 50131-7. You must provide proof of compliance with these requirements through an ASES certificate if requested.

### **Sonic bang**

A pressure wave propagating through the air when an aircraft travels at the speed of sound.

### **Recreational sport**

A sport that is not practised within an official club or competition.

### **Family house**

A building intended for residential use, having not more than three separate apartments and not more than a cellar, ground floor, first floor and attic. The building must be connected to the ground by a solid foundation and more than half of the floor area of all rooms must be for living purposes. A mobile home may also be a family home.

### **Sanitary facilities**

Fixed washbasins, baths, shower trays, toilet bowls, sinks, bidets and urinals

made of ceramic or similar material (cast marble, granite) or acrylic. In addition, kitchen sinks meeting the above conditions are also included under this term. We do not consider bathroom accessories (e.g. soap dispensers, shower seats, towel rails) to be sanitary ware.

### **Land subsidence**

The sinking of the earth's surface towards the centre of the earth due to natural forces or human activity.

### **Landslide**

The movement of rocks or soils down a slope that occurs due to the action of the earth's gravity or human activity when the conditions of static equilibrium of the slope are disturbed.

### **Glass**

In addition to glass, similar materials used for the same purpose (e.g. polycarbonate, Plexiglas).

### **Real loss**

The diminution of the aggrieved person's property compared to its state before the loss or the cost necessary to restore the property to its state before the loss.

### **Common household**

For the purposes of the insurance and the Allianz Plus programme, this is the permanent cohabitation of persons in a household in the place of insurance who contribute jointly to the payment

of common household expenses and the provision of common needs and care for the common household together. For the purposes of the insurance, the sharing of a common household may also be considered as the occupation of two structurally separate households in one family house (i.e. households that do not have a separate lockable entrance) or the living together of students in one housing unit.

### **Sports equipment**

Things needed for sport (e.g. sports equipment, sports clothing, sports shoes).

Buildings in poor technical condition Buildings that are not properly used or properly maintained. As a rule, they have severely damaged elements of long-term durability (cracks in walls and soffits, sagging foundations, collapsed roof trusses, significant dampness in masonry, deformation of ceiling structures, etc.). Or short-life elements may be damaged to the extent that they damage long-life elements (severely damaged roofing, severely corroded gutters, missing window fillings, long-term water leakage from damaged pipes, etc.).

### **Building material**

Building materials, building products or structural parts intended for the construction, maintenance or reconstruction of the insured house,

cottage, chalet or housing unit. The material must be stored under protective security. If the material is stored in the open air at the place of insurance, it can only be insured for the peril of simple theft (under the building insurance). The condition is that the material is of a weight or size that does not allow it to be stored in a secure area.

Construction mechanisms and tools  
Construction machinery (e.g. mixers, scaffolding) and tools that are used for the construction, maintenance or renovation of an insured house, cottage, chalet or housing unit that you own or rent. These items must be secured.

### Building components

We consider the following to be building components:

- all items fixed in the building (including glazing of all entrances and loggias), e.g. water heaters, boilers, sanitary equipment, taps, built-in cupboards, wall and ceiling tiles, glued carpets and other floor coverings fixed to the floor, including floating floors, PV panels, solar panels
- Fixed equipment connected to the building by a fixed electrical or gas supply (kitchen stoves, pumps, electric vehicle charging stations (including wall boxes), etc.)
- mechanical security devices, walled safes, electrical alarm systems

against theft, fire, etc.

- in the case of building insurance, kitchen units including built-in or fixed electrical appliances and built-in light fittings (in the case of household insurance, we do not include these items under the term building components and consider them as movable property)
- in the case of household insurance, we will also pay for damage to building components and for minor repairs to the apartment that are caused by the insured event and that the insured person is obliged to pay for by law.

Other than built-in dishwashers, washing machines, dryers, and refrigerators with ice makers (i.e. equipment connected to the building by a water supply or drain) are not considered building components.

### Machinery

All machinery (the use of which is normally associated with the operation of the insured building) fixed to the building (e.g. boiler, air conditioning, heat pump, boiler, electric garage door opener, backup power supply, photovoltaic power plant). We also consider low-current wiring (e.g. data transmission wiring, ASES including CCTV, communication systems, doorbells, smart home controllers) as machinery.

### Damage to the item

Damage to or destruction of an item,

not its loss.

Damage to the environment  
Damage to the environment or its components (e.g. air, soil or living organisms), which includes consequential damage directly related to environmental pollution (e.g. death of fish due to water pollution or loss of profit).

### Loss event

An event from which harm has arisen.

### Terrorism

The use of violence or the threat of violence by an individual or group of persons, whether acting of their own volition or in association with any organisation or government, committed for political, religious, ideological or other similar reasons, to influence a government or cause fear among the public or a group of people.

### Safe deposit box

A storage facility that meets the requirements of minimum-security class 0 according to ČSN EN 1143-1. A locked safe weighing up to 100 kg shall be anchored in a non-deployable manner using designated anchor holes (according to the manufacturer's instructions) in masonry, flooring or fixed furniture so that it can be removed only after it has been opened or after it has been dismantled from the wall, flooring or furniture. A safe shall not be considered to be a hand-

held cash box.

### Permanently occupied building or household

A building/housing unit or household if it is used for permanent residence for at least 6 months of the year. The following also meet the definition for us:

- a building in a structure which is not occupied during the renovation period; however, the renovation period must not exceed 2 years
- a housing unit or household in a residential building with three or more storeys - this is always considered to be permanently occupied, regardless of the length of occupation.

### Market/usual price

The price you could get if you sold the same or a similar item. The market/usual price does not take into account exceptional circumstances, such as the personal circumstances of the seller or buyer or the special popularity of the item.

### Lightning strike

A direct lightning strike in which a lightning current passes through the insured property and leaves demonstrably visible marks on it.

### Valorisation

Valorisation is used to maintain the fair value of the sum insured. We increase

the sum insured for household insurance in line with the increase in consumer prices (inflation) and for building insurance in line with the development of the building price index.

### **Vandalism**

Intentional damage or intentional destruction of insured property by someone other than the policyholder and the insured, a person close to them or a person living in the same household as the insured.

### **Serious injury**

For the purposes of the Allianz Plus programme, an accident that meets the definition of an accident under the terms of the personal insurance policy and leaves a consequence with an average treatment period of at least 29 days (according to the Daily Compensation Valuation Table - DOU column).

Items brought in by the visit  
Any movable item that may be the subject of household insurance and that the visitor has brought with them.

### **Household management**

Routine activities carried out in the household and the operation of its facilities (e.g. laundry).

### **Ancillary premises**

We consider the ancillary premises to be:

- balcony, terrace and loggia (if they are at least 3 m above the

surrounding accessible ground) which are used exclusively by the insured person or shared by two households

- a cellar, storeroom, garage, etc., used exclusively by the insured person or shared by two households
- shared bike, pram, drying, laundry, ski and hall rooms
- common parts of the house (e.g. hallway, attic), only for prams used for their intended purpose and wheelchairs on which the insured person is dependent.

We do not consider a cellar, storage room, garage or glazed loggia to be an ancillary premises if they are open to the living space. In this case, we treat these spaces as living spaces.

### **Ancillary construction**

These are the buildings listed below (which are not intended and do not serve for living or recreation and perform an additional service to the insured building), which are located at the place of insurance at the family house, cottage, chalet:

- all buildings that are connected to the ground by a solid foundation (e.g. garage, shed, barn, fencing including a rolling gate, septic tank, well, pergola, gazebo, underground cellars, retaining, frame and facing walls, garden showers)
- a swimming pool including roofing (other than tarpaulin or foil roofing) which is fixed and thus forms part of

- an ancillary building
- technical equipment intended for use with the insured building or ancillary construction (e.g. heat pump, gas storage tank, sewage treatment plant, pool or well pump, PV panels located separately on the property at the insured location)
- paved areas with concrete, cobblestone or asphalt surfaces; we do not insure areas with dusty surfaces (e.g. cinder, gravel, sand, clay)
- greenhouse - construction and glass, polycarbonate fillings
- site equipment that is owned or leased by you
- fireplaces and whirlpools, including those not connected to the ground by a solid foundation; for whirlpools, also those not firmly connected to the house, cottage, chalet (by electricity supply or piping).

We also consider the following as ancillary constructions:

- garages in private ownership and other objects listed above in this term, if they are in your ownership and are located within 500 m from the insured family house, cottage, chalet.

In the case of insurance of a flat in private ownership, we consider the following to be ancillary constructions:

- non-residential premises (i.e. rooms not intended for living purposes) owned by the insured, including the

corresponding co-ownership share in the common parts of the building; these premises must be located in the same building as the insured dwelling unit

- accessories of the apartment, i.e. ancillary premises intended for common use with the insured housing unit, which is located in the same building as the insured housing unit but outside the housing unit itself
- ancillary constructions as defined above which are situated in the fenced garden belonging to the insured dwelling unit or, by their nature, are situated on the terrace of the housing unit
- privately owned garages and other buildings listed above in this term if they are owned by you and located within 500 m of the insured privately owned apartment.

Furthermore, we also consider the following as ancillary construction:

- grave - a dug grave without a liner or urn, located in the territory of the Czech Republic; the ground surface is covered by a frame and at least partially by a covering slab or monument
- tomb - consisting of a walled shaft covered on the ground surface by a slab and situated in the Czech Republic; a structure is usually built on the ground surface.

### **External connections**

External connections include:

- water, sewer, gas and electrical

- connections including valves
- cable ducts
- brick shelters, manholes, boxes or pillars that are part of the connection
- irrigation facilities at the place of insurance which are connected to the main or ancillary building (well), which are located at or within 300 m of the place of insurance and are owned by the insured.

### Storm

Air current reaching a speed of at least 75 km/h at the place of insurance. If the speed of the airflow cannot be ascertained, it is sufficient if you can prove that the air movement in the vicinity of the place of insurance caused damage to structures in perfect condition or things of equal resistance.

### Internal insulation

Thermal insulation material or its layers applied on the inside of the perimeter masonry, roof trusses or floor composition, with a final surface finish.

### Water from the water supply system

Liquid or vapour escaping from a water supply system or its accessories.

### Water supply equipment

We consider the following to be water supply facilities:

- the supply and waste pipes for the distribution of drinking or service water, including the valves and equipment connected to them

- fixed sanitary installations
- heating system including boilers and heating elements
- internal pipes intended for rainwater harvesting
- indoor distribution systems for air conditioning, air-conditioning or solar installations, including the equipment connected to them
- internal distribution systems for fire-fighting equipment, including equipment connected to them, only if their integrity is suddenly compromised
- rain gutters and downspouts located on the building envelope.

### Entrance door

All doors leading into the insured apartment (including doors from the garden, garage doors, etc.). French windows and garage doors without locks on the outside are not considered entrance doors.

### Explosion

The sudden outward expansion of gases or vapours, including the explosion of pressure vessels and the sudden equalization of vacuum.

### Exercise of ownership of the insured building or housing unit

Facts related to the exercise of ownership which may give rise to losses for which the insured person is liable as the owner of these insured buildings (e.g. a tile falling from the roof).

### Anniversary

The day in each year that is numerically identical to the day and month of the inception of the insurance (if no such day exists, it is the last day of that month).

### Secured windows

Building openings:

- with glazing, if all are resistant to forced entry according to the requirements for security class RC 2 according to ČSN EN 1627 (installed grille, roller shutter) or
- fitted with special security glass resistant to forced entry min. according to class RC 16.1. P1/ P1A of ČSN EN 356 or
- fitted with glazing with a safety film installed on the inside of the glass in such a way that it extends to the edges of the glass and meets the minimum requirements according to Cl. P2/P2A of EN 356 or
- fitted with a functional shutter, resistant to prying, ejection and prying, which is secured from the inside by a locking system and can be removed from the outside only by brute force.

### Inundation

We consider inundation to be:

- flooding of the place of insurance caused by insufficient runoff of atmospheric precipitation to form a continuous body of water
- a torrent of water caused by rain.

### Mining wall

A wall supporting a cut in the original (vegetated) ground. It is thicker (i.e. made of denser material) than the lining wall (protecting the rock cut) but thinner than the retaining wall (supporting the embankment).

### Medical supplies

Compensatory aids (e.g. hearing aids, wheelchairs, insulin pumps) on which the insured person is dependent and glasses of any kind (including sunglasses). We do not consider medical supplies, devices and instruments or medicines to be medical supplies.

### Earthquakes

Earth surface tremors caused by geophysical processes in the Earth's interior.

### Destruction of items

The condition of an item when it can no longer be used for its original purpose and cannot be restored to its original condition by economically viable repair.

### Loss of the item

The condition where the aggrieved party has lost the ability to dispose of the item independently of his/her will.

### Game

Wild animals (as defined by law Hunting Act No 449/2001 Coll.).

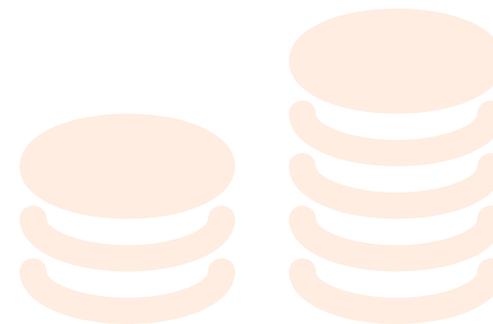
# Fee Schedule

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 programme 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 policies does the

Allianz Plus programme apply to?

The Allianz Plus programme applies to policies 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 programme start and end?

The duration of the Allianz Plus Programme 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 Programme 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 Programme, including a summary of material changes and the full text of the terms and conditions of the Allianz Plus Programme 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 programme 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, whereby the termination

notice must be delivered no later than the last day of the given Duration. delivered no later than the last day of the given Duration.

We will automatically enrol you in the Allianz Plus programme from the first day of the month following the inception 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 programme ceases. We will always inform you about the commencement, change and termination of the Allianz Plus Programme 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](http://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 incurrance of the insured event, you are insured with us under a personal insurance contract and at the same time you have 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

### 3. ALLIANZ PLUS PROGRAM

insured person for all insured events under all insurance policies 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 programme 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 incurrance of the insured event, you are insured with us under a personal insurance contract and at the same time you have an insurance policy 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 policyholder.

### 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 incurred 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, or 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 programme and the terms and conditions for personal insurance agreed by you will apply when settling the loss. 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.

### 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 chapter, you will find useful tips on how to prevent losses.

## 4. USEFUL TIPS

### Tips regarding theft

If it is possible, keep doors and windows closed and locked, especially when you are leaving home. An open window or door is an invitation for burglars.

Secure jewels and other valuables in a lockbox or a safe. Be careful about small movable boxes – a burglar can take them easily away with him. A safe bolted to a wall or the floor is a much better choice. Its access codes and keys should be of course well-hidden, and you should give them only to trusted persons

Take care of your keys. Don't leave them without attention and don't add to them any identification of what they are from.

When you are leaving for a longer period, ask e.g. neighbours to keep your post box empty. The post box full of leaflets means that the owner of the flat is far.

Give some trusted person, who lives nearby, your phone number to be able to contact you when you are away if something strange happens during your absence.

Adhere to the principle "Selfie from the seashore at the net after arrival from holidays". You never know who can thanks to it find out that your flat is empty.

Consider connecting some lamps to the timer socket. If the apartment shines in the evening, it can discourage thieves.

There must be a demonstrable overcoming of the security required by us at the place of insurance according to the insurance terms and conditions. The damage must be reported to the Police of the Czech Republic (hereinafter referred to as the PCR).

There must be a demonstrable overcoming of our required protective security at the place of insurance under the Insurance Terms and Conditions. The loss must be reported to the Police of the Czech Republic (hereinafter referred to as the Police). The Czech Police are investigating the scene, securing clues - the result of this trip is the Crime Scene Investigation Protocol. You will provide an explanation to the Police and draw up a Crime Report. We recommend that you request the outcome of the investigation from the Czech Police. The insurance company is not able to inspect the Police file as they are not a party to the proceedings. You are entitled to lodge a complaint against the Resolution within 3 days of service. You can file a complaint if, for example, you know that an obstacle has been overcome and the Czech Police has not indicated so.

**Tips regarding weather**

Unplug electrical appliances from the network before leaving home for vacations. It will not only prevent your computer from overvoltage during a storm, but also a kettle cannot start burning spontaneously.

Check from time to time, that there is not any water leakage at your attic because of a cracked roof tile.

Close windows before raining. Water can leak also through micro ventilation; a gust of wind can turn off an unsecured window.

When a windstorm is coming, hide all things from outside, which could be taken away.

Regular monitoring of the health of trees in your garden can help identify the ones, which could fall at the next windstorm and cause a disaster.

At least twice a year, make sure that leaves, sticks or other dirt do not block the drainage of rainwater through gutters or downspouts.

**Tips regarding water damages**

When you are leaving home for a longer time, shut off the water supply valves. If it is not possible (e.g. automatic watering system), shut off the valves at least to dishwashers and washing machines.

Regularly replace inlet hoses of toilets,

washbasins, etc. Their failure is a very common reason for domestic floods.

If you are going on a trip in the wintertime, ensure that the minimum temperature in the apartment is maintained in order not to freeze the water in the pipes.

**Tips regarding fire**

Never leave an open fire unattended (candles, fireplaces, Advent wreaths, Christmas trees with burning sparklers etc.).

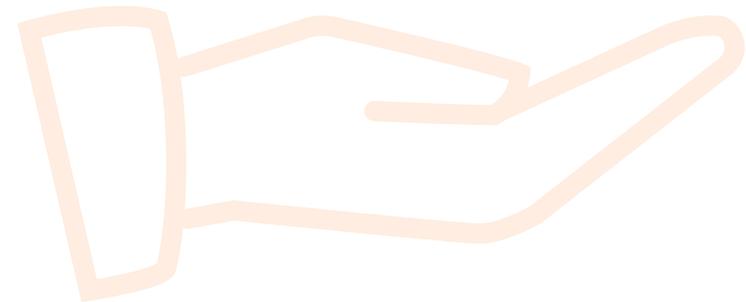
Prevent your children play with matches.

Ensure regular chimney cleaning; not only there are penalties for failing to comply with this statutory duty, but the risk of ignition of soot is highly realistic; such fires occur in the Czech Republic 1.5 times more than people die on the roads per year; you can find precise information about the required cleaning frequency in the current decree, it can be even several times a year.

We recommend also regular controls of boilers, which can be legislation-given as well.

And as we wrote above – the safe kettle is the unplugged one.

Smoke alarms can help in case of fire. Test them once a month and replace the batteries at least once a year.



# 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](http://www.allianz.cz/napiste) or check our website at [www.allianz.cz](http://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 premium in all common ways – by card with selected sales representatives, bank orders, SIPO, via the internet in MyAllianz 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 relevant 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 contract.

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

The easiest way is by using our portal

MojeAllianz on our web site or in our mobile app Allianz CZ, which is available non-stop, or call us on +420 241 170 000.

#### What should you do if you need to change the way the premium is paid?

The easiest way is by using our portal MojeAllianz, which is available nonstop, or call us on +420 241 170 000.

#### Who handles losses from legal advice?

The settlement of claims under this insurance policy is handled exclusively by D.A.S. Rechtsschutz AG with its registered office in Vienna, business address Hernalser Gürtel 7, A-1170 Vienna, Austria, number of entry in the Commercial Court in Vienna: FN 53574 k, carrying on insurance business in the Czech Republic through the branch (organisational unit) D.A.S. právní ochrana [legal protection], branch ERGO Versicherung Aktiengesellschaft for Czech republic with its registered office at Vyskočilova 1481/4, 140 00 Prague 4 – Michle, company ID-No. 03450872

# 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.

**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](http://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](http://www.allianz.cz/napiste)

## Allianz Roadside Assistance Services

If you need any assistance, contact us 24 hours a day, 7 days a week.

### Allianz Assistance Services and Legal Advisory

Contact number: +420 241 170 000

## Are you not friends with technology?

We can help you with:

- Connect wireless headphones to your laptop
- Install an email box on a newly purchased phone
- Set up a set-top box
- Set up a new wi-fi password
- Enable printing from tablet

We are here for you with free IT support for the whole household until the end of 2024 as part of the MyHome property insurance.

+420 221 779 343

On working days 8.00 am – 6.00 pm

### IT Assistance Terms and Conditions

1. The assistance applies solely to your IT equipment or persons living in the same household as you.
2. Assistance is provided through our contractual partner (hereinafter referred to as the provider).
3. The right to use the assistance starts on the date of inception of the insurance and ends on the date of the end of the insurance.
4. Assistance is provided in the territory of the Czech Republic.
5. Assistance provided remotely (e.g. by phone, e-mail) serves for basic and general orientation in IT issues, answering partial questions and suggesting possible solution procedures.

It does not constitute or replace full-fledged professional advice and service and is not intended to address complex problems. From the above for the reasons set out above, liability for any damages is fully excluded arising from the submission of information.

6. Assistance is provided according to the nature and extent of the event requiring intervention based on the provider's decision by telephone, e-mail, video call, or remote connection. In case, the technical circumstances do not allow the remedy through a remote connection, the provider may provide the service and transport by courier service or personal intervention based on the provider's decision and possibilities.

7. During the intervention, the provider is entitled to request from you the cooperation necessary to fix the problem (e.g. access data, documentation to the device, etc.) and you are obliged to provide it.

8. Assistance is provided to the extent of the explicit information you provide during the specific consultation. If you withhold or knowingly provide false, incomplete or grossly misrepresented information regarding the scope of the event being investigated, it may materially affect the outcome of the assistance event. Therefore, the Provider cannot be held liable for any loss caused by your lack of information or incorrect or incomplete information.

9. In the case of risks and situations that are not subject to assistance, the

provider will be happy to recommend suitable external service providers (hereinafter referred to as suppliers) who will assist you in dealing with the specific situation. You will be responsible for the full cost of such services.

10. The provider's personnel will arrange to assess the event under review or may refer the event to another appropriate service provider for evaluation. The choice of service provider shall be at the sole discretion of the provider.

11. The service provider is entitled to ask you to reimburse the cost of the services provided by the supplier out of your own funds and subsequently send proof of payment together with any other documents requested by the supplier as part of the reimbursement process.

12. The Provider shall not be liable for any damage, other loss or loss of your equipment during its eventual transport.

13. Services will be provided only when setting up and using the following software: MS Windows, MS Office, MS Teams, McAfee antivirus, Norton antivirus, Panda antivirus, Symantec antivirus, AVAST antivirus, AVG antivirus, TrendMicro Internet Security, Acrobat Reader, WinZip, WinRar, WinAce and others according to the technical capabilities of the provider.

14. Services will be provided only for

Explorer/Edge, Firefox, Google Chrome and other browsers according to the technical capabilities of the provider.

15. In the case of the service "Data recovery from devices (computer, notebook, external disk, flash drive, memory cards)", unfortunately, even with an ideal procedure, it is not possible to guarantee the result, as more damage, or complete destruction of the device may incur. In such cases, the provider cannot be held liable for your device, and you are therefore not entitled to compensation.

16. Assistance will not be provided in cases where:

- (a) the device contains software that was not legally acquired or for which no valid license can be provided
- (b) the device contains software that is no longer supported by its manufacturer at the time of the event requiring intervention, or manufacturer
- (c) Internet connectivity problems are caused by the internet service provider
- (d) it is a specialised software or system (e.g. a customised accounting programme, etc.).

17. The Provider is not liable for consequential losses (loss of profit, interest for delay, etc.).

18. The provider shall transmit the information in particular if it relates to the headings listed in the table:

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**Forgotten/lost/stolen password**

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**Computer virus scanning, PC security check (up-to-date antivirus)**

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**Stolen online account / social media security**

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**Data recovery from devices**

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**Connecting and setting up a new TV/satellite**

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**Help with setting up your mobile phone/tablet/reader/app download**

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**Inadvertent deletion of data**

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**Problems with an external drive**

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**Setting up data storage**

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**Help with PC (significant slowdown, error messages)**

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**Consultation on wiring (computing, consumer electronics)**

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**Data box / ID identity**

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**Support in using e-mail and the Internet, setting up an e-mail address**

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**Help with starting a new computer/printer**

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**Connecting a new Wi-Fi/router**

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**Getting a new appliance (audio-visual and IT equipment) up and running**

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**Pairing devices in the home e.g. connecting a mobile phone/tablet to another wireless device**

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**Identifying the nearest service centre (computing, mobile phones, consumer electronics)**

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**Securing service - ordering a technician to your home address (computing, mobile phones, consumer electronics)**

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**Identifying the transport of the equipment to and from the service (computer technology, mobile phones, consumer electronics)**

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**Electronic signature certificate**

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**max. 3 hours /day\***

**The service does not cover the cost of purchasing spare parts.**

\* If, according to the provider's professional estimation, the duration of the assistance exceeds more than 3 hours of work/day, the nature of the problem does not fall under the assistance cover and this event cannot be fully handled within the assistance. In such a case, the provider will be happy to recommend you contact experts in the field, whom you will be able to enquire about independently at your own expense.