

Insurance Terms and Conditions

PP 09/2019 for Personal Property and Card Insurance for clients of Česká spořitelna, a.s.

1. INTRODUCTORY PROVISIONS

- 1.1 The relationship between the *Insurer*, *Policyholder* and the *Insured person* in connection with the insurance of personal belongings and cards is governed by (1) the insurance contract No. 7720894995 concluded by the *Policyholder* with the *Insurer*, and (2) these Insurance Terms and Conditions.
- 1.2 The provisions of Sections 1799 and 1800 of the Civil Code on contracts concluded in an adhesive manner shall not apply to a relationship established by an insurance contract on the basis of these Insurance Terms and Conditions.

2. INSURANCE PERIL, INSURED EVENT AND SCOPE OF INSURANCE

2.1 **The Insurer will provide Indemnity to the Insured to the extent agreed in these Insurance Terms and Conditions and in the application, if an insured event occurs due to the insurance peril defined in these Insurance Terms and Conditions.**

2.2 For the purposes of these Insurance Terms and Conditions, insurance peril means:

- (a) debiting the account to which the *Card* is held as a result of an *unauthorized card transaction*, if the *card* has been lost or stolen;
- (b) theft of cash up to the amount determined according to the insurance variant selected by the *Insured person* from the account to which the *Card* is held, at a *bank* branch, from an ATM or other place designated by the *bank* for cash withdrawal, all provided that the theft took place no later than 48 hours from cash withdrawal;
- (c) loss or theft of the *wallet*;
- (d) loss of or theft of *cabin baggage*;
- (e) loss or theft of *keys from the apartment*;
- (f) loss or theft of *documents*;
- (g) theft of cash withdrawn by the *Insured person* from the account to which the *card* is held, at a *Bank* branch, from an ATM or other place designated by the *bank* for cash withdrawals; the theft of cash must take place within 12 hours of the withdrawal of cash demonstrably in the event of a violent assault or as a result of a forced withdrawal made under the threat of physical violence;
- (h) a fee for the issuance of a new *card* as compensation for a stolen or lost payment *card* in the amount according to the *bank's* tariff;
- (i) loss or theft of a *medical device (inhaler, diabetic pump, pressure gauge, crutches, hearing aid, etc.)*;
- (j) loss or theft of *dioptric glasses* or *sunglasses*;
- (k) loss or theft of *car keys, parking ticket*;
- (l) theft of a *mobile phone* if the matter is being investigated by the police; ;
- (m) misuse of a *mobile phone*; costs which the *Insured person* is obliged to reimburse to the mobile operator (called costs) and which are obviously incurred in the period from the loss / theft of the *mobile phone* to the moment of reporting the loss or theft to the operator; including the cost of blocking the SIM card;
- (n) theft of an *e-book reader, MP3 / MP4 player, perfume*;
- (o) theft of *meal vouchers*;
- (p) loss or theft of medicines (incl. food supplements); in the case of prescription medicines, the costs (surcharge) which the *Insured person* is obliged to pay in excess of the amount paid by the health insurance company to the *Insured person*;
- (q) theft of a *laptop* or *tablet* if the matter is being investigated by the police;
- (r) theft of the *camera* if the matter is being investigated by the police;

- (s) theft of watches / smart watches only at the moment when they were fastened to the wrist of the *Insured person* in the usual way, if the matter is being investigated by the police; the insurance only covers watches exclusively owned by the *Insured person*;
- (t) theft of jewellery only when it has been affixed to the body of the *Insured person* in the usual manner, if the matter is being investigated by the police; the insurance only covers jewellery exclusively owned by the *Insured person*;
- 2.3 An *insured event* is not an event caused as a result of or in connection with the intentional, illegal and / or careless conduct of the *Insured person*, *Policyholder* or other person at the initiative of any of them (careless conduct - eg leaving an object in an unprotected or freely accessible place).
- 2.4 The *Insurer* will compensate the *Insured* under the conditions specified in these Insurance Terms and Conditions and in the *application* for the *Net financial damage* suffered as a result of the insured event. The insurance does not cover any *Consequential damages*.

3. EXCLUSIONS

- 3.1 The insurance does not cover *unauthorized card transactions*:
 - (a) which occurred before the *cardholder* took over the card;
 - (b) which occurred after the moment when the loss or theft of the *Card* was reported to the bank;
 - (c) which took place at the time when the right to use the *Card* was revoked (after the period of validity of the card);
 - (d) in which the cardholder does not physically present the card, unless the *Card* has been lost or stolen;
 - (e) carried out fraudulently by the *Insured person*, the *Policyholder*, by another person at the initiative of one of them or by a person close to them;
 - (f) made by means of a one-off *Card* one hour after its issuance.
- 3.2 The insurance does not cover insured events:
 - a) due to earthquakes, floods, atomic explosions, as well as radiation, handling of weapons, explosives, combustibles and toxic substances;
 - b) as a result of civil war or war, active participation in riots, crimes, terrorist acts and sabotage.
- 3.3 The right to Indemnity or other insurance benefits shall not arise if its provision would be contrary to the laws of any state (including international conventions) governing international sanctions in order to maintain or restore international peace, security, the protection of fundamental human rights and the fight against terrorism.
- 3.4 Other exclusions specified in the insurance contract or resulting from legal regulations may apply to the insurance.

4. RIGHTS AND OBLIGATIONS OF INSURANCE PARTICIPANTS

- 4.1 The rights and obligations of the *Insurer*, *Policyholder* and the *Insured person* are regulated by law.
- 4.2 *The Insurer will provide Indemnity in accordance with the following Insurance Terms and Conditions, provided that the Insured person:*
 - (a) take due care to ensure that the *Insured event* does not occur;
 - (b) has not infringed legal obligations aimed at averting the imminent *Insured event* or reducing the insured risk; and
 - (c) make every effort that can reasonably be required of him/her to reduce the damage suffered or may have occurred as a result of the insured event.
- 4.3 If it is proven that the breach of the above conditions affected the occurrence of the insured event, the extent or amount of the damage, the *Insurer* may reduce the Indemnity, in proportion to the effect of the breach on the extent of its obligation to indemnify. In such a case, the *Insurer* has the right not to provide Indemnity or, in the case of repeated indemnification, to suspend its payment until the fulfillment of obligations.

5. INDEMNITY

- 5.1 The *Insurer* will provide Indemnity if the person exercising the right to Indemnity proves and the *Insurer's* investigation confirms that it is an accidental event covered by insurance, ie there exists an *Insurer's* obligation to indemnify, and the scope of this obligation is ascertained. Indemnity is provided in money.
- 5.2 The *Insurer* will provide Indemnity for one *Insured person* out of all insurance perils for a maximum of two times (2x) in one calendar year; however, this does not apply to theft of a *Mobile phone*, where the *Insurer* provides Indemnity for one the *Insured person* only once (1x) in one calendar year.

- 5.3 The insurance covers a *Mobile phone*, MP3 / MP4 player, *e-book* reader, *Laptop*, *Tablet*, *Camera* and smart watch, the age of which did not exceed 5 years from the date of acquisition. For other personal items, their age at the time of the damage is not taken into account.
- 5.4 The indemnity provided by the *Insurer* for all insured events during the *Insurance period* is always limited by the Indemnity limit according to the selected option stated in the *Application*. This is without prejudice to other arrangements which impose an obligation on the *Insurer* to provide Indemnity in a lower or equal amount.

Option	Picked up cash - theft	<i>Unauthorized card transactions (without using a PIN), including online transactions and contactless payments</i>	<i>Unauthorized card transactions (using PIN or 3D secure authentication)</i>	Combined limit for personal belongings incl. theft of cash by robbery and forced withdrawal of cash under the threat of physical violence (according to the option chosen)
	Indemnity limit	Indemnity limit	Indemnity limit	Indemnity limit
MINI	2,000	in the amount of the statutory deductible*	30,000	15,000
STANDARD	4,000	in the amount of the statutory deductible*	70,000	30,000
PLUS	6,000	in the amount of the statutory deductible*	100,000	45,000

* Act No. 370/2017 Coll., On Payment Systems, as amended

The combined limit for personal belongings applies according to the variant on:

Option MINI – *wallet, hand luggage, apartment keys, document, including a contribution to ancillary costs associated with the processing of new documents in the lump sum of CZK 500 (eg transport, communication and / or administrative costs), theft of cash (within the meaning of Article 2, paragraph 2.2, letter g), fee for issuing a new card (within the meaning of Article 2, paragraph 2.2, letter h));*

Option STANDARD – option MINI, as well as medical aids, prescription or sunglasses, *Car keys*, parking ticket, *Mobile phone*, misuse of *Mobile phone*, *e-book* reader, MP3 / MP4 player, perfume, *Meach vouchers*, medicines;

Option PLUS – option STANDARD, as well as *Laptop, Tablet, Camera*, watch / smart watch, jewelry.

- 5.5 Indemnities for *Unauthorized card transactions (without the use of a PIN)*, including internet transactions, are for all variants in the amount of the *Bank* client's participation stipulated by Act No. 370/2017 Coll., On Payment Systems, as amended.

Indemnity for unauthorized *Card* operations (*using PIN or 3D secure authentication*) is limited for individual options by the Indemnity limit according to the selected option.

- 5.6 Indemnity for theft of *Mobile phone*, medical devices, *e-book* readers, MP3 / MP4 players, perfume, *Laptop, Tablet, Camera*, watch / smart watch, jewellery is subject to the simultaneous fulfilment of the following conditions:

- The repurchased *Mobile phone*, medical devices, *e-book* reader, MP3 / MP4 player, perfume, *Laptop, Tablet, Camera*, watch / smart watch, jewel, must be identical or possibly similar in terms of functionality, quality and price to the *Mobile phone*, medical device aid, *e-book* reader, MP3 / MP4 player, perfume, *Laptop, Tablet, Camera*, watch / smart watch, jewellery, stolen.
- If it is not possible to meet the condition according to the previous letter a) and stolen *Mobile phone*, medical device, *e-book* reader, MP3 / MP4 player, perfume, *Laptop, Tablet, Camera*, watch / smart watch, jewellery, replace with *Mobile phone*, medical device, *e-book* reader, MP3 / MP4 player, perfume, *Laptop, Tablet, Camera*, watch / smart watch, jewellery of the same type, the *Insured person* has the opportunity to re-purchase a *Mobile phone*, medical device, *e-book* reader, MP3 / MP4 player, perfume, *Laptop, Tablet, Camera*, watch / smart watch, jewellery in terms of functionality, quality and price of a higher standard, with the proviso that in such a case Indemnity is limited to the price of a stolen *Mobile phone*, medical devices, *e-book* readers, MP3 / MP4 players, perfume, *Laptop, Tablet, Camera*, watches / smart watches, jewellery.

- 5.7 Indemnity is due within 15 days of the completion of the investigation necessary to determine the existence and extent of the *Insurer's* obligation to indemnify. Indemnity is provided in Czech currency. The "foreign exchange-midpoint" exchange rate announced by the Czech National *Bank* on the day of the *Insured event* is decisive for the conversion of foreign currency into Czech.

- 5.8 The *Insurer* shall pay out Indemnity as instructed by the *Insured person* on the "Claim Report" form.

- 5.9 If the *Insurer* has reimbursed only part of the *Net financial damage* to the *Insured* due to the Indemnity limit and subsequently the *Unauthorized card transaction* was successfully claimed, the *Bank* will pay the *Insured* the difference between the already paid indemnity and the net financial damage. The remaining part of the claimed amount will be paid by the *Bank* to the *Insurer* in accordance with the provisions of the *Legal norms* on the transfer of the right to compensation.

6. APPLICATION OF INSURANCE CLAIMS

6.1 The *Insurer* will provide Indemnity if the *Insured person* shall:

- a) immediately notify the loss or theft of the *Card* and, in accordance with the bank's business conditions, request a ban on the card;
- b) immediately notify the municipal authority in charge of keeping the registers or matrices of the loss or theft of documents and request the issuance of a certificate to that effect;
- c) immediately submit or send to the *Insurer* a duly completed "Report of Damage" document with these annexes:
 - (i) a copy of the police document on *Card* theft notification; a copy of the criminal report received by law enforcement authorities in the event of an *Unauthorized card transaction* resulting from the loss or theft of the card, or in the case of physical violence used in the theft of cash; in the case of an unauthorized *Card* operation carried out via the mobile *Application*, a copy of the police document proving the IMEI blocking of the relevant *Mobile phone* on which the mobile *Application* was installed; a copy of a police theft notification document of a *Mobile phone*, *e-book* reader, MP3 / MP4 player, *Laptop*, *Tablet*, *Camera*, watch / smart watch or jewellery;
 - (ii) if the event took place abroad, then the cardholder is obliged to report the event at the nearest official place designated for that purpose;
 - (iii) in the case of an *Unauthorized card transaction*, a copy of the transactions confirmed by the bank;
 - (iv) in the case of an *Unauthorized card transaction*, a copy of the complaint protocol;
 - (v) confirmation of cash withdrawal at a branch of the Bank, from an ATM or other place designated by the *Bank* for cash withdrawal in the event of theft of *Hand luggage* and / or *Wallet* and at the same time cash stored therein;
 - (vi) an invoice or bill for the acquisition of a new wallet;
 - (vii) an invoice or bill for the purchase of new *Hand luggage*;
 - (viii) invoice or bill for expenses incurred in connection with compensation for lost or stolen apartment keys, proof of replacement of the lock insert;
 - (ix) in the event of loss or theft of documents, confirmation of the issue of new documents together with a receipt and copies of new documents; confirmation from the employer that a new entry permit has been issued;
 - (x) an invoice or bill for newly purchased eyeglasses or sunglasses;
 - (xi) invoice or bill for the exchange of *Car keys* and locks for a private passenger car by an authorized service, proof of replacement of the lock insert;
 - (xii) an invoice or bill for a newly purchased *Mobile phone*;
 - (xiii) invoice or bill for the acquisition of the original (stolen) *Mobile phone*;
 - (xiv) billing of the mobile operator with the designation of the claimed telephone calls and confirmation of the operator about the blocking of the *Mobile phone*, including the amount for the blocking fee;
 - (xv) an invoice or bill for the newly acquired medical device;
 - (xvi) an invoice or bill for the acquisition of the original (stolen) medical device;
 - (xvii) an invoice or bill for newly acquired *e-book* readers;
 - (xviii) an invoice or bill for the acquisition of the original (stolen) *e-book* reader;
 - (xix) invoice or bill for a newly acquired MP3 / MP4 player;
 - (xx) invoice or bill for the purchase of the original (stolen) MP3 / MP4 player;
 - (xxi) invoice or bill for newly acquired perfume;
 - (xxii) invoice or bill for the acquisition of the original (stolen) perfume;
 - (xxiii) the Insured person's confirmation of the issue of stolen *Meach vouchers* to the Insured, in the case of an electronic *Meach voucher* card, confirmation of the fee for the reissue of such *Card* and, in the case of an *Unauthorized card transaction*, a copy of transactions;
 - (xxiv) an invoice or bill for the acquisition of new drugs or for costs (additional payment) which the *Insured person* was obliged to pay in excess of the amount paid by the health insurance company the *Insured person* for the prescription of drugs;
 - (xxv) an invoice or bill for a newly acquired *Laptop* or *Tablet*;
 - (xxvi) an invoice or bill for the acquisition of the original (stolen) *Laptop* or *Tablet*;
 - (xxvii) an invoice or bill for a newly purchased *Camera*;
 - (xxviii) an invoice or bill for the acquisition of the original (stolen) *Camera*;
 - (xxix) invoice or bill for newly acquired watches / smart watches;

- (xxx) an invoice or bill for the acquisition of the original (stolen) watch / smart watch;
- (xxxi) an invoice or bill for newly acquired jewellery;
- (xxxii) an invoice or bill for the acquisition of the original (stolen) jewellery;
- (xxxiii) a document or bill for the costs that the insured was obliged to pay to the employer for a stolen *Mobile phone, laptop, Tablet or Camera* entrusted to him by the employer as a work tool;
- (xxxiv) a document or bill for the costs that the insured was obliged to pay / issue for a stolen or lost parking ticket.

- 6.2 During the investigation of the loss event, the *Insurer* has the right to request additional information from the *Insured person* that is directly related to the loss event.
- 6.3 In the event of *Unauthorized card transactions*, The *Insured person* is obliged to request the initiation of a complaint procedure at a *Bank* branch without undue delay.
- 6.4 *Policyholder* and the *Insured person* are obliged to cooperate with the *Insurer* and provide it with the necessary cooperation in the investigation of the loss event.

7. PREMIUM

- 7.1 The premium is a regular premium, the amount of which for the *Insurance period* is specified in the bank's tariff.
- 7.2 The insurance is not interrupted in case of late payment of the premium.
- 7.3 The premium is considered to be paid on time if it is credited to the *Bank* account of the *Insurer* or a person designated by it with a variable symbol set by the *Insurer* no later than on the due date.
- 7.4 The *Insurer* may change the amount of the premium unilaterally in cases stipulated by the Civil Code or referred to in the following paragraph of this article, or by agreement with the *Policyholder*.
- 7.5 The *Insurer* may unilaterally change the amount of the regular premium for the next *Insurance period* if the conditions decisive for determining the amount of the premium change, in particular:
 - a) generally binding legislation or established case law that affects the determination of the amount of the premium or Indemnity or the amount of the costs of the *Insurer* (eg change in taxes or the mandatory scope of insurance coverage);
 - b) factors leading to an increase in Indemnity that are not dependent on its will (eg due to a change in the frequency of claims);
 - c) generally binding legislation which imposes additional costs on the *Insurers* (eg compulsory levies) to which the *Insurer* was not obliged at the time of the conclusion of the contract, or
 - d) if the premium is not sufficient to ensure the permanent fulfilment of the insurer's obligations under the law governing the insurance industry.
- 7.6 If the *Policyholder* does not agree with the change in the amount of the insurance premium pursuant to the previous paragraph, s/he must express his disagreement in writing within one month from the day when s/he became aware of the proposed change in the amount of the insurance premium. In such a case, the insurance will expire at the end of the *Insurance period* preceding the *Insurance period* in which the premium was to change, if the *Insurer* notified *Policyholder* about this consequence and no other agreement is reached between the *Policyholder* and the *Insurer*. However, due to the *Policyholder's* disagreement with the new premium amount, the insurance will not expire if the premium for the new *Insurance period* adjusted in accordance with this Article is lower than the premium for the previous insurance period. If no disagreement is expressed within the said period, the insurance does not expire and the *Insurer* is entitled to the newly set premium.

8. INCEPTION, DURATION AND TERMINATION OF INSURANCE

- 8.1 The insurance contract is concluded by *Policyholder* with the *Insurer* according to the general provisions of legal norms. The insurance contract is concluded for an indefinite period.
- 8.2 The insurance is incepted by signing the *Application* or in another manner agreed between the *Policyholder* and the *Insured person* (internet banking, telemarketing, ATM, etc.). The insurance is effective the following calendar day (00:00 am) after signing the *Application* for insurance or concluding the insurance in another agreed manner between the *Insurer* and the *Policyholder*.
- 8.3 It is possible to change the insurance option by terminating the existing agreed insurance option and subsequently arranging a new insurance option. The newly selected insurance option is effective the next calendar day (00:00) after the agreement.
- 8.4 Insurance is terminated:
 - a) on the day of cancellation of the account on which the insurance is agreed,
 - b) on the day of cancellation of the account disposition,
 - c) on the date of death of the *Insured person*,
 - d) as of the date of the change of *Account holder*,
 - e) by termination of insurance by *Policyholder* or the *Insurer*, on the expiry of the day on which such termination was delivered to the other party,
 - f) on the basis of a request for termination of insurance by the *Insured person*, on the expiry of the

day on which this request was received by the Policyholder,

- g) by non-payment of insurance premiums for two consecutive insurance periods,
- h) on expiration of the day of blocking the *Private account* for which the insurance is arranged by the Policyholder, in particular due to the insolvency or distraint of the insured, a court decision, or other reasons stipulated by law,
- i) by unilateral termination of the insurance by the Policyholder, whereby the notice of termination must be delivered to the Insured in writing no later than 6 weeks before the date of termination of the insurance,
- j) in the cases specified in the relevant Insurance Terms and Conditions or the Civil Code.

9. DELIVERY

- 9.1 Notices or communications shall be delivered to the address of the Insured person.
- 9.2 Any notice or communication to be delivered to the Insured shall be deemed to have been delivered when the addressee has actually received the notice or communication or when it has refused or otherwise prevented its receipt (eg by not notifying the change of address).

10. TERRITORIAL SCOPE

- 10.1 The insurance covers an *Insured event* that occurred anywhere in the world, unless otherwise agreed in the insurance contract.

11. OTHER ARRANGEMENTS

- 11.1 The insurance is arranged as loss insurance.
- 11.2 The headings of paragraphs and articles are for guidance only and are not intended to affect the meaning or content of the provisions they introduce in any way.
- 11.3 The insurance is concluded between *Policyholder* and the Insurer.

12. DEFINITIONS

The following terms written in *italics* have the meanings given below:

Bank is Česká spořitelna, a.s., entered in the Commercial Register kept by the Municipal Court in Prague, Section B, Insert 1171; IR: 45244782; Prague 4, Olbrachtova 1929/62, postal code 140 00;

For the purposes of this insurance, a **Sticker** is a debit or credit contactless sticker issued by *Policyholder* to any *Private account*, allowing you to pay contactlessly at a merchant, pay online or withdraw cash via the Cash Back service..

Net financial damage is ongoing damage:

- (a) debiting the account to which the *Card* is held as a result of an *Unauthorized card transaction*;
- (b) compensation for stolen cash;
- (c) reimbursement of the cost of repurchasing personal effects;
- (d) reimbursement of costs for misuse of a *Mobile phone* (summed costs), including a fee for blocking the SIM;
- (e) reimbursement of the fee for the re-acquisition of a new card.

e-book reader is an electronic mobile device designed for reading *e-books* or magazines (eg Kindle!);

Document is an identity card, passport, driver's license, small technical card, public transport card, health insurance card, *Card* to enter the place of work of the insured or similar documents of his child under 15 years of age;

Account holder is a person authorized by the *Account holder* to manage funds on the account, to the extent specified by the *Account holder* in the overview of the account authorization.

Camera is a device used to take and record photos. For *Camera* accessories, which means any equipment and accessories (case, data, charging and / or connecting cables, external flash, interchangeable lens, filters, tripod, storage medium, eyepieces, corrections, etc.) that are not included in the purchase price of the subject *Camera*, insurance does not cover;

One-time card is a temporary intangible payment *Card* generated from the bank's mobile *Application* or internet banking with a maximum validity of one hour from its issuance;

Card, for the purposes of this insurance, shall mean a debit or credit *Card* issued by *Policyholder* to any *Private account*; for the purposes of this insurance, the *Card* also means a contactless sticker, disposable *Card* and

mobile *Application*.

Card account is a type of *Payment account* that *Policyholder* has set up for the *Account holder* at the time the credit *Card Application* is approved at the time the credit limit is approved.

Keys to the apartment are the keys and inserts of the locks from the permanent or temporary residence of the Insured person;

Car keys are the keys and inserts of the locks from the private passenger car, the keys and the lock insert from the system for locking the gear lever of the private passenger car;

Account holder is a natural person in whose name the account specified in the *Application* is maintained and to whom an electronic means of payment is issued;

Small technical certificate /malý technický průkaz in Czech/ is the Vehicle Registration Certificate. Part I .;

Mobile application is a mobile *Application* of the *Bank* enabling the performance of *Card* operations on the principle of NFC technology;

Mobile phone is a wireless electronic device that allows telephone calls to be made over public radio networks;

MP3 / MP4 player is a portable digital audio / video player. The MP3 / MP4 player is not a *Mobile phone*;

Consequential damage is damage to property, damage to life and health, financial damage or any other damage, including lost profits, resulting directly or indirectly from the damage covered by this insurance;

Unauthorized card transaction is the unauthorized use of a lost or stolen *Card* by a person other than the *Insured person* without his knowledge and consent (unauthorized payment transaction);

Laptop is a portable personal computer for individual use. *Laptop* accessories (case, data cables, headphones, screen protector, memory card, etc.) are not covered by the insurance;

Alienation means:

- theft - unauthorized seizure of the insured item carried by the Insured person, with him/her or within his/her reach),
- burglary - unauthorized seizure of an insured item located in an enclosed space in order to appropriate it, by entering such an area by illegal and demonstrable overcoming of a lock or other securing obstacle using force, eg theft of an item stored in a house, apartment , hotel room, recreational brick building, motorhome or caravan; stored in a storage box of a sports ground or department store; stored in the luggage compartment of a motor vehicle with a fixed roof, in the compartment of the motor vehicle or in a locked roof box so that it is not visible from the outside,
- robbery - unauthorized seizure of an insured item using violence against the insured or a threat of imminent violence with the intent to seize the insured item that the *Insured person* wore or carried.

Close person is a relative of the *Insured person* in the direct line, a sibling and a spouse or partner under another law governing the registered partnership of the Insured person; another person in a family or similar relationship (eg partner) to the insured is considered to be a *Close person* if the other person would reasonably feel the damage suffered as his / her own; close persons are also considered to be close persons or persons living permanently together;

Personal items are wallet, *Hand luggage*, apartment keys, documents, prescription or sunglasses, *Car keys*, *Mobile phone*,, medical aid, *e-book* reader, MP3 / MP4 player, perfume, *Meach vouchers*, parking ticket, medication, *Laptop*, *Tablet*, *Camera*, watch / smart watch, jewelry;

Wallet is a *Wallet* or hand bag intended for storing and transferring money or documents of the Insured person;

Payment account is an account established and maintained by the *Bank* on the basis of a written agreement and is intended for the execution of payment transactions;

Insured event is an accidental event covered by insurance;

Insurance period is the period for which regular premiums are paid. Unless otherwise agreed with the Insured person, the *Insurance period* is monthly;

Insured person is the person named in the *Application* whose property is covered by this insurance; the *Insured person* within the meaning of this insurance is the account owner or *Account holder*;

Insurer is Kooperativa pojišťovna, a.s., Vienna Insurance Group registered in the Commercial Register kept by the Municipal Court in Prague, file no. mark: B 1897, ID: 471 16 617, Prague 8, Pobřežní 665/21, postal code 186 00, Czech Republic;

Policyholder is a person who has concluded an insurance contract with the *Insurer* and who is obliged to pay premiums; The *Policyholder* is the bank;

Public transport card is a monthly / quarterly / annual coupon for public transport (eg ROPID, public transport);

Application document used by the *Bank* for accession to the insurance contract No. 7720894995;

Hand luggage is a lockable luggage with a fixed bottom, in particular a handbag, backpack or sports bag;

Private account is a *Payment account* or *Card account* that is not intended for business purposes;

Meal voucher is a paper voucher or electronic *Meal voucher Card* intended for indirect payment for food (eg Sodexo ,, Le Check Déjeuner, Accor, Edenred, etc.)

Tablet is a portable personal computer in the shape of a touch screen board for individual use. *Tablet* accessories (case, data cables, headphones, screen protector, memory card, etc.) are not covered by the insurance;

Card ban is a blocking of a card, placing a *Card* on a stop list or other form of ban in order to prevent misuse of the card;

Legal norms Act No. 89/2012 Coll., Civil Code and other legal regulations related to insurance.

This is a translation of the original text produced in Czech language. In case of discrepancy or dispute, the Czech text shall prevail.