

# Personal Possessions and Bank Card Insurance

## Insurance Product Information Document

Insurance Company: Kooperativa pojištovna, a.s.,

Vienna Insurance Group

IČO: 47116617

Česká republika

Product: Personal Possessions and Bank Card Insurance for Clients of Česká spořitelna, a.s.

This document provides only basic information on stated product. Complete pre-contractual and contractual information on your product are available in your policy and its related documents. Please, read them with attention.

### What is this type of insurance?

Bancassurance product covering loss or theft of personal possessions and misuse of insured person's personal bank cards issued by Česká spořitelna.



### What is insured?

#### Elementary risks

- ✓ unentitled bank card operations verified by PIN or 3D secure, if the bank card was lost or stolen
- ✓ unentitled bank card transactions without PIN or 3D secure verification, internet or contactless payments up to EUR 50 included, if the bank card was lost or stolen
- ✓ cash theft till 48 hours from a withdrawal
- ✓ cash theft incurred by a violent robbery till 12 hours from a withdrawal and involuntary cash withdrawal incurred by threat of physical violence
- ✓ loss or theft of personal possessions

**Cover extent and insured limit shall be established by a concluded insurance option - Mini, Standard, Plus.**

The exact extent can be found in your policy.



### What is not insured?

#### The insurance does not cover claims caused:

- ✗ by negligence or fraud of an insured person or of a person close to the insured person
- ✗ on electronics elder 5 years
- ✗ as a result of an earthquake, a flooding, a civil war, a war or a terrorism, an active involvement in a riot or a crime

#### The insurance does not cover those unauthorised bank card operations should they occur:

- ✗ before the card holder receives its bank card
- ✗ after the moment of reporting to the bank that the bank card has been lost or stolen
- ✗ after bank card's expiration date

The exact wording of exclusions applied can be found in your policy; please, read them with attention.



### Are there any restrictions on cover?

- ! Insurance benefits shall be limited by selected insurance option limit.
- ! Insurance benefits may be issued to the insured person 2 times in one calendar year in maximum, in case of a mobile phone theft only once in a calendar year.
- ! Insurance benefits may be lowered or denied if the insured person had not taken maximum reasonable effort to prevent damage/loss from happening in a first place, or at least to ease its scope; the insurance benefits may be also lowered or denied if the insured person breached or violated its legal obligations whose purpose is a prevention of the insurance claim from occurring.

The exact limit scope and restrictions applied can be found in your policy; please, read them with attention.



## Where am I covered?

The insurance covers claims occurred all over the world.



## What are my obligations?

- To heed with a due care that the insurance claim does not occur.
- Not to breach or violate legal obligations whose purpose is a prevention of the insurance claim from occurring or a lessening of the covered risk.
- To take maximum reasonable effort to ease the scope of damage/loss that resulted or could have resulted out of an insurance claim
- To abide by other obligations imposed in your policy



## When and how do I pay?

Insurance charges are stated in the bank's tariff. Policy period is one month. Insurance charges shall be automatically debited from your bank account or your credit card; you do not need to issue any payments.



## When does the cover start and end?

The insurance comes into existence/force in a calendar day (at 00:00) following the day, in which the insurance application has been signed or the insurance between the insured person and the policyholder has been concluded in another agreed way. The insurance of a bank-accountholder or of a bank-account authorised user is concluded for an indefinite period.

### **The insurance ends for example:**

- on the day the bank account, to which the insurance was concluded, shall be closed
- on the day in which the bank-account authorised user's authorisation of usage shall be cancelled
- on the day of a change in the person of the bank-accountholder
- at the end of the day, in which the insured person's insurance-termination-request shall be delivered to the policyholder
- in case the premium shall not be paid in two sequence running policy periods
- in other cases as stated in policy terms & conditions or in the civil code



## How do I cancel the contract?

Anytime on the insured person's insurance-termination-request.