

Special Insurance Terms and Conditions for Accident Insurance for Supplementary Insurance

(Own Damage CZ 202504ZPPHAV)

The following Special Insurance Terms and Conditions for Supplementary Vehicle Insurance (hereinafter the "SITC" or "SITC ACC") are agreed in addition to the General Insurance Terms and Conditions for Euro Insurances DAC Vehicle Accident Insurance (hereinafter the "GITC"). In the event of a conflict between the GITC and the SITC, the SITC will prevail. In the event of a conflict between the SITC and the insurance contract, the provisions of the insurance contract will prevail.

Article I

Introductory Provisions

GAP supplementary insurance is governed by the insurance contract, these special insurance terms and conditions for supplementary insurance (hereinafter the "SITC"), the general insurance terms and conditions for vehicle insurance set out in the insurance contract (hereinafter "GITC"), Act No. 89/2012 Coll., the Civil Code, and other relevant legal regulations.

Article II

Supplementary Glass Insurance

1. Introductory Provisions

a) Unless otherwise agreed in the insurance contract, supplementary insurance of a vehicle's glass can be arranged and can apply subject to simultaneous and continuing accident insurance in the insurance contract or as a separate risk.

2. Scope of Insurance

a) Vehicle glass insurance applies in the event of an accident, natural disaster, theft and vandalism.

3. Subject of Insurance, Exclusions from Insurance

- a) The insurance covers window (including sunroof) glass (or other transparent material) panels used to see out of a vehicle (hereinafter the "Windows") specified in the insurance contract, including the parts that must be replaced together with the glass according to the vehicle manufacturer, with the exception of the glass of motorcycles, tricycles, ATVs and snowmobiles and except for the side and rear windows of buses.
- b) In addition to the general exclusions set out in Article III of the GITC, the insurance also does not cover all related damage (e.g. damage to motorway vignettes, protective films, seals, opening mechanisms, additional modifications to Windows, paintwork, upholstery, etc.).

4. Limit on Insurance Benefits, Insurance Benefits, Deductible

- a) The limit on insurance benefits in this insurance is the upper limit on insurance benefits for one insurance event. The policyholder chooses the limit on insurance benefits in the insurance contract.
- b) A claim for insurance benefits will not arise if damage to other parts of the vehicle occurs at the same time as the damage to the insured glass and the insuree claims insurance benefits from accident insurance, if agreed.

Supplementary GAP (Guaranteed Assets Protection) Insurance

1. Introductory Provisions

- a) Unless otherwise agreed in the insurance contract, supplementary GAP insurance can be arranged and can apply subject to simultaneous and continuing accident insurance in the insurance contract. GAP is covered by the GITC.

2. Establishment, Duration and Termination of Insurance

- a) The establishment and duration of the insurance is entirely dependent on the establishment and duration of accident insurance.
- b) In addition to the reasons set out in legal regulations and the GITC, GAP terminates upon:
 - i. termination of the main insurance;
 - ii. total loss of the insured vehicle;
 - iii. theft.

3. Subject of Insurance

- a) The subject of GAP insurance is the insured vehicle and insured non-standard equipment.

4. Insurance Event

- a) A GAP insurance event is total loss of the insured vehicle or theft of the entire insured vehicle, which is an insurance event under accident insurance for which the insurer pays out insurance benefits.

5. Scope of Insurance

- a) GAP is arranged for the insured perils:
 - i. accident, theft, natural elements and vandalism pursuant to the GITC
- b) GAP insurance can be agreed in two variants:
 - i. GAP for the acquisition cost including ACC deductible coverage
 - ii. GAP for the book value

6. Limit on Insurance Benefits, Insurance Benefits

- a) GAP for the acquisition cost
 - i. The amount of insurance benefits is equal to the difference between the vehicle's acquisition cost and the vehicle's usual value immediately before the insurance event. The amount of the accident insurance deductible pursuant to the insurance contract and the GITC is also added to the insurance benefits.
 - ii. The limit on insurance benefits from the basic scope of GAP and the limit on insurance benefits from the extension to cover insurance of the deductible in the main insurance (if the extension is agreed) are specified in the insurance contract.
- b) GAP for the book value
 - i. Insurance benefits correspond to the difference between the vehicle's book value as recorded in the policyholder's accounting records and the vehicle's usual price as determined by the insurer as of the date of the insurance event.
 - ii. When making a GAP claim for the book value, the beneficiary is obliged to provide evidence of the vehicle's book value.