

CIVIL LIABILITY INSURANCE

Disclosure document about an insurance product

Pojišťovna VZP, a. s., Czech Republic



Information stated in this document should help you understand the basic character and conditions of the insurance. Complete pre-contractual and contractual information about the product is provided in other documents (especially in insurance terms and conditions, or in the policy itself).

WHAT KIND OF INSURANCE IS IT?

Civil liability insurance covers insurance of liability arising from activities in the course of ordinary civil life and insurance of liability arising from the ownership or possession of insured real estate.

WHAT IS THE SUBJECT OF THE INSURANCE?

The insured person (or the beneficiary) is entitled to be covered by the insurance company:

- a) In case of a claim regarding compensation for damage, if the insured person is liable for this damage, namely:
 - ✓ **damage to health** (or subsequent financial damage),
 - ✓ **damage to movable items** (or subsequent financial damage),
 - ✓ **damage to live animals** (or subsequent financial damage).
- b) If the insured person fulfilled all the obligations imposed by the insurance terms and conditions, even costs of the insured person's **legal protection** are paid.

Civil liability insurance includes the following products:

Insurance of liability arising from activities in the course of ordinary civil life

The insurance covers the liability of the insured person for damage caused especially:

- ✓ within the course of keeping a household or arising from the operation of household equipment,
- ✓ during the course of recreation and entertainment,
- ✓ whilst taking part in recreational sports or sports conducted for health reasons,
- ✓ as a pedestrian, a cyclist or whilst riding a horse,
- ✓ as an owner or caretaker of domestic and small farm animals normally kept in households in the Czech Republic as a hobby or to meet the family's needs,
- ✓ as an owner, operator or user of a non motor-driven vessel (including windsurfing), which is not subject to registration with the State Navigation Office.

Insurance covers liability for damage:

- ✓ to leased / loaned items **in the room** caused by fire, explosion or leakage from the water mains (damages incurred on different grounds are not covered)
- ✓ demonstrably caused by the student **in the communal areas of the halls of residence** (kitchenette, lift or laundry room, etc.)

DORMITORY WEST

NAME AND SURNAME:

NUMBER OF INSURANCE POLICY: 1249016549 **START OF INSURANCE** (valid for 365 days):

In order to report an insurance claim in the case of personal liability and provision of assistance services, contact the assistance service **Axa Assistance: +420 272 10 10 10**

WHAT DOES THE INSURANCE NOT COVER?

The insurance specifically does not cover liability for damage or a non-property loss (does not include the following events):

- ✗ the cause or symptoms of which arose outside the duration of the insurance or outside the agreed place of insurance,
- ✗ facts which the policyholder or the insured person or the entitled party could have foreseen or which they knew of at the time the insurance policy was taken out,
- ✗ caused intentionally by the policyholder, the insured person, the entitled person or at their initiative,
- ✗ events that occurred in connection with the development, manufacturing, provision or installation of software, loss, damage, change or reduced functionality or the possibility to operate or use a telecommunication device or other means of communication, computer system, software, internet, data, or a similar computer device or other equipment,
- ✗ assumed under contract or beyond the framework prescribed by legal regulation,
- ✗ for which the insured person is liable to his/her partners or their spouses, siblings or direct relatives, or those living with the partner in a common household,
- ✗ during professional sporting activity,
- ✗ caused by environmental pollution,
- ✗ no benefit for fines, penalties or other contractual, administrative or criminal penalties or other payments having a punitive, exemplary or preventative character.

The complete wording of the insurance terms and conditions is stated in the insurance terms and conditions, and the policy.

