

CITIZEN LIABILITY INSURANCE



This document provides only basic information about the mentioned insurance product. Complete pre-contractual and contractual information about your specific insurance can be found in the insurance policy and all documents that are part of it. Please read them carefully.

What kind of insurance is it?

Citizen Liability Insurance includes coverage for liability arising from activities in everyday civilian life.

What is the subject of insurance?

The insured (authorized person) has the right to be indemnified by the insurance company:

- a) in the event of an insured event, compensation for damage caused to third parties if a legitimate claim for compensation has been filed against them:
 - ✓ **damage to property** (or subsequent financial damages).
- b) in the event of fulfilling insurance conditions, the costs necessary for legal protection of the insured against the asserted claim for compensation of damage.

What is not covered by the insurance?

- ✗ damages intentionally caused by the insured
- ✗ war events, uprisings, riots
- ✗ acts of state power
- ✗ effects of nuclear energy
- ✗ objects in poor technical condition
- ✗ motor vehicles with registration plates
- ✗ plans, projects, data records
- ✗ exclusions from liability insurance

Please read the exact wording of exclusions carefully in the valid insurance policy.

Insurance applies to liability for damages:

- ✓ on rented / borrowed items **in the room** caused by fire, explosion, or leakage of liquid from the plumbing system (damages caused by other causes are not covered)
- ✓ demonstrably caused by a student in **common areas of the dormitory** (kitchenette, elevator, laundry room, etc.)

Halls of Residence WEST

NAME AND SURNAME:

INSURANCE POLICY NUMBER:

3802294469

START OF INSURANCE (valid for a maximum of 365 day):

To report an insurance event for citizen liability and to receive assistance, contact the **Global Assistance service: ☎ +420 266 799 775.**