

Insurance of loss or theft of the payment cards

Československá obchodní banka, a. s.

Insurance Product Information Document

Manufacturer of insurance: ČSOB Pojišťovna, a. s., a member of ČSOB holding Czech Republic

Product: Insurance of loss or theft of the payment cards

This group insurance is governed by the Insurance Policy covering the loss, theft and misuse of ČSOB payment cards (hereinafter also referred to as the "**Insurance Policy**") arranged and concluded between ČSOB Pojišťovna, a.s. a member of the ČSOB Group (hereinafter also referred to as "**ČSOB Pojišťovna**" or "**the Insurer**") and Československá obchodní banka, a.s. (hereinafter also referred to as "**ČSOB**" or "**the Policyholder**"), and by the related documentation contained in the General Insurance Terms and Conditions for Payment Card Insurance (hereinafter also "**GITC PC 2021**"). The Customer is informed about the contents of the Insurance Policy through the Information on the Insurance of Loss or Theft of Payment Cards (hereinafter also referred to as "**Information for the Insured**").

What is this type of insurance?

Insurance of financial loss incurred in connection with the loss or theft of a ČSOB payment card. This is a group (mass) insurance, where the parties to the Insurance Policy are: ČSOB Pojišťovna, as the Insurer, and ČSOB, as the Policyholder. The customer is the insured person.



What is the subject matter of insurance?

PAYMENT CARD INSURANCE (hereinafter also referred to as "**PC**")

The "**BASIC**" option for cases of financial loss due to:

- ✓ loss or theft of PC, or inability to use PC due to a change of the holder's name;
- ✓ unauthorised use of PC if lost or stolen;
- ✓ misuse of a mobile device in making online payments;
- ✓ theft of cash by robbery;
- ✓ loss or theft of personal documents, keys, wallet, mobile phone in connection with the loss or theft of PC.

The "**CLASSIC**" option for cases of financial loss due to:

- ✓ reissue of PIN;
- ✓ express issue of a new PC in the event of loss, theft or destruction;
- ✓ loss or theft of glasses (sunglasses/corrective) or tablet/laptop/e-book reader in connection with the loss or theft of the PC.

The "**EXTRA**" option for cases of financial loss due to:

- ✓ issue of a replacement PC or replacement cash abroad in case of PC loss, theft or destruction;
- ✓ loss or theft of a handbag/briefcase/backpack in connection with the loss or theft of PC;
- ✓ loss or theft of a smartwatch (bracelet) in connection with the loss or theft of PC.

All options apply to items in the sole possession of the Insured, both personal and business items. The insurance also covers items owned by the Insured's employer and legitimately used by the Insured.

For more detailed information regarding the subject matter of insurance and the insured risks covered by the Insurance, please see GITC PC 2021, in the articles regulating the subject matter of insurance or in the Insurance Policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.

Indemnity

- ✓ The upper limit of the indemnity is determined by the indemnity limit.

For detailed information regarding the indemnity, please see GITC PC 2021 specifically in articles governing the indemnity, or in the Insurance Policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.



What does insurance not cover?

The insurance does not cover loss-incurring events:

- ✗ in connection with which the entitled person knowingly provides untruthful or grossly distorted substantial information concerning the scope of the insured event, or if the entitled person conceals any substantial information concerning this insured event;
- ✗ caused intentionally by a party exercising the right to indemnity, or by a third party on the initiative of this party, unless the insurance policy expressly provides otherwise or unless otherwise provided by law.

Exclusions from the insurance are included in GITC PC 2021, in articles regulating exclusions from the insurance and limitations of the indemnity, or in the insurance policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.



Are there any limitations in the insurance coverage?

- ! In some cases, the indemnity may be limited or reduced. These situations are stated in GITC PC 2021, in articles regulating exclusions from the insurance and limitations of the indemnity, or in the insurance policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.

The main exclusions from the insurance coverage that you would not have to expect include:

- ! The Insured is obliged to immediately notify the Policyholder (ČSOB) of the loss, theft or destruction of the payment card, who will block the payment card. If the Insured fails to notify the Policyholder of this fact, he/she shall not be entitled to the indemnity.
- ! In the event of an insured event with a loss exceeding CZK 5,000 incurred by the Insured due to the loss or theft of a payment card in the Czech Republic and its subsequent misuse, the Insured must notify the Police of the Czech Republic of the insured event as a condition for the right to the indemnity.
- ! The Insurer shall pay the necessary costs of acquiring a new item comparable in kind, quality and use-value with the lost or stolen item.



Where does the insurance coverage apply to me?

- ✓ The insurance location is worldwide.



What are my responsibilities?

In addition to the obligations stipulated by generally binding regulations, the parties to insurance are obliged to comply in particular with the following obligations specified in the GITC PC 2021, or in the Insurance Policy:

- When arranging the insurance, the insured person is obliged to state all information truthfully and completely. During the insurance, the insured person is obliged to notify the insurer, without undue delay and in writing, of all changes in the facts about which the insured person was asked when arranging the insurance.
- In all its actions, it must act in such a way that the loss-incurring event does not occur, in particular it must not violate the obligations aimed at averting or reducing the danger and also it must not accept the violation of these obligations by third parties.
- If the loss-incurring event has already occurred, the insured person is obliged to take measures aimed at avoiding further damage. The Insured is also obliged to obtain sufficient evidence of the scope of the loss-incurring event, particularly by keeping the damaged subject matter of insurance or their parts or through photography or film material, video recording or testimony by third parties.
- Moreover, the insured person is obliged to notify the insurer and appropriate public administration authority, without undue delay, of the loss-incurring event if there is, in relation to the loss-incurring event, a suspicion of committing a crime, an administrative offense or an offense. The party to insurance is obliged to provide a true explanation of the origin and extent of the consequences of this event and to submit the necessary documents thereto.



When and how to make payments?

The insurance premium is arranged as regular. The premium is paid by the policyholder, i.e. ČSOB. The insured person pays an insurance fee to ČSOB.

The amount of the insurance fee is arranged between the policyholder (ČSOB) and the Insured, and is specified in the ČSOB Fee Price List.

The insurance fee is deducted by the policyholder from the Insured's payment account for the next 12 months in advance. The policyholder does not impose the insurance fee on the Insured for selected payment cards.

The length of the insurance period is 1 year.

For detailed information regarding the premium and insurance fee, please see GITC PC 2021 or in the Insurance Policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.



When does the insurance coverage start and end?

The insurance shall arise at the moment of signing/confirming the Payment Card Agreement, if the insurance is arranged for the payment card, or at the moment of signing/confirming the request for additional insurance.

The insurance is arranged for an indefinite period of time, with a fixed term of insurance of one year. The insurance is renewed automatically by the payment of the fee for every new insurance period.

More detailed information regarding the origin and termination of the insurance can be found in the GITC PC 2021, or in the Insurance Policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.

The insurance is terminated by cancelling the payment card, upon request to cancel the insurance or upon submission of the notification of the loss-incurring event.



How can I terminate the policy?

The insurance policy may be terminated only by the policyholder, which is ČSOB.

For payment cards, the insurance may be terminated by a written application of the insured person to cancel the insurance, addressed to ČSOB. The insurance terminates on the day following the delivery of the application to ČSOB.

The insurance may also terminate in particular:

- upon expiry of the period for which it was agreed;
- by agreement;
- by termination of the insurance interest;
- on the date of death of the insured person;
- by termination of the right to use the payment card;
- if no replacement payment card is issued in the event of loss or theft of the original payment card;
- in another way specified in the insurance policy or in the Civil Code.

For more detailed information regarding the termination of the insurance, please see the GITC PC 2021, in the articles regulating the termination of the insurance, or in the Insurance Policy. The customer is informed about the contents of the Insurance Policy through the Information for the Insured.

INFORMATION ABOUT THE INSURANCE OF LOSS OR THEFT OF THE PAYMENT CARDS



ARTICLE 1

Opening Provisions

- The information about the Insurance of Payment Card Loss or Theft (hereinafter also referred to as the "Information for the Insured") is intended for holders of **debit** or **credit cards** (hereinafter also referred to as "the Payment Card" or "PC") issued by or through Československá obchodní banka, a. s. (hereinafter also referred to as "ČSOB" or "the Policyholder") and who become insured by virtue of the legal acts referred to in Article 3 below.
- The Information for the Insured is provided to the cardholder on the basis of the **Insurance Policy** arranged and concluded between ČSOB as the **Policyholder** and ČSOB Pojišťovna, a. s., a member of the ČSOB Group as the **Insurer**.
- Insurance shall be governed by** the provisions set out in the Insurance Policy and in the General Insurance Terms and Conditions for the Payment Card Insurance GITC PC 2021 (hereinafter also "GITC PC 2021") and shall be subject to the relevant provisions of Act No. 89/2012 Coll., the Civil Code, as amended (hereinafter also the "Civil Code"). Further information about the insurance can be found in the Information Documents for the Insurance Product – Insurance of loss or theft of payment cards (hereinafter also referred to as "IDIP – L/T PC").
- Information about the Insurance of Loss or Theft of Payment Cards, GITC PC 2021 and IDIP – L/T PC is also available to the Insured at ČSOB branches and on the Internet at www.csob.cz.
- The Insurer's indemnity is paid in Czech currency and is payable in the Czech Republic.
- All personal documents and documents relating to the insurance must be submitted by the parties to insurance in the Czech language.

ARTICLE 2

Provisions that the Customer might not expect

All types of insurance have their defined exclusions, i.e. situations in which the insurance itself does not establish any indemnity the beneficiary would be entitled to:

- In the event of an insured event with a loss exceeding CZK 5,000 incurred by the Insured due to the loss or theft of a payment card in the Czech Republic and its subsequent misuse, the Insured must notify the Police of the Czech Republic of the insured event as a condition for the right to the indemnity,
- The Insurance covers the necessary costs of acquiring a new item comparable in kind, quality and use-value with the lost or stolen item.

ARTICLE 3

Inception of insurance, insurance period, insurance rates and insurance location

- The insurance shall arise at the moment of signing/confirming the Payment Card Agreement, if the insurance is arranged for the payment card, or at the moment of signing/confirming the request for additional insurance.
- The insurance is arranged for an indefinite period of time, with a fixed term of insurance of **one year**. The insurance is **renewed automatically by the payment of the fee** for every new insurance period.
- If the **payment card itself** is lost, stolen or destroyed (does not apply for a replacement card or replacement cash abroad) and the Insured is issued a **replacement payment card**, the insurance does not expire (and continues to cover the replacement payment card issued to the Insured), only if the client has not concurrently filed the notification of the loss-incurring event.
- The amount of the insurance fee** for the insurance period for individual options is specified in the ČSOB Fee Price List, which is available at ČSOB branches and on the Internet at www.csob.cz.
- The insurance location is **worldwide**.

ARTICLE 4

Scope and options of the insurance, indemnity limits

- The insurance can be arranged in the **BASIC**, **CLASSIC** or **EXTRA** options, which are subject to the insurance coverage (indemnity scope and limits) listed in the table below and described in more detail in this article.

INSURANCE OPTIONS		INDEMNITY LIMITS (in CZK) for OPTIONS:		
		BASIC	CLASSIC	EXTRA
Payment card (PC) – financial loss due to	a) unauthorised use of payment card if lost or stolen	30 000	100 000	500 000
	b) misuse of a mobile device to make online payments if the payment is confirmed via the Insured's mobile device			
	c) loss, theft or destruction of the payment card or loss of the ability to use the payment card due to a change of the cardholder's name			
	d) reissue of PIN	X	X	
	e) express issue of a new payment card in the event of loss, theft or destruction			
	f) issue of a replacement card or replacement cash abroad in case of its loss, theft or destruction			
Personal belongings	g) theft of cash by robbery	5 000	15 000	50 000
	h) loss or theft of personal documents in connection with the loss or theft of PC			
	i) loss or theft of keys in connection with the loss or theft of PC			
	j) loss or theft of a wallet in connection with the loss or theft of PC	X		
	k) loss or theft of glasses (sunglasses/corrective) in connection with the loss or theft of PC			
	l) loss or theft of a mobile phone in connection with the loss or theft of PC			
	m) loss or theft of a tablet/laptop/e-book reader in connection with the loss or theft of PC	10 000	15 000	25 000
	n) loss or theft of a smartwatch (or a bracelet) in connection with the loss or theft of PC	X	10 000	15 000
	o) loss or theft of a handbag/briefcase/backpack in connection with the loss or theft of PC			

2. Insurance in the **BASIC** option covers:
- financial loss caused to the Insured by misuse of the payment card** for making unauthorised payment transactions in the event of loss or theft of the insured payment card.
 - financial loss caused by the misuse of the Insured's mobile device** for making payments by payment card on the Internet, if the payment is confirmed via the mobile device and if the loss or theft of the mobile device occurs in connection with the loss or theft of the payment card.
- In the events under a) and b), the Insurer shall provide the Beneficiary with indemnity for financial loss for all unauthorised payment transactions (for a credit card, including interest, which the Insured is obliged to pay to the Policyholder under the Policyholder's terms and conditions) for which the Insurer (ČSOB), as its payment services provider, is not liable under the Payment System Act, up to the agreed limit of the indemnity for individual options.
- fees incurred for the issue of a new payment card** in the event of loss, theft or destruction of the insured payment card or where the Insured cannot continue to use the payment card due to a change of his/her name.
 - cash stolen from the Insured by robbery** (from an account administered by the Policyholder and which the payment card is assigned to).
The Insurer **will provide** the Beneficiary with **indemnity** as long as:
 - the robbery was proven to have occurred **within 24 hours** of the cash being withdrawn from the account,
 - or if the Insured was **forced** to withdraw cash during a robbery.
 - cost of acquiring new personal documents** (including the cost of taking photographs) where their loss or theft is connected with the loss or theft of the insured payment card.
 - cost of acquiring new keys** (or a chip) where their loss or theft is connected with the loss or theft of the insured payment card.
The Insurer **will provide** the Beneficiary with indemnity:
 - in the amount of the necessary costs incurred by the Insured for the purchase of new keys or a chip (or for the purchase of a new lock and its installation or for the opening of locked doors) to the premises intended for living (permanent residence or domicile of the Insured), individual recreation, business of the Insured or his/her passenger car or leisure accommodation vehicle, which shall replace the keys or chip lost or stolen.
 - cost of acquiring a new wallet** where its loss or theft is connected with the loss or theft of the insured payment card.
 - cost of acquiring a new mobile phone** where its loss or theft is connected with the loss or theft of the insured payment card.

The insurance in the **CLASSIC** option covers all insured risks as the **BASIC** option plus:

- fees incurred for reissuing the PIN** for the insured payment card.
- fees incurred for express issue of a new payment card** in the event of loss, theft or destruction of the insured payment card.
- cost of acquiring new glasses** (sunglasses or corrective) where their loss or theft is connected with the loss or theft of the insured payment card.
- cost of acquiring a new tablet, laptop or e-book reader** where their loss or theft is connected with the loss or theft of the insured payment card.

The insurance in the **EXTRA** option covers all insured risks as the **CLASSIC** option plus:

- fees incurred for the issue of a replacement payment card or replacement cash abroad** in the event of loss, theft or destruction of the insured payment card (applies only to embossed cards – with embossed/protruding identification data).
 - cost of acquiring a new smartwatch (bracelet)** where its loss or theft is connected with the loss or theft of the insured payment card.
 - cost of acquiring a new handbag or briefcase or backpack** where its loss or theft is connected with the loss or theft of the insured payment card.
3. The insurance applies only to items owned **exclusively by the Insured**. Indemnity limits apply to both personal belongings and business items. The insurance also covers items owned by the Insured's employer and legitimately used by the Insured. Yet, indemnity in such cases will be provided only up to the amount of compensation required by the Insured's employer (taking into account the legal limitation on the maximum amount of compensation).
4. The insurance is arranged **without a deductible**.
5. The Insurer shall pay the necessary **costs of acquiring a new item comparable in kind, quality and use-value with the lost or stolen item**.

ARTICLE 5

Indemnity and exclusions from insurance

- The Insurer shall provide the indemnity for one insured event **up to the maximum indemnity limit** specified in the table for each of the options in Article 4(1).
- The Insurer will provide indemnity for the insurance policies only if the insured event occurred during the term of insurance and if the conditions specified in the Insurance Policy (the content of which has been made known to the Customer through this Information for the Insured) and in GITC PC 2021 are met.
- The Insurer is obliged to complete the investigation of the loss-incurring event within 3 months of the notification of such an event. If the investigation cannot be completed within 3 months of the date on which the loss-incurring event was notified to the Insurer, the Insurer is obliged to inform the notifier of the reasons for which the investigation cannot be completed. The indemnity is payable within 15 days as soon as the Insurer has completed the investigation necessary to determine the extent of the Insurer's obligation to pay.
- The Insurer shall transfer indemnity to the Insured's account for which the payment card was issued or to the account specified in the Notification of the loss-incurring event. Indemnity cannot be transferred to the so-called Protected Account.
- The Insurer **will only provide** the Beneficiary with **indemnity** if the misuse of PC is confirmed by the Policyholder or if the Policyholder denies liability for the loss incurred subject to the relevant provisions of the Payment System Act.
- The insurance **does not cover** any loss-incurring events in connection with which the beneficiary knowingly provides, while exercising the right to indemnity, untruthful or grossly distorted substantial information concerning the scope of the insured event, or if the beneficiary conceals any substantial information concerning that insured event.
- The Insurer **shall not provide** the Beneficiary with the **indemnity** if the loss-incurring event occurred as a result of fraudulent or deliberate actions on the part of the Insured or another person at his/her initiative.
- The Insurer **may not provide** the Beneficiary with the **indemnity** if the loss-incurring event occurred as a result of fraudulent or deliberate actions on the part of a person close to the Insured.

ARTICLE 6

Insured Person's Obligations

- The Insured is obliged to **immediately notify the Policyholder** (ČSOB) of the loss, theft or destruction of the payment card, who **will block the payment card**. If the Insured fails to notify the Policyholder of this fact, he/she shall not be entitled to the indemnity.
- The Insured is also obliged:
 - to fill in the form of the NOTIFICATION OF THE LOSS-INCURRING EVENT** in cooperation with the Policyholder's branch office staff in insured events referred to in Article 4, paragraph 2 a), b), d), e), f), g), h), k), l), m), n) and o).

The Insured is obliged to fill in the NOTIFICATION OF THE LOSS-INCURRING EVENT form as soon as possible after notification of loss, theft or destruction of the payment card.

- b) **to mark on the statement of account** all unauthorised payment transactions in cases of insured events under the insurance referred to in Article 4 (2) (a), (b) and (d).
 - c) **to provide proof** (invoice or receipt) of the purchase of a new item in the cases of insured events referred to in Article 4 (2) (e), (f), (g), (h), (k), (l), (n) and (o).
 - d) **at the Insurer's request, to provide additional documents**, e.g. an invoice or receipt for the purchase of the original (lost or stolen) item in cases of insured events under the insurance referred to in Article 4 (2) (g), (h), (k), (l), (n) and (o), mobile network operator's confirmation of blocking of the phone including the amount of the blocking fee, document/confirmation of issuance of new personal documents including a copy of the new documents, confirmation from the issuer of the transport licence of the amount of the deposit on the lost or stolen licence.
 - e) **to indicate on the NOTIFICATION OF THE LOSS-INCURRING EVENT** form whether he/she is a VAT payer and which of the lost or stolen items was intended for business in the insured event under the insurances referred to in Article 4 (2) (f), (h), (l) and (o).
3. Insured events under the insurances referred to in Article 4 (2) (a), (b), as long as their amount exceed CZK 5 000 and (d), as well as insured events that occurred during the commission of a crime, the Insured is obliged to notify the Police of the Czech Republic.
 4. Other obligations of the Insured are specified in the GITC PC 2021, Article II Obligations of parties to insurance.

ARTICLE 7

Termination of Insurance

1. In addition to the reasons for the termination of insurance, as set out in the generally binding legal regulations and in GITC PC 2021, the insurance further **terminates** as a result of:
 - a) cancellation of the payment card,
 - b) written request from the Insured concerning the cancellation of insurance. The insurance terminates on the day (at 0:00) following the receipt of the request by the Policyholder,
 - c) on the day (at 0:00) following the date of submission of a completed NOTIFICATION OF THE LOSS-INCURRING EVENT form – in the insured events covered by the insurance referred to in Article 4 (1)(b), (d), (e), (f), (g), (h), (k), (l), (m), (n) and (o), if the Beneficiary is paid the indemnity thereto.
2. In the event of loss, theft or destruction of the very payment card (not applicable for replacement cards or replacement cash abroad), where the Insured has been issued a replacement card, the **insurance shall not terminate**.

ARTICLE 8

List of definitions

Financial loss shall mean a sum of money that has been illegitimately withdrawn from the Insured's bank account by another person.

Smart watch (or bracelet) or smartwatch shall mean a device with an integrated system that enables other mobile functionalities in addition to the standard time information function.

Handbag/briefcase/backpack, for the purposes of this insurance, shall mean bags, briefcases, laptop backpacks or backpacks that substitute a handbag or a briefcase. Travel bags, fishing bags, etc. cannot be considered a handbag/briefcase/backpack.

Robbery shall mean taking possession of cash in such a way that the perpetrator has used violence or has threatened the Insured with immediate violence before or immediately after the cash withdrawal.

Cost shall mean the necessary cost incurred in relation to acquiring a new item comparable in kind, quality and use-value with the lost or stolen item.

Theft shall mean unauthorised appropriation of someone else's property.

Personal documents shall mean ID cards, passports, driving licences, vehicle registration certificates and transport smart cards (e.g. for public transport or regional services).

Close person shall mean an Insured's blood-relative in the direct line, an Insured's sibling or a spouse or a partner or other persons in the family or similar relationships, provided that the damage suffered by one of them is reasonably perceived by the other as his/her own damage, the in-laws and the persons living permanently together.

Payment card is a debit card or credit card with insurance that has been issued to the Insured by the Policyholder based on a legal relationship for the issue and administration of payment instruments.

A payment card shall also mean a digitized payment card that the Insured has linked to his/her other mobile devices (e.g. phone, watch).

Fees shall mean the bank charges of ČSOB for services rendered to the Insured.

Destruction of a payment card shall mean a change in the state of the payment card after which it is objectively impossible to use the payment card for its intended purpose.

Loss of an item is a situation where the Insured has lost the possibility of disposing of the item independently of his/her own free will.

ARTICLE 9

General Information on the Insurance

1. **Insurance premium and fees**
 - The premium is arranged as regular premium and is payable at the beginning of the insurance. The premium is paid by the policyholder, i.e. ČSOB. The insured person pays an insurance fee to ČSOB. The policyholder does not impose the insurance fee on the Insured for selected payment cards. No other fees will be charged. Further information can be found in the Information Documents for the Insurance Product – Insurance of loss or theft of payment cards of in the Insurance Policy.
 - The tax aspects of the insurance are governed by the generally binding legal regulations of the Czech Republic, in particular by Act No. 586/1992 Coll., on Income Tax, as amended.
 - Validity of the information provided by the Insurer in this document is not limited in terms of time in any way in advance.
2. **Information on the Insurance Policy and the Insurance**
 - The insurance is linked to the ČSOB payment card.
 - The insurance is arranged for an insurance period of one year, with a fixed term of insurance of one year; it may be automatically renewed upon the payment of the fee for the next period.
 - Legal actions relating to the insurance must be conducted in the Czech language.
3. **Practical instructions and information on the possibility of withdrawal from the insurance policy**
 - The insured person is not a party to insurance. The insured person is, therefore, not a policyholder and has no right to withdraw from the insurance policy or to terminate the insurance policy.
 - The Insured may terminate the insurance by a written request concerning the cancellation of the insurance addressed to the Policyholder (ČSOB), in person at the ČSOB branch or via telephone at 800 300 300. The insurance terminates on the day following the receipt of the request.
 - The provisions of Section 2786 of the Civil Code on the change of the insurance premium amount do not apply.

4. Resolution of Disputes

- The insurance and the relationship between the insured person, the policyholder and the insurer are governed by the Czech law.
- Courts with substantive and territorial jurisdiction in the Czech Republic are intended for judicial resolution of disputes arising from the insurance.
- Complaints may be sent to the Insurer's registered office address. The Insurer shall notify the complainant, without undue delay, of the receipt of its complaint, as well as of the manner and timeframe of the resolution thereof. Subsequently, the Insurer shall inform the complainant of the complaint resolution in writing. The complainant may refer, with its potential complaint, to the Czech National Bank as the financial market supervisory body responsible also for the insurance industry.
- The Insurer shall always follow the Code of Ethics issued by the Czech Insurance Association (www.cap.cz).
- If the party interested in insurance, the Policyholder, the Insured or the beneficiary is a consumer, it is entitled to the so-called out-of-court resolution of consumer disputes. The materially competent authority for the out-of-court settlement of any consumer disputes arising out of insurance types other than life insurance is the Czech Trade Inspection Authority (website: [http](http://www.voj.cz)) or the Office of the Ombudsman of the Czech Insurance Association registered institute (website of the Office of the Ombudsman of the Czech Insurance Association: <https://www.ombudsmancap.cz/>).

5. Breach of Duties

- Breach of the duties stated in the insurance policy, insurance terms and conditions or in law may lead to a reduction or non-provision of the indemnity, refusal of the indemnity, withdrawal from the insurance policy, or termination of the insurance (even without notice) and in the case of liability insurance also to the obligation to pay what the insurer has paid to the damaged person on behalf of the insured person. In the event of a breach of the duties related to the investigation of a loss or an insured event by a party to insurance, the insurer may be entitled, against the party to insurance, to reimburse the costs incurred by the insurer for the investigation of the loss or the insured event.
- By a breach of the policyholder's duties to pay the insurance premium properly and on time, the policyholder may be obliged to pay the fees and interest of the receivable from the outstanding insurance premium, especially default interest and costs associated with its application (e.g. costs of sent reminders to pay the insurance premium, etc.).

6. Additional information

- The report on the insurer's solvency and financial situation can be found on the insurer's website (in "Who we are" section, "Obligatory disclosed information") on the website <https://www.csobpoj.cz/o-spolecnosti/kdo-jsme>.
- Insurance against loss or theft of the PC cannot be arranged separately with the Insurer.

ARTICLE 10

Notification of loss-incurring event

A loss-incurring event should be reported immediately in the manner indicated on the card:

Subsequently, you are supposed to complete a **NOTIFICATION OF THE LOSS-INCURRING EVENT** form.

Furthermore, the Insured is obliged to submit all necessary documents requested in connection with the investigation of the loss-incurring event.

Insurance of theft or loss of the card

Block the card immediately at
+420 495 800 111



Report the loss-incurring event to the ČSOB branch.
Further information is available at www.csob.cz

