

BRIEF SUMMARY OF THE GROUP INSURANCE POLICY NO. 698041050

The travel insurance policy is governed by the rules under Act No. 89/2012 Coll., Civil Code, the Travel Insurance Terms and Conditions ("TITC"), and the Additional Travel Insurance Terms and Conditions for UCB Payment Cards ("ATC UCB").

DEFINITIONS

Policy Holder – UniCredit Bank Czech Republic and Slovakia, a.s.

Assurer – Allianz pojišťovna, a.s.

PURPOSE OF THE AGREEMENT

This policy covers the obligation of the Assurer to provide, in the extent agreed, to the insured the insurance benefit to the extent of insurance claims in accordance with Article "Object Insured" of this Policy if an insured event occurs during the term of insurance in accordance with TITC and ATC UCB, and the Policy Holder's undertaking to pay the premium to the Assurer.

INSURED PERSONS

1. This Policy applies to the holders of debit or credit cards (both debit and credit cards hereafter also as "payment cards") of the following types:

type A – Visa Electron, Maestro, Visa Professional, Visa Classic / Visa Credit Classic, MC Standard, Debit MC, Expres, Debit MC Partners a Debit MC Partners PCC, Visa Advantage, MC Preference type, Visa Generali, MC Miles&More Standard, MC AGiP, Visa AXA Electron, Visa AXA Club, Visa AXA/Partners

type B – Visa Business and MC Business type cards

type C – Visa Gold / Visa Credit Gold, MC Gold, Visa Gold Business, MC Gold Business, MC Gold Charge, MC Miles&More Gold, Visa Platinum, Visa Infinite type cards

issued by the Policy Holder with regard to which cards cooperation was agreed with the Assurer in the field of travel insurance. More detailed specification of individual categories of payment cards including the risks covered is contained in the annex Travel Insurance Limits.

2. Each card type is then divided in two subcategories depending on the travel insurance provided with the card, being the BASIC and PLUS insurance each of which offers different insurance coverage (PLUS INSURANCE hereafter as the "extended travel insurance").

3. In addition to the card holder, the extended travel insurance also applies to:

– spouse of the card holder, registered partner of the card holder;

– children under 18 years of age, whether biological or in foster care of the card holder or his/her spouse, but only on the condition that the above family members are travelling and staying abroad together with the card holder.

4. The travel insurance is either automatic or optional depending on the card type.

SCOPE AND TYPES OF INSURANCE

1. The following is arranged under this Policy within the BASIC or PLUS insurance, as the case may be:

a) insurance covering medical expenses abroad including repatriation and insurance in the event that a guardian needs to be called (insurance against loss and damage);

b) insurance covering permanent consequences of an injury, accidental death (fixed sum insurance);

c) insurance covering personal effects and luggage (insurance against loss and damage);

d) insurance in the event of cancellation or interruption of a trip (insurance against loss and damage);

e) liability insurance for bodily injury or damage to property or as financial loss (insurance against loss and damage).

2. The BASIC or PLUS insurance is taken out with the card types A through C as per section 1 of Article Scope and Types of Insurance in the scope and up to the limits as specified in the Annex Travel Insurance Limits. Said limits constitute the maximum limit of insurance benefit for the insured event which takes place during one trip abroad.

3. If, as a result of the unlimited opportunity to gain multiple payment cards, multiple travel insurance coverages are taken out (concurrence) for a single insured - owner of the payment cards, the sums insured will not be added up and in the case of an insured event, the Assurer will be obligated to only provide one insurance benefit (under one payment card only) to the maximum amount of the insurance tariff with the highest limit of insurance benefit. This means that if the holder of payment cards has more than just one coverage according to the travel insurance, such holder will only be entitled to one insurance benefit (insurance benefit out of one insurance policy only) in the case of an insured event.

4. The sum insured (maximum limit applicable to the insurance benefit) remains constant even if several family members of the card holder are travelling together, which means that the sum insured does not grow with the growing number of fellow travellers, and the sums insured specified in the Annex Travel Insurance Limits applies to all fellow travellers.

BEGINNING AND END OF INSURANCE COVERAGE

1. The insurance coverage for the insured is valid as long as the payment card remains valid or, as the case may be, as long as the card issued in lieu of the original card remains valid.
2. Beginning of insurance:
 - a) At the card issue
 - When the insurance with the card is automatic, then at 00:00 of the day following acceptance of the payment card by the holder, but no earlier than at 00:00 of the first calendar day of the month when the card begins to be valid.
 - When the insurance with the card is optional, then at 00:00 of the day following acceptance of the payment card by the holder, but no earlier than at 00:00 of the first calendar day of the month when the card begins to be valid.
 - b) If the holder is interested in taking out the insurance during validity of the card
 - When the insurance with the card is optional – at 00:00 of the day following the day when the client's application for travel insurance is filed and accepted by the Policy Holder.
 - c) In the event of insurance taken out (activated) by phone
 - When the insurance with the card is optional - at 00:00 of the day following after the insurance is taken out by phone. The insurance may be activated by the client by phone through the Policy Holder's phone line. Policy Holder will provide acknowledgement of insurance to the insured. The Policy Holder must keep records of all phone calls during which insurance was taken out.
3. End of insurance:
 - a) When the insurance with the card is automatic - at 24:00 of the last day of the card validity, but no later than at 24:00 of the expiry date of this insurance policy.
 - b) When the insurance with the card is optional - at 24:00 of the last day of card validity, or at 24:00 of the day in which the card holder applied for termination of the insurance, but no later than at 24:00 of the last day of the calendar month in which the card holder applied for termination of this insurance policy. Card holder may apply for termination of the insurance in writing or by phone. Policy Holder will provide acknowledgement of the insurance termination to the insured. The Policy Holder must keep records of all phone calls during which insurance was terminated.
4. For the purposes of travel insurance under this policy, a valid payment card also includes a card that is otherwise invalid (expired or stolen/lost/non-functional), if the client filed an application for a new payment card to replace the original invalid card, and such card will remain valid until the new payment card is delivered to the client (after which the insurance will be transferred to the card issued in lieu of the original card). In the event of card renewal (card issued in lieu of an expired card) or of a replacement card (in lieu of the lost/stolen/non-functional card) the insurance will not be interrupted and remains valid without interruption.

TERRITORIAL VALIDITY AND DURATION OF THE TRIP

1. The insurance applies to the insured events taking place abroad, unless the TITC or the ATC UCB provide otherwise.
2. The duration of one trip abroad may be no more than 90 consecutive calendar days after the Czech borderline is crossed. The number of trips is not subject to any restrictions.
3. The insurance coverage begins at the moment the state border of the Czech Republic is crossed by the insured on his/her trip abroad or, depending on the nature of individual types of insurance, even earlier at the moment as set out in the insurance terms and conditions, but no earlier than on the first day of insurance validity. The insurance coverage ends at the moment the state border of the Czech Republic is crossed by the insured on his/her way back or, depending on the nature of individual types of insurance, even later at the moment as set out in the insurance terms and conditions, but no earlier than upon the lapse of the 90th day from the beginning of the trip or upon expiry of the insurance.
4. In the event of an insured event, individual trips need to be properly documented with relevant documents or, if the documentation is missing, the relevant documents may be replaced with a statutory declaration in justified cases.

OBJECT INSURED

1. Insurance covering medical expenses abroad and repatriation
 - The insurance covers the inevitable expenses on medical treatment of the insured that the insured had to undergo during the period insured as a consequence of the insured event. The inevitable medical expenses mean the costs which were, from the medical point of view, incurred for the necessary therapy and treatment of an injury or disease.

2. Insurance covering guardian

- The insurance covers, in the case of an insured event, the inevitable expenses associated with the trip of the insured's guardian abroad and his/her accommodation, or the necessary costs associated with early or later return of the insured and the guardian to the place of permanent residence.

3. Personal injury insurance

- This insurance covers accidental death or permanent consequences resulting from an injury sustained during the term of insurance and which was suffered during the insured's normal life, unless agreed otherwise. In the event of accidental death of the insured person, the insurance benefit will go to the beneficiary in accordance with the law.

4. Insurance covering personal effects and luggage

- This insurance covers luggage and the personal effects usual for the purpose of the trip that the insured took with him/her or has provably procured during the trip.
- The insurance of luggage is free of deductible.

5. Trip cancellation insurance or trip interruption insurance

- As regards the trip cancellation product ("Storno" - Cancellation), the insurance covers the non-returnable costs the insured necessarily incurred in connection with the cancellation of the trip organised by a travel agency or travel company, or the cost incurred in buying accommodation.
- As regards the trip interruption product ("Storno plus" - Cancellation plus), the insurance covers the costs of unconsumed services resulting from the agreement to participate in an event or the additional cost of return trip.

6. Personal liability insurance

- The insurance applies to the liability of the insured for bodily injury or for damage to property, or the resulting other financial damage caused by conduct in the normal course of life, while engaging in tourism, or sports.
- The insurance is subject to a CZK 1,000 deductible.

7. Insurance of special assistance and law service

- The insurance covering special assistance and law service gives the insured right that the Policy Holder:
 - a) Arrange and pay the expenses connected with making out replacement travelling documents or tickets or flight tickets in the event they are lost or stolen.
 - b) Grant to the insured an interest-free loan to buy the essential personal effects in the event that his/her personal effects or luggage are lost or stolen.
- The insurance is free of deductible.

REPORTING INSURED EVENT

If immediate help is needed, call the assistance service which is available on a 24/7 basis at the phone number + 420 241 170 000 and follow their instructions. Insured events may also be reported by way of <https://www.allianz.cz/pro-klienty/oznamit-novou-udalost/cestovani/lecebne-vylohy-v-zahranici.html>

If you cause damage or injury to another person, gather witnesses and document the event. Never sign anything you do not understand or disagree with. If you are forced, e.g. by the Police, to sign, also put down your disagreement in English or at least in Czech.

In case of questions concerning the insured event settlement or complaint, contact the Assurer at <https://www.allianz.cz/kontaktujte-nas/napiste-nam/> or in writing at the address of Allianz pojišťovna, a.s.