

Full pre-contractual and contractual information on the product can be found in the following documents: General Insurance Terms and Conditions for Legal Protection Insurance (hereinafter referred to as the „VPP PPO 2015“), Product Information Sheet, the Insurance Contract or the application for the insurance.

What kind of insurance does it concern?

Legal protection insurance of the driver



What is the insured object?

LEGAL PROTECTION INSURANCE OF THE DRIVER

- ✓ Legal protection and enforcement of the legitimate interests of the insured driver in connection with driving any motorized or non-motorized vehicle with a permissible weight of up to 3.5 tons including trailers.

For more detailed information regarding the insured object and insurance perils covered by the insurance, please refer to the VPP PPO 2015, Articles pertaining the insured object, the Product Information Sheet or the Insurance Contract.

Insurance benefits

- ✓ The upper limit of the insurance benefit is determined by the limit of the insurance benefit. The limit of the insurance benefit is the upper limit of the sum of insurance benefits for all insured event occurring during one year of the insurance (if the insurance is negotiated for a shorter period, during the term of the insurance).
- ✓ It is possible to arrange deductible together with the insurance.

For more details on the insurance benefits, please refer to VPP PPO 2015, Articles pertaining insurance benefits, the Product Information Sheet for the Insured or the Insurance Contract.



What is not covered by the insurance?

The insurance does not cover insured events:

- ✗ in relation to which the Entitled Person consciously states false or grossly distorted substantial details relating to the scope of the insured event, or conceals substantial details related to the insured event;
- ✗ caused intentionally by a person claiming the right to the insurance benefit, or on his or her initiative by a third party, unless the Insurance Contract is expressly agreed otherwise or unless stipulated otherwise by the law.

Exclusions from the insurance are contained in the VPP PPO 2015 in the Articles pertaining the exclusions from the insurance and the limits of the insurance benefits, in the Product Information Sheet or in the Insurance Contract.



Are there any restrictions of the insurance coverage?

- ! In some cases, the insurance benefits may be limited or reduced. These situations are contained in the VPP PPO 2015 in the Articles pertaining the exclusions from the insurance and the limits of the insurance benefits, in the Product Information Sheet or in the Insurance Contract.



Where does the insurance cover me?

- ✓ The „Driver“ version of the insurance is arranged with the territorial scope of Europe. This means the geographical territory of Europe (with the exception of the countries in the territory of former Soviet Union that are not the EU members and Turkey).



What are my responsibilities?

In addition to the obligations laid down by generally binding regulations, the insurance participants are required to comply in particular with the following obligations set forth in the VPP PPO 2015, in the Product Information Sheet or in the Insurance Contract:

The insurance participant is in particular obliged to:

- When arranging the insurance, the Insured is obliged to provide all information in a truthful and complete manner. During the term of the insurance, he or she is obliged to notify the Insurer in writing without undue delay of any changes in the facts he or she has been asked for when arranging the insurance.
- To behave in such a way that the insured event does not occur, in particular, it must not violate the obligations aimed to avert or reduce the peril and also must not tolerate breaching of these obligations by third parties.
- If an insured event has already occurred, the insured is obliged to take measures aimed at avoiding the increase of the damage. Furthermore, he is obliged not to change the condition caused by the insured event until the insured value of the insurance interest is reviewed by the Insurer or the person authorized by him. However, this does not apply if such a change is necessary for safety or hygiene reasons or in order to reduce consequences of the insured event; in such cases, the insured is obliged to provide sufficient evidence of the scope of the insured event, in particular by storing the damaged items of insurance or their parts, photographic or film material, video record and third party testimony.
- The insured is also obliged to notify the Insurer without undue delay of the occurrence of the insured event and the competent public authority if there is a suspicion of committing a criminal offense, an administrative offense or a misdemeanor in relation to the insured event. The insurance participant is obliged to give a true explanation of the origin and extent of the consequences of this event and to provide the necessary documents.

In the legal protection insurance, the insured is also in particular obliged to:

- The Insured is obliged to notify the Insurer in writing without undue delay that there were proceedings of a public authority or arbitration initiated against him or her in respect of the insured event and notify the Insurer on the course and outcome of such proceedings.
- The Insured is obliged to inform the Insurer immediately if, in the event of an insured event, he or she has chosen his or her legal counsel and charged him with the enforcement of his or her legitimate interests.
- In the case of an insured event, the Insured is obliged to ensure that the chosen legal counsel keeps the Insurer informed of the course and the development of the insured event and to release it of confidentiality for this purpose.
- The Insured is obliged to grant the Insurer full authority to conduct non-judicial hearings for the best possible solution to the insured event for the insured.
- In the case of the occurrence of an insured event, the insured is obliged not to recognize without the express written consent of the Insurer any liability for the compensation of the damage or, without the explicit prior written consent of the Insurer, waive any debt.
- In the case of an insured event, the insured is obliged to proceed in line with the instructions given by the Insurer and provide him with all the necessary co-operation on a continuous basis.



When and how to make payments?

The premium is arranged as regular or one-off premium. The premium is paid by the Policyholder, i.e., Československá obchodní banka, a. s. (hereinafter referred to as the "ČSOB"). The insured pays the ČSOB the insurance fee.

The amount of the insurance fee is specified in the Price List.

The insurance fee is deducted from the payment account in advance for the next 12 months. For selected payment cards, the insurance fee is not charged.

As part of the Premium service, the insurance fee is not charged by ČSOB.

The length of the insurance period is 1 year.

For more details on the premium and the insurance fee, please refer to the VPP PPO 2015, Articles pertaining premiums, the Product Information Sheet, the Insurance Contract or the Price List.



When does the insurance coverage begin and end?

The insurance begins on the day following the conclusion of the contract on issuing the card or the day following the filing of an application for insurance if it is arranged in addition to the already issued card.

In the case of ČSOB Premium service, the insurance begins on the day following the date of signing the insurance application by the insured.

The insurance is arranged for the period specified in the contract on issuing a payment card or in the application for the insurance.

For more information on the commencement and termination of the insurance, please refer to the VPP PPO 2015, the Product Information Sheet or the Insurance Contract.



How can I terminate my contract?

The Insurance Contract can only be terminated by the Policyholder, that is ČSOB.

For payment cards, the insurance can be terminated by a written request of the Insured to cancel the insurance addressed to ČSOB. The insurance expires on the day following the receipt of the application by ČSOB.

In the case of ČSOB Premium service, the insurance expires on the date when the Insured signs the application for insurance for other insurance within the ČSOB Premium service.

The insurance may also cease to exist in particular:

- By the expiry of the period for which it was agreed;
- By mutual agreement;
- By the insurance interest ceasing to exist;
- By the date of death of the Insured;
- By termination of the right to use the payment card;
- If no replacement payment card is issued in the case of loss or theft of the original payment card;
- By other manner specified in the Insurance Contract or the Civil Code.

For more details on the insurance termination, please refer to VPP PPO 2015, Articles pertaining insurance termination, the Product Information Sheet or the Insurance Contract.



Product Information Sheet

Insurer information for those interested in the insurance

The legal protection insurance is governed by the insurance contract on the insurance for ČSOB payment card holders or the insurance for ČSOB Premium service users concluded between Československá obchodní banka, a. s. (hereinafter referred to as „ČSOB“ or the „policyholder“) and ČSOB Pojišťovna, a. s., člen holdingu ČSOB (hereinafter referred to as the „insurer“). The insurance is also governed by the General Insurance Terms and Conditions for Legal Protection Insurance (hereinafter referred to as the „VPP PPO 2015“), which is available on the ČSOB website www.csob.cz and the relevant provisions of generally binding legal regulations. Further information can be found in the Product Information Sheet and in the Legal Protection Insurance Product Information Document.

Product Information

The insurer arranges the legal protection insurance within the following scope:

„Legal protection insurance of the driver“

The version of the insurance arranged is the „Driver“. Only the person explicitly specified in the application for the insurance as the insured person in the legal position of the insured in the „Driver“ version of the insurance.

The insurance covers exclusively the following insured events:

- **Administrative and criminal proceedings after a traffic accident**
The insurance covers cases where the insured person as a driver of the vehicle is suspected, accused or indicted of having committed a misdemeanor, administrative offense or criminal negligence in connection with a traffic accident.
- **Administrative proceedings related to the operation of the vehicle**
The insurance covers cases where the insured person is suspected or accused of having committed a misdemeanor or an administrative offense in relation with the operation of the vehicle (for example, unauthorized removal of the vehicle from the records).
- **Damage caused in connection with driving the vehicle**
The insurance covers disputes concerning the right of the Insured Person to compensation for damage caused to the Insured Person in connection with the driving of the vehicle by an insured person against a person obliged to compensate the Insured Person for the damage or the right of the Insured Person to the insurance benefit under the liability insurance against the insurance company, where the person obliged to compensate the Insured Person has his or her liability insurance arranged.

Provisions of insurance terms and conditions the client might not expect

The insurance is arranged within the scope of the VPP PPO 2015, parts A, B and D.

By way of derogation from VPP PPO 2015, it is agreed that the insurance also covers disputes between the Policyholder and the Insured Person.

The insurance is arranged with a waiting period of 3 months, whereas the waiting period does not apply in connection with a criminal, misdemeanor and other administrative proceedings conducted for a negligence offense. The insurer is not obliged to provide the insurance benefit for the insured events occurring in the waiting period.

In the case that following the report and during the investigation of the insured event the insurer evaluates all its aspects (in particular factual circumstances, existing evidence or legal arguments) and concludes that there are insufficient prospects of successful protection or enforcement of the legitimate interests of the Insured Person, it shall immediately notify the Insured Person including the reasons which led to such assessment. In such a case, the Entitled Person shall not become entitled to the insurance benefit unless the Insured Person continues to protect or enforce its legitimate interests despite the notice of the insurer under the preceding sentence and will be successful in the protection or enforcement of its legitimate interests. In such a case, the Insurer is obliged to provide the Entitled Person with the insurance benefit or unpaid portion thereof.

General Information

Premiums and fees

- The premium is agreed as regular one. The premium is paid by the policyholder, i.e., Československá obchodní banka, a. s. (hereinafter referred to as the „ČSOB“).
- No fees are charged in excess of the premiums.
- For more information on the insurance fee, please refer to the Legal Protection Insurance Product Information Document.

Basic insurance information

- The insurance policy is linked to the ČSOB payment card or the ČSOB Premium service.
- The insurance is arranged for the period specified in the application for the insurance.
- Legal acts relating to the insurance must be made in the Czech language.
- The Insured is not a party to the insurance policy. The Insured is therefore not a Policyholder and has no right to withdraw from the contract or to terminate the contract.
- The Insured can terminate the insurance by a written request for cancellation of the insurance addressed to the Policyholder. The insurance expires on the day of its delivery.
- The insurance further expires on the date of the anniversary of the insurance mentioned in the contract on issuing the payment card or in the application for the insurance.
- The insurance expires on the date when the insured, as the owner of the ČSOB Premium service, ceases to be the user of the ČSOB Premium service or signs an application for another insurance policy within the ČSOB Premium service.
- The provisions of Section 2786 of the Civil Code for a change in the amount of premiums shall not apply.

Conflict settlement

- The insurance and the relationship between the Insured, the Policyholder and the Insurer are governed by the Czech legal order.
- The court settlement of disputes arising from the insurance is determined by the competent courts of law in the Czech Republic.
- Complaints can be sent to the Insurer's address below. The Insurer shall notify the complainant without undue delay of the acceptance of the complaint as well as of the manner and time of settlement. Subsequently, the Insurer shall inform the complainant on the complaint settlement in writing. The complainant has the option to refer a potential complaint to the Czech National Bank as the supervision authority for the financial market including the insurance industry.
- The actions of the Insurer are governed by the Code of Conduct issued by the Czech Association of Insurance Companies (available at www.cap.cz).
- If the Insured is a consumer in the arranged insurance, he or she is entitled to the out-of-court settlement of a consumer dispute arising out of the arranged insurance. The competent authority for out-of-court resolution of consumer disputes arising out of the insurance in question is the Czech Trade Inspection Authority (the Internet address of the Czech Trade Inspection: www.coi.cz/).

Additional information

- A report on the solvency and financial position of the Insurer is available at www.csobpoj.cz
- The legal protection insurance can also be arranged with the insurer separately. More detailed information on the legal protection insurance arranged separately is available at www.csobpoj.cz, or at any branch of the insurer.

Personal questionnaire

Do you drive a motor vehicle?

YES NO

Answers evaluation:

If you answered **YES**, we recommend you to arrange the Legal Protection Insurance for your payment card, as this insurance is quite suitable for you. If you have answered **NO**, it seems there are no special reasons for you to arrange the legal protection insurance for your payment card.

Your Insurance Company (Insurer)

ČSOB Pojišťovna, a. s., člen holdingu ČSOB

Masarykovo náměstí 1458, Zelené Předměstí
530 02 Pardubice,
Company ID (IČO): 45534306
registered in the Commercial Register maintained by the Regional Court in Hradec Králové, Section B, File number 567
Phone: (+420) 466 100 777, fax: (+420) 467 007 444,
www.csobpoj.cz

The main subject of the Insurer's business

Insurance activity pursuant to Act No. 277/2009 Coll. on Insurance, as amended

Name and registered office of the supervisory authority

Czech National Bank, with registered office at
Na Příkopě 28, 115 03 Praha 1

Policyholder

Československá obchodní banka a. s.

Radlická 333/150, 150 57 Praha 5
Company ID (IČO): 00001350
registered in the Commercial Register of the Municipal Court in Prague, Section BXXXVI, file number 46
Phone: 800 300 300, www.csob.cz