

You can find complete pre-contractual and contractual information about the product in other documents, namely in the Product Info Sheet, in the General Insurance Terms and Conditions for the Legal Protection Insurance (hereinafter referred to as the "LPI GITC 2023") and in the Insurance Policy.

### What is this type of insurance?

Legal protection insurance.



#### What is the subject of insurance?

##### LEGAL PROTECTION INSURANCE

- ✓ Legal protection and enforcement of the insured person's legitimate legal interests in the case of a dispute with another entity.
- ✓ The Legal Protection Insurance includes:
  - telephone or email legal advisory related to an existing legal dispute of the insured person
  - commissioning a service provider for the purpose of finding a solution to the insured person's insured event
  - the service of Legal assessment of selected types of contracts.

More detailed information regarding the subject matter of insurance and the insured perils which the insurance covers can be found in the LPI GITC 2023.

##### Indemnity

- ✓ The upper limit of the indemnity is determined by the indemnity limit. The indemnity limit is the upper limit of the sum of indemnities for all insured events occurring during the period of one insurance year (if the insurance is concluded for a shorter period, then during the policy period).
- ✓ Deductible may be arranged together with the insurance.

More detailed information regarding the indemnity can be found in GITC LPI 2019, in articles regulating the indemnity.



#### 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 that insured event;
- ✗ caused intentionally by the person exercising the right to indemnity, or by a third party on the initiative of that person, unless the Insurance Policy expressly stipulates otherwise or unless otherwise provided by law.

Exclusions from insurance are included in the LPI GITC 2023, in articles regulating exclusions from insurance and indemnity limitations, or in the Insurance Policy.



#### Are there any restrictions in the insurance coverage?

- ! In some cases, the indemnity may be limited. These situations are stated in the LPI GITC 2023, in articles regulating exclusions from insurance and indemnity limitations, or in the Insurance Policy.



#### Where does the insurance coverage apply to me?

- ✓ The Insurance is arranged with the territorial scope of the Czech Republic, with the exception of insured events in the matter of criminal or administrative proceedings in connection with driving a motor or non-motor vehicle and compensation for harm caused to the Insured by a third party. For these purposes, the territorial scope of Europe is arranged, which means the geographical area of Europe with the exception of the countries in the territory of the former Soviet Union that are not members of the EU, and of Turkey.



## What are my responsibilities?

In addition to the obligations stipulated by generally binding regulations and the obligations specified in the Insurance Policy, the parties to insurance are also obliged to follow the obligations specified in the LPI GITC 2023, in articles regulating the obligations of the parties to insurance.

### The party to insurance is especially obliged to:

- When arranging the insurance, the Policyholder and the Insured are obliged to state all information truthfully and completely. During the insurance, they are obliged to notify the insurer, without undue delay and in writing, of all changes in the facts about which they were asked when the insurance was being concluded or which are included in the insurance policy.
- 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 is obliged to take measures aimed at avoiding further damage. Furthermore, it is obliged not to change the condition caused by the loss-incurring event until the affected values of the insurable interest have been inspected by the Insurer or by a person authorised by the Insurer. However, this does not apply if such change is necessary for safety or hygiene reasons, or to reduce the consequences of the loss-incurring event; in such cases, the Insured is obliged to provide sufficient evidence of the extent of the loss-incurring event, in particular by the retention of the damaged objects insured or their components in photographic or film material, video recordings and testimony of third parties.
- Moreover, the Insured is obliged to notify the Insurer and the competent public administration authority, without undue delay, of the loss-incurring event if there is, in relation to the loss-incurring event, a suspicion of a criminal offence, administrative offence or misdemeanour having been committed. 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.
- The policyholder is obliged to pay the agreed premium properly and on time.

### In the legal protection insurance, the Insured is also obliged, in particular:

- To inform the Insurer in writing without undue delay that, in connection with the loss-incurring event, proceedings before a public authority or arbitral proceedings have been initiated against the Insured, and to inform the Insurer about the course and outcomes of these proceedings.
- To inform the insurer immediately if, in the case of the loss-incurring event, the insured person has chosen its legal representative and has entrusted this legal representative with defending the insured person's legitimate interests.
- To grant to the insurer a power of attorney for conducting out-of-court negotiations for the purpose of the best possible solution of the insured person's insured event.
- In the case of an occurrence of the loss-incurring event, not to acknowledge any obligation to indemnify without the express prior written consent of the Insurer and not to forgive any debt without the express prior written consent of the Insurer.
- In the case of an occurrence of the loss-incurring event, to proceed in accordance with the instructions given by the insurer and to provide the insurer continuously with all necessary cooperation.
- In the case of an occurrence of the insured event, to ensure that the chosen legal representative continuously informs the insurer of the course and development of the insured event, and to exempt the legal representative from secrecy for this purpose.



## When and how to make payments?

The premium is agreed as regular premium and is payable on the first day of the insurance period. The length of the insurance period is 1 year.

If the payment of premium in instalments is agreed, the premium shall be payable as stipulated in the LPI GITC 2023 or in the Insurance Policy.

The premium amount is specified in the insurance policy.

The premium may be paid: a) in cashless way at the points of sale of the Insurer, b) by non-cash transfer to the Insurer's account, c) by direct debit from the Policyholder's account.

More detailed information regarding the premium can be found in the LPI GITC 2023, in articles regulating premium.



## When does the insurance coverage start and end?

The insurance is concluded for a period specified in the insurance policy and originates on the day following the insurance policy conclusion, unless agreed otherwise in the insurance policy.

More detailed information concerning the origination and termination of the Insurance can be found in the LPI GITC 2023, in articles regulating the origination, change and termination of the Insurance.



## How can I terminate the policy?

### The insurance can be terminated:

- within 2 months from the date of concluding the insurance policy with eight-day notice period;
- within 3 months from the date of notification of the occurrence of the loss-incurring event/insured event with one-month notice period;
- as of the end of the insurance period, by a termination notice delivered to the other party no later than 6 weeks before the end of the insurance period.

### The insurance may also terminate in particular:

- upon expiry of the period for which it was agreed;
- by withdrawal from the insurance policy;
- by agreement;
- by termination of the insurance interest;
- on the date of death of the insured person;
- due to non-payment of the premium deviating from Section 2804 of the Civil Code, only on the day following the futile expiration of the period set by the insurer in a written reminder to pay the premium;
- in another way specified in the Insurance Policy or in the Civil Code.

More detailed information concerning the termination of the Insurance can be found in the LPI GITC 2023, in articles regulating the origination, change and termination of the Insurance.