

# Accident Insurance for Drivers

## Insurance Product Information Document

Company: ČSOB Pojišťovna, a.s., member of the ČSOB Group

Product: RENTO

Complete pre-contractual and contractual information about the product can be found in other documents, namely in the Insurance Terms and Conditions for the Accident Insurance for Drivers (hereinafter referred to as the "AID GITC 2020") or in the Product Info Sheet.

### What is this type of insurance?

Accident Insurance for Drivers. It is a collective insurance, where ČSOB Pojišťovna is an Insurer and ČSOB is a Policyholder; the customer is the Insured.



### What is the subject matter of insurance?

#### ACCIDENT INSURANCE FOR DRIVERS

- ✓ The insurance is arranged in case of death as a result of an accident or permanent consequences of an injury while driving a motor vehicle by the insured person in a traffic accident demonstrably reported to the police.

More detailed information regarding the subject matter of insurance and the insured risks which the insurance covers can be found in the AID GITC 2020 and in the insurance policy.

#### Indemnity

- ✓ The upper limit of the indemnity is determined by the sum insured.
- ✓ The condition for the indemnity to be provided under the insurance in the case of an insured event - death as a result of an accident - is that the death caused by the accident occurred within 3 years from the date of the accident at the latest.
- ✓ The condition for the repeated indemnity to be provided in the case of an insured event - permanent consequences of an injury - is that the extent of the permanent consequences of the injury has reached at least 50% or more. The extent of permanent consequences is assessed according to the Valuation Tables, which are an integral part of the AID GITC 2020.
- ✓ The condition for the one-off indemnity to be provided in the case of an insured event - permanent consequences of an injury - is that the extent of the permanent consequences of the injury has reached at least 10% or more. The extent of permanent consequences is assessed according to the Valuation Tables, which are an integral part of the AID GITC 2020.

More detailed information regarding the indemnity can be found in the AID GITC 2020 in the articles regulating the indemnity, and in the insurance policy.



### 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.

Insurance exclusions are stated in the AID GITC 2020 in the articles regulating insurance exclusions and indemnity limitations, or in the insurance policy.



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

- ! In some cases, the indemnity may be limited or reduced. These situations are stated in the AID GITC 2020 in the articles regulating insurance exclusions and indemnity limitations, or in the insurance policy.



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

- ✓ Accident Insurance for Drivers driving vehicles registered in the Czech Republic has a worldwide territorial scope.



## 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 AID GITC 2020, or in the Product Info Sheet.

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

- 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.
- Under the conditions stipulated by the Road Traffic Act, the insured person is obliged to report the traffic accident immediately to the Police of the Czech Republic. The insured person is also obliged to notify the insurer of the occurrence of the loss-incurring event without undue delay and to inform the insurer of the results of the investigation by the Police of the Czech Republic. 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.

### Furthermore, within the Accident Insurance for Drivers, the insured person is in particular obliged to:

- Comply with all the doctor's instructions relating to the injury treatment, the treatment regimen and avoid any actions that may adversely affect the insured person's health condition or the development of their treatment.
- Submit to the insurer all documents, medical reports and opinions that the insurer requests in the case of an insured event or at any time during the term of insurance, without undue delay.
- To allow the insurer to obtain and process all medical documentation about the insured person, or to ensure such medical documentation for the insurer upon the insurer's request, and to release from confidentiality all doctors who have treated or examined the insured person, even for reasons other than the insured event, and to authorise them to provide all necessary information to the insurer.
- To undergo a medical examination by a doctor designated by the insurer to determine or review the permanent consequences of the injury and to give consent to the insurer to determine and review the health condition and to process personal data.



## When and how to make payments?

The insurance premium is arranged as regular. The insurance premium is paid by the policyholder, i.e. by Československá obchodní banka, a. s. (hereinafter referred to as "ČSOB"). The insured person pays an insurance fee to ČSOB. The amount of the insurance fee is specified in the Fee Price List. The length of the policy period is 1 year.

More detailed information regarding the insurance premium and the insurance fee can be found in the AID GITC 2020 in the articles regulating the insurance premium, in the Product Info Sheet, or in the Fee Price List.



## When does the insurance coverage start and end?

### The insurance arises:

- on the day following the day on which the insured person confirms the interest in the origin of the insurance through the ČSOB service, which establishes this insurance;
- for the ČSOB Premium service, on the day following the day on which the insured person signs the Premium Account Agreement, which states this specific insurance;
- for the Private Banking service, on the day following the day on which the insured person signs the Private Account Agreement, which states this specific insurance.

The insurance is agreed for an indefinite period.

More detailed information regarding the origination and termination can be found in the AID GITC 2020 or in the Product Info Sheet.



## How can I terminate the policy?

The insurance policy may be terminated only by the policyholder, which is ČSOB. The insurance may be terminated by a written application of the insured person to cancel the insurance addressed to the policyholder. The insurance terminates on the day following the delivery of the application.

### The insurance terminates on the day when:

- the insured person ceases to be the owner of the ČSOB Premium or the ČSOB Private Banking services;
- the insured person concludes a conversion contract for another insurance within the ČSOB Premium or the ČSOB Private Banking services.

### The insurance may also terminate in particular:

- by an agreement between the insured person and the policyholder on the basis of an application for cancellation of the insurance;
- by non-payment of the insurance fee;
- upon expiry of the period for which the insurance was agreed;
- by termination of the insurance interest;
- on the date of death of the insured person;
- in another way specified in the insurance policy or in the Civil Code.

More detailed information regarding the termination of the insurance can be found in the AID GITC 2020 in the articles regulating the termination of the insurance, or in the Product Info Sheet.

# Product Info Sheet

## Insurer's Information for Prospective Buyers

The insurance is governed by the General Insurance Terms and Conditions for the Accident Insurance for Drivers (hereinafter referred to as the "**AID GITC 2020**"), which are available on the website **www.csob.cz**, and by the relevant provisions of generally binding legal regulations.

This insurance is a collective insurance, where the parties to the insurance policy are ČSOB Pojišťovna, a. s., as the insurer, and Československá obchodní banka, a. s., as the policyholder. Participation in the insurance is provided to the customer by the policyholder. The customer thus becomes the insured person on the basis of its legal relationship with the policyholder, the customer does not have a direct contractual relationship with the insurer.

## Product Information

### Accident Insurance for Drivers

The insurance provides you with insurance protection in the event of death as a result of an accident or permanent consequences of an injury while driving a vehicle. If you have an accident while driving a vehicle and are seriously injured, we will either pay you a one-off indemnity, or we will pay you, on monthly basis, repeated indemnity (so-called annuity) for the rest of your life. The condition for the one-off indemnity under the insurance of permanent consequences of an injury is that your bodily injury must be 10% or more. The condition for the repeated indemnity under the insurance of permanent consequences of an injury (annuity) is that your bodily injury must be 50% or more. The degree of damage is assessed according to the Valuation Table. The amount of the annuity depends on your age at the time of the accident. The amount of the one-off indemnity and the amount of the annuity are specified in tables below.

Accidental Death	
CZK 100 000	

Permanent consequences of an injury one-off indemnity	
10 % – 29 %	30 % – 49 %
CZK 100 000	CZK 200 000

Monthly paid annuity (bodily injury 50% or more)	
Age	Annuity
18 to 25 years	CZK 7 000
26 to 39 years	CZK 11 000
40 to 49 years	CZK 12 500
50 to 59 years	CZK 15 000
60 and older	CZK 17 500

### Reporting Loss-Incurring Events

Contact details for reporting loss-incurring events under the Accident Insurance for Drivers, for any questions regarding this insurance, and for sending all relevant correspondence thereto.

Telephone line: **+420 466 100 777**

The telephone line is available from **Monday to Sunday, 24 hours a day**.

It is also possible to report a loss-incurring event on the website of ČSOB Pojišťovna: **www.csobpoj.cz**

## Provisions of the insurance terms and conditions which the Client may not reasonably expect

**Rento** Accident Insurance for Drivers has its defined insurance exclusions, i.e. situations which do not establish the right to indemnity. The exclusions are stated in the Insurance Terms and Conditions in the article entitled **Insurance Exclusions**.

In some cases, the indemnity may be limited / reduced. These situations are stated in the Insurance Terms and Conditions, in the article entitled **Indemnity Limitations**.

These provisions of the insurance terms and conditions could be considered as provisions unexpected within the meaning of Section 1753 of the Civil Code.

# General Information on the Insurance

## 1. Insurance premium and fees

- The insurance premium is arranged as regular. The insurance premium is paid by the policyholder, i.e. by Československá obchodní banka, a. s. (hereinafter referred to as "**ČSOB**").
- No fees are charged beyond the insurance premium.
- The insured person pays an insurance fee to ČSOB. The amount of the fee is specified in the Fee Price List.

## 2. Information on the Insurance Policy and the Insurance

- The insurance is linked to the ČSOB Premium service, the ČSOB Private Banking service, or another ČSOB service, that establishes this insurance.
- The insurance is agreed for an indefinite 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 person may terminate the insurance by a written application to cancel the insurance addressed to the policyholder.
- The insurance shall terminate on the day when:
  - the insured person ceases to be the owner of the ČSOB Premium or the ČSOB Private Banking services;
  - the insured person concludes a conversion contract for another insurance within the ČSOB Premium or the ČSOB Private Banking services;
- The insurance may also terminate in particular:
  - by an agreement between the insured person and the policyholder on the basis of an application for cancellation of the insurance;
  - by non-payment of the insurance fee;
  - upon expiry of the period for which the insurance was agreed;
  - by termination of the insurance interest;
  - on the date of death of the insured person;
  - in another way specified in the insurance policy or in the Civil Code. The provisions of Section 2876 of the Civil Code on the change of the insurance premium amount do not apply.

## 4. Dispute Resolution

- 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, including complaints against the insurance broker, may be sent to the address of the insurer's registered office or submitted through the insurance broker. 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 (available at [www.cap.cz](http://www.cap.cz)).
- If the prospective buyer, policyholder, insured, or beneficiary is a consumer, he/she is entitled to:
  - Out-of-court settlement of a consumer dispute. 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 ([www.coi.cz](http://www.coi.cz)) or the Office of the Ombudsman of the Czech Insurance Association registered institute ([www.ombudsmanacap.cz](http://www.ombudsmanacap.cz)).
  - The complete list of entities entrusted with the out-of-court settlement of consumer disputes is available on the website of the Ministry of Industry and Trade ([www.mpo.gov.cz/cz/ochrana-spotrebitele/](http://www.mpo.gov.cz/cz/ochrana-spotrebitele/)).
- The email address for communication with ČSOB Pojišťovna, a.s., member of the ČSOB Group, which concludes insurance policies as the insurer, is: [info@csobpoj.cz](mailto:info@csobpoj.cz).
- 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 [www.csobpoj.cz/o-spolecnosti/kdo-jsme](http://www.csobpoj.cz/o-spolecnosti/kdo-jsme).
- The Accident Insurance for Drivers can also be arranged at the insurer separately. More detailed information on the Accident Insurance for Drivers arranged separately can be found at [www.csobpoj.cz](http://www.csobpoj.cz), or at any branch of the insurer.

## 5. Breach of Duties

- Breach of the obligations stated in the insurance policy, the Insurance Terms and Conditions or in law may lead to reduction or non-provision of the indemnity, refusal of the indemnity, withdrawal from the insurance policy, or termination of the insurance. 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 about the policyholder

- ČSOB as a policyholder mediates insurance for only one insurer – ČSOB Pojišťovna.
- The share of ČSOB in the share capital of ČSOB Pojišťovna is 0.245 %. The share of ČSOB in the voting rights of ČSOB Pojišťovna is 40 %. The difference between the share in the share capital and the share in the voting rights is the result of the agreement on voting rights in the scope of 39.755 % between ČSOB and KBC Verzekeringen NV. The controlling entity exercising indirectly (through KBC Verzekeringen NV) a decisive influence on the management of ČSOB Pojišťovna is KBC Group NV. The company has an indirect share (through KBC Bank NV) in the share capital and voting rights of ČSOB of 100 %.
- ČSOB is remunerated by ČSOB Pojišťovna for insurance brokerage. The amount of the remuneration depends on the volume of insurance, the number of insured persons and other predefined criteria.

### Informace o pojišťovně

#### **ČSOB Pojišťovna, a. s., člen holdingu ČSOB**

Masarykovo náměstí 1458, Zelené Předměstí  
530 02 Pardubice, Česká republika  
IČO: 45534306, DIČ: CZ699000761,  
zapsána v obchodním rejstříku vedeném Krajským soudem  
v Hradci Králové, oddíl B, vložka 567  
**Tel.: 466 100 777, fax: 467 007 444, [www.csobpoj.cz](http://www.csobpoj.cz)**

#### **Hlavní předmět podnikání pojistitele**

Pojišťovací činnost dle zákona č. 277/2009 Sb.,  
o pojišťovnictví, ve znění pozdějších předpisů

#### **Název a sídlo orgánu dohledu**

Česká národní banka se sídlem Praha na adrese  
Na Příkopě 28, 115 03 Praha 1

### Pojistník

#### **Československá obchodní banka a. s.**

Radlická 333/150, 150 57 Praha 5  
IČO: 00001350  
zapsaná v obchodním rejstříku vedeném  
Městským soudem v Praze, oddíl B XXXVI, vložka 46  
**Tel.: 495 300 300, [www.csob.cz](http://www.csob.cz)**