Purchase Protection and Extended Warranty Insurance to the Account

Insurance Product Information Document

Company: ČSOB Pojišťovna, a.s., a member of the ČSOB Group, Czech Republic, Company ID No.: 45534306

Product: Purchase Protection and Extended Warranty Insurance

This group insurance follows the Insurance Policy concluded between ČSOB Pojišťovna, a.s., a member of the ČSOB Group (hereinafter referred to as **"ČSOB Pojišťovna"**) and Československá obchodní banka, a.s. (hereinafter referred to as **"ČSOB"**), and the General Insurance Terms and Conditions of Purchase Protection and Extended Warranty Insurance PPEW GITC 2024 (hereinafter referred to as **"PPEW GITC"**). This insurance is linked to the ČSOB current account of the insured person, which is maintained in Czech crowns (hereinafter referred to as the **"primary account"**).

The client is informed about the contents of the Insurance Policy through the Information for the Insured on the Purchase Protection and Extended Warranty to the Account (hereinafter referred to as the **"Information for the Insured"**).

This document contains a brief overview of the main information about the insurance. Full product information can be found in the Information for the Insured and in the PPEW GITC.

What type of insurance is it?

This is insurance of financial losses arising in connection with damage, destruction or theft of the subject matter of insurance. This is a loss group insurance, where the parties to the Insurance Policy are ČSOB Pojišťovna as the Insurer and ČSOB as the Policyholder.

Insured person is a natural person who is the owner of the primary account and who has concluded this insurance. In the case of an insured event, as a beneficiary it shall be entitled to the indemnity.

What is the subject matter of insurance?

The subject matter of insurance is any movable thing owned by the insured person, which has a purchase price including VAT of at least CZK 2,000, has been purchased brand new in the Czech Republic or in an online shop which has Czech domain and is in the Czech language, and is not excluded in the Information for the Insured or in the PPEW GITC (hereinafter referred to as the **"item"** or **"items"**).

The insured person has paid the purchase price for the item in full from an account maintained by ČSOB, of which the insured person is the owner (hereinafter referred to as the **"account"**).

Insurance in the scope of "Purchase Protection" is arranged for the following insured perils:

- ✓ theft of the item,
- ✓ damage or destruction of the item as a result of the action of external influences (i.e. other than an internal fault).

Insurance in the scope of "Extended Warranty" is arranged for the following insured perils:

- ✓ damage or destruction of the item due to an internal fault, unless the item is covered by warranty for defects by law or by warranty for quality of an item provided by the seller (hereinafter referred to as the **"warranty period"**).

Indemnity

- ✓ The indemnity is limited by the indemnity limit, which for each item corresponds to its purchase price.
- ✓ The aggregate annual indemnity limit for both the "Purchase Protection" and "Extended Warranty" is set out in the Information for the Insured.
- ✓ The insurance is arranged without deductible.
- ✓ In order for the right to indemnity to arise, it is necessary that the insurance lasts also at the time of the occurrence of the insured event.
- ✓ In the case of damage to the item, repair must be carried out only by an authorised service centre in the Czech Republic.

What does insurance not cover?

The insurance does not cover:

- ✗ clothing and footwear, valuables or motor vehicles,
- ✗ components that are replaced several times regularly during the service life of the item, such as fuses, light sources, batteries, filters, toners, etc.,
- ✗ loss of the item by means other than theft,
- ✗ damage caused by continuous operation, corrosion, gradual ageing, fatigue of material, exposure to moisture and the effects of heat and cold, or improper tension and failure in the power distribution network,
- ✗ oss-incurring events in connection with which the client knowingly provides untruthful or grossly distorted substantial information concerning the scope of the insured event, or conceals any substantial information concerning the insured event,
- ✗ loss-incurring events caused intentionally by the client, or by a third party at the client's initiative, unless otherwise expressly agreed in the Information for the Insured or in the PPEW GITC or unless a generally binding regulation so provides.

Other exclusions from insurance are listed in the Information for the Insured or in the PPEW GITC in the articles governing the exclusions from insurance.

Are there any limitations in the insurance coverage?

! In some cases, the indemnity may be limited or reduced. These situations are listed in the Information for the Insured or in the PPEW GITC in the articles governing the exclusions from insurance and the indemnity.

Where am I covered?

- ✓ The insurance covers damage, destruction or theft of items occurring anywhere in the world.

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What are my obligations?

In addition to the obligations stipulated by generally binding legal regulations, the following obligations in particular bind the insured person:

- to act in such a way that the loss-incurring event does not occur, in particular the insured person must not violate the obligations aimed at averting or reducing the danger, and also it must not accept violation of these obligations by third parties,
- if the loss-incurring event has already occurred, to take measures to prevent the harm from increasing,
- to obtain sufficient evidence of the scope of the loss-incurring event, particularly by keeping the damaged items or their parts, through photography or film material, video recording and testimony by third parties,
- to notify, without delay, ČSOB Pojišťovna and the competent authority of the public administration of the occurrence 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,
- to provide a true explanation of the occurrence 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 agreed as one-off and is paid by ČSOB to ČSOB Pojišťovna.

The Insured pays an insurance fee to ČSOB. The fee is automatically collected from the insured person's primary account.

The amount of the insurance fee is stated in the ČSOB Fee Price List (www.csob.cz/lide/poplatky-a-sazby/poplatky), which is provided to the insured person in connection with the use of the primary account.

ČSOB may change the amount of this fee unilaterally. This change is usually notified to the insured person in the account statement no later than 2 months in advance. Unless the insured person has rejected this change, it shall be considered that the insured person has accepted the proposal for the change. If the insured person does not agree with the change, the insured person can request cancellation of the insurance before the effective date of this change, and participation in the insurance ends before the effective date of this change. This is without prejudice to the right of the insured person to terminate the insurance upon notice, as set forth below.

When does the insurance coverage start and end?

The insurance is established at the earliest on the day following the day when the client concludes this insurance.

The insurance can also be established on the day specified in the offer sent to the client by ČSOB, provided that the client has not rejected the establishment of insurance within the period specified in the offer. The insurance is arranged for a fixed term of one year and is automatically extended by one additional year each time.

The beginning of the client's insurance coverage within the scope of the **"Purchase Protection"** is the date of the item purchase, or the item delivery if delivery was later. Within this scope, the insurance shall terminate after 12 months from the date of purchase or delivery of the item.

The beginning of the client's insurance coverage within the scope of the **"Extended Warranty"** is the day immediately following the expiration of the warranty period. Within this scope, the insurance shall terminate after 12 months after the end of the warranty period.

More detailed information concerning the establishment and termination of the insurance can be found in the PPEW GITC, in the articles governing the establishment, duration and termination of the insurance.

The client's insurance may also terminate, in particular:

- by agreement between ČSOB and the client,
- upon the extinction of the insurable interest,
- by non-payment of the insurance fee,
- on the date on which the client ceases to be the owner of the primary account,
- as of the last day of the calendar month in which the client notified ČSOB of the cancellation of the insurance,
- as of the last day of the calendar month in which ČSOB notified the client of the cancellation of the insurance,
- on the date of the client's death,
- in any other way specified in the Civil Code.

How can I terminate the policy?

The Insurance Policy may be terminated only by ČSOB or ČSOB Pojišťovna.

The insured person may terminate participation in this insurance by notifying ČSOB of the cancellation of the insurance, in person at a ČSOB branch, by phone at 495 300 300, or in another way that ČSOB allows. In such a case, participation in the insurance shall terminate as of the last day of the calendar month in which the notification of cancellation of the insurance was delivered to ČSOB.

INFORMATION FOR THE INSURED ON PURCHASE PROTECTION AND EXTENDED WARRANTY TO THE ACCOUNT

ARTICLE 1 Introductory provisions

1. This Information for the Insured on the Purchase Protection and Extended Warranty to the Account (hereinafter referred to as the "**Information for the Insured**") is intended for clients of Československá obchodní banka, a.s. (hereinafter referred to as "**ČSOB**") who have concluded the Insurance of Purchase Protection and Extended Warranty to the current account in ČSOB, which is denominated in Czech crowns (hereinafter referred to as "**primary account**").
2. Insured person is a natural person who is the owner of the primary account and who has concluded this insurance. The insured person is at the same time the beneficiary, who is entitled to the indemnity in the case of the insured event.
3. This Information for the Insured informs the client about the contents of Insurance Policy No. 8061806112 concluded between ČSOB as the Policyholder and ČSOB Pojišťovna, a. s., a member of the ČSOB Group (hereinafter referred to as "**ČSOB Pojišťovna**") as the Insurer.
4. The insurance follows the provisions set out in the Insurance Policy and in the General Insurance Terms and Conditions for the Purchase Protection and Extended Warranty Insurance PPEW GITC 2024 (hereinafter referred to as the "**PPEW GITC**") and shall be subject to the relevant provisions of Act No. 89/2012 Coll., the Civil Code, as amended (hereinafter referred to as the "**Civil Code**"). Further information about the insurance can be found in the Insurance Product Information Document for this insurance.
5. This Information for the Insured, PPEW GITC, and the Insurance Product Information Document are also available to clients at ČSOB branches and on the website www.csob.cz.
6. ČSOB Pojišťovna may change the content of the terms and conditions of this insurance in agreement with ČSOB. Such updated insurance terms and conditions shall become binding for the insured person if ČSOB provides the insured person with the necessary modified documents (Information for the Insured, Insurance Product Information Document and PPEW GITC) at least 2 months before their planned effective date via a permanent data carrier, i.e. by sending them to an email address, providing them to the ČSOB Internet Banking or to another application that meets the characteristics of a permanent data carrier. If the insured person does not agree with this change, it may request cancellation of this insurance at any time up to the effective date of these updated terms and conditions.

ARTICLE 2 Subject matter of insurance, scope of insurance, insured perils

1. The subject matter of insurance is any movable thing owned by the insured person (hereinafter referred to as the "**item**" or "**items**") which:
   a) has a purchase price including VAT of at least CZK 2 000, and
   b) has been paid in full from the ČSOB account, the owner of which is the insured person (hereinafter referred to as the "**account**"), and
   c) has been purchased as brand new in the Czech Republic or in an online shop which has Czech domain and is in the Czech language, and
   d) is not excluded in this Information for the Insured or in the PPEW GITC.
2. Insurance in the scope of "**Purchase Protection**" is arranged in case of theft of the item, damage or destruction of the item as a result of external influences (i.e. other than an internal fault) and is not excluded in the PPEW GITC.
   The insured event is a damage, destruction or theft of the item caused anywhere in the world by an insured peril within the scope of the "Purchase Protection" insurance, which occurred within the 12 months immediately following the date of purchase of the item, or the date of delivery of the item if later, and it is expressly stated on the delivery note. In order for the right to indemnity to arise, it is necessary that the insurance lasts also at the time of the occurrence of the insured event.
3. Insurance in the scope of the "**Extended Warranty**" is insurance against damage or destruction of the item by an internal fault which is not excluded in the PPEW GITC, provided that such internal fault of the item is not simultaneously covered by the warranty for defects by law or the warranty for the quality of the item provided by the seller (hereinafter referred to as the "**warranty period**").
   The insured event is damage to or destruction of the item caused anywhere in the world by an insured peril, according to the scope of the "**Extended Warranty**" insurance, which occurs within the 12 months immediately following the expiry of the warranty period. In order for the right to indemnity to arise, it is necessary that the insurance lasts also at the time of the occurrence of the insured event.

ARTICLE 3 Provisions which the insured person might not expect

All types of insurance have their defined insurance exclusions, i.e. situations in which the insurance does not establish any indemnity right to the insured person.

Major exclusions include:

a) clothing and footwear, valuables or motor vehicles,
b) components that are replaced several times regularly during the life of the item, such as fuses, light sources, batteries, filters, toners, etc.,
c) loss of the item by means other than theft,
d) damage caused by continuous operation, corrosion, gradual ageing, fatigue of material, exposure to moisture and the effects of heat and cold, or improper tension and failure in the power distribution network.

ARTICLE 4 Insurance exclusions

1. **The insurance does not cover:**
   a) living plants and animals,
   b) food and other food products, perishable goods,
   c) valuables, traveller's cheques, transport documents, securities,
   d) fur, clothing and footwear,
   e) weapons of all kinds,
   f) items of special historical value or special artistic value,
   g) motor vehicles and their trailers, aircrafts, boats, amphibious or hovercraft vehicles,
   h) items used for business,

i) items already used before purchase or items that have been used as a displayed model for use,
j) items for which the purchase price has only partially been paid using the account,
k) components that are replaced several times regularly during the life of the item, such as fuses, light sources, batteries, filters, toners, etc.

2. **The insurance does not cover any damage occurring:**
   a) as a result of fraudulent practice by the insured person or another person at the insured person's initiative,
   b) due to loss of the item other than by theft,
   c) due to theft of the item from a vehicle or a vessel, except where the item has been concealed and stored in a properly closed and locked vehicle or closed and locked cabin of a vessel and has not been visible from the outside, and where the vehicle or cabin of the vessel has been forcibly entered and where proof of the forcible entry is presented by the insured person at the time of asserting claim for the indemnity,
   d) due to wear and tear, continuous operation, corrosion, erosion, gradual ageing, fatigue of material, exposure to moisture and the effects of heat and cold,
   e) as a result of acts of war, insurgencies, insurrections or other violent riots, terrorist acts, strikes or public intervention and in a causal connection therewith,
   f) by nuclear energy, radiation of any kind, and radioactive contamination,
   g) due to damage to the item that has not affected its perfect technical functionality (e.g. damage by paint, surface dents, scratches),
   h) due to failure to follow the guidelines in the instruction manual to the item supplied by the manufacturer or distributor,
   i) during transport of the item by the seller or its agent (e.g. carrier) or during handling by the seller,
   j) due to incorrect voltage, fault in the power distribution network,
   k) during the warranty period, i.e. for damages covered by liability for defects or by quality warranty.

ARTICLE 5 Insurance origination, beginning and termination

1. The insurance is established at the earliest on the day following the day when the client concludes this insurance.
2. The insurance can also be established on the day specified in the offer sent to the client by ČSOB, provided that the client has not rejected the establishment of insurance within the period specified in the offer.
3. The insurance is arranged for a fixed term of one year and is automatically extended by one additional year each time.
4. The beginning of the client's insurance coverage within the scope of the "**Purchase Protection**" is the date of the item purchase, or the date of the item delivery if the delivery was demonstrably later than the purchase. Within this scope, the insurance shall terminate after 12 months from the date of purchase or delivery of the item.
5. The beginning of the client's insurance coverage within the scope of the "**Extended Warranty**" is the day immediately following the expiration of the warranty period. Within this scope, the insurance shall expire after 12 months after the end of the warranty period.
6. The client's insurance may terminate in particular:
   a) by agreement between ČSOB and the client,
   b) by extinction of the insurable interest,
   c) by non-payment of the insurance fee,
   d) on the date on which the client ceases to be the owner of the primary account,
   e) as of the last day of the calendar month in which the client notified ČSOB of the cancellation of the insurance,
   f) as of the last day of the calendar month in which ČSOB notified the client of the cancellation of the insurance,
   g) on the date of the client's death,
   h) in any other way specified in the Civil Code.
7. The insured person is not a party to the Insurance Policy and has no right to withdraw from the Insurance Policy or to terminate the Insurance Policy. The Insurance Policy may be terminated only by ČSOB or ČSOB Pojišťovna. However, the insured person may terminate participation in this insurance by notifying ČSOB of the cancellation of the insurance, in person at a ČSOB branch, by phone at 495 300 300, or in another way that ČSOB allows. In such a case, participation in the insurance shall terminate as of the last day of the calendar month in which the notification of cancellation of the insurance was delivered to ČSOB.

ARTICLE 6 Indemnity

1. In the case of the insured event of theft or destruction of the item, the insured person has the right to have ČSOB Pojišťovna provide it with an amount corresponding to the reasonable costs of reacquisition of the same or a comparable new item (up to the amount of the purchase price), less the price of the usable remains of the destroyed insured item.
2. In the case of the insured event of damage to the item, the insured person has the right to have ČSOB Pojišťovna provide it with an amount corresponding to the reasonable costs of repairing the damaged item, up to the new price (but not more than the purchase price) of the damaged item at the time immediately before the insured event. ČSOB Pojišťovna shall reduce the amount so determined by the price of the remains of the parts of the damaged item being replaced.
3. In the case of damage to the item, repair must be carried out only by an authorised service centre in the Czech Republic.
4. A prerequisite of the right to indemnity is the submission of purchase documents for stolen, destroyed or damaged items, documents on the expenditure of repair costs and other documents necessary for the investigation of the loss-incurring event which ČSOB Pojišťovna requests, e.g. proof of the existence of the warranty period (optimally the item's warranty certificate).
5. Wear and tear of the item is not taken into account when determining the amount of the indemnity.
6. The insurance is arranged without deductible.
7. The upper limit of the indemnity is the indemnity limit which for each item corresponds to its purchase price stated in the proof of payment or invoice. The aggregate annual indemnity limit is shown in this table:

	Aggregate annual indemnity limit	**Term of insurance**
Purchase Protection	CZK 70 000	12 months from the item purchase or delivery
Extended Warranty	CZK 70 000	12 months from the end of the warranty period
The maximum indemnity that can be paid to the insured person in one year (in the aggregate for all loss-incurring events) is up to the abovementioned aggregate annual limit.		

8. If an insured event has occurred on the item that is part of a pair or set, ČSOB Pojišťovna shall provide the indemnity for the entire pair or set only if the individual items comprising the pair or set cannot be used separately and cannot be replaced individually.

ARTICLE 7 Insured person‘s procedure for reporting loss-incurring events

1. The insured person shall notify **ČSOB Pojišťovna** of the occurrence of the loss-incurring event at the following contacts:
   - by phone on **+420 466 100 777**
   - on the website www.csobpoj.cz, namely: Reporting of a damage – Insurance of the Purchase Protection and the Extended Warranty
   - at the address: ČSOB Pojišťovna, a.s., a member of the ČSOB Group, Department of Liquidation of Insured Events, Masarykovo nám. 1458, 530 02 Pardubice

   When reporting a loss-incurring event, the insured person shall state in particular:
   - its identification details (birth number or date of birth) and contact details
   - Insurance Policy No. **8061806112**
   - details of the loss-incurring event, including the fact whether the indemnity claim is applied from the "**Purchase Protection**" or "**Extended Warranty**" insurance
2. If the item has been stolen, the insured person is obliged to report this fact to the police or other competent public administration authority within 48 hours of discovering the loss-incurring event consisting in the theft of the item.
3. Necessary documents, on the basis of which ČSOB Pojišťovna can liquidate the loss-incurring event
   a) in case of **theft of the item** (within the "Purchase Protection" scope of the insurance)
      - a document proving that the item has been fully paid from the insured person‘s account (e.g. account statement or confirmation of payment),
      - a document proving the purchase of the item, its purchase price and date of acquisition (e.g. proof of payment, invoice) and, if necessary, the date of delivery (delivery note),
      - copy of the protocol of the criminal complaint or the official record of the statement made to the police.

   b) in case of **damage or destruction of the item by any contingency acting on it from the external environment** (within the "Purchase Protection" scope of the insurance)
      - a document proving that the item has been fully paid from the insured person‘s account (e.g. account statement or confirmation of payment),
      - a document proving the purchase of the item, its purchase price and date of acquisition (e.g. proof of payment, invoice) and, if necessary, the date of delivery (delivery note),
      - a document of the incurred cost of the repair, or
      - a confirmation issued by an authorised service centre describing the nature of the damage or a document proving that the item is beyond repair.

   c) in the case of **damage or destruction of the item due to an internal fault** (within the "Extended Warranty" scope of the insurance)
      - a document proving that the item has been fully paid from the insured person‘s account (e.g. account statement or confirmation of payment),
      - a document proving the purchase of the item, its purchase price and date of acquisition (e.g. proof of payment, invoice) and, if necessary, the date of delivery (delivery note),
      - document proving the length of the contractual quality warranty provided (by the seller, manufacturer), i.e. the warranty period, optimally by means of a warranty certificate,
      - a document of the incurred cost of the repair, or
      - a confirmation issued by an authorised service centre or another document confirming that the cause of the occurrence of the loss-incurring event was an internal defect of the item, or a document proving that the item is beyond repair.
4. ČSOB Pojišťovna may also require the submission of other documents if necessary for the purposes of the resolution of the loss-incurring event.
5. In addition to the obligations stipulated by generally binding legal regulations and in the PPEW GITC, the insured person is also obliged to **notify ČSOB Pojišťovna without delay, but no later than within 15 days of discovering the loss-incurring event**, that the loss-incurring event has occurred, to give true explanations about its occurrence and the extent of its consequences, to submit documents which are necessary to establish the circumstances decisive for assessing entitlements to the indemnity and for determining its amount, and to enable ČSOB Pojišťovna to obtain copies of these documents; the insured person is also obliged to enable ČSOB Pojišťovna, or persons authorised thereby, to carry out such investigations as are necessary for this purpose.

ARTICLE 8 Terms and their meaning

1. **Valuables** are
   a) money, i.e. valid domestic and foreign banknotes and coins,
   b) valuable documents, i.e. e.g. valid postage stamps, fee stamps, lottery tickets, telephone cards, motorway tax stickers, and any other valuable documents that could be converted into money,
   c) deposit and cheque books and payment cards,
   d) other valuable items that, in view of their relatively small size and low weight, are of a high value, i.e. e.g. jewellery, precious metal products, precious stones, pearls, valuable stamps, coins.
2. For the purposes of this insurance, the **purchase price** means the price at which the original item was purchased.
3. **A motor vehicle** is such a motor-driven vehicle that requires a driver‘s licence to drive, i.e. e.g. garden tractors, snow blowers, electric bicycles are not considered motor vehicles for the purposes of this document.
4. **New price** is the sum that has to be spent to reacquire the item of the same or comparable type, quality and utility value in the new condition, in the given place and time.
5. **Stealing/Theft** means theft by burglary or by robbery.
   Theft by burglary is the appropriation of the item in a manner in which the perpetrator overcomes the barriers protecting the item from theft and takes possession of it in one of the following ways:
   a) the perpetrator entered the enclosed space by accessing it with tools not intended for its proper opening or in another destructive manner, during which the perpetrator overcame the construction (shell) of the enclosed space,
   b) the perpetrator hid in the enclosed space and after locking it the perpetrator took the item, left the enclosed space, and after the theft there were evident traces in the form of damage to the surrounding property or on the shell of the closed space,
   c) the perpetrator opened the enclosed space or a box used for storing items (e.g. a vault) with an original key or its duplicate, which the perpetrator had evidently obtained by theft by burglary or by robbery.

   Robbery means taking possession of the item in the way the perpetrator uses violence, or threatens with immediate violence, against the insured person or another person acting in the name of the insured person.
6. **Enclosed space** means a building space whose walls, ceiling and floor are of common solid building materials, e.g. brickwork with a minimum thickness of 150 mm or other materials providing the same resistance to overcome them. Walls with glass-concrete blocks (lux spheres) are also considered to be a common solid material.
   Opening fillers in the boundary structures (in the shell) of this space (or the structures themselves) must be closed from the inside by a locking mechanism and, if openable from the outside, must be locked with locks. The enclosed space shall also be deemed to include an enclosed body of a vehicle or a lockable cabin of a vessel.

7. **Internal fault** means the non-functioning or failure of the functions of the item without the action of external influences, caused in particular by technical or mechanical failure, design defect, defect in material or casting, manufacturing defect or defective assembly, imbalance, centrifugal force.

8. **Warranty period** means the period
   a) of 2 years (24 months) from the purchase/acceptance of the item, during which time the consumer as the buyer may assert rights arising from defective performance as a result of liability for defects arising by operation of law (within the meaning of Section 2158, Section 2165 et seq. of the Civil Code), or
   b) during which the contractual warranty for quality provided by the warranty provider (seller, manufacturer) is valid, all within the meaning of Section 2113 et seq. of the Civil Code.

   If the warranty period under clause (a) or (b) above is different, the period which is more favourable to the insured person, i.e. the longer period, shall always apply for the purposes of this insurance.

ARTICLE 9 General Information on the insurance

1. **Premium and fees**
   The insurance is linked to the ČSOB current account, which is maintained in Czech crowns. The insurance premium is agreed as one-off and is paid by ČSOB to ČSOB Pojišťovna.
   The Insured pays an insurance fee to ČSOB. The fee is automatically collected from the insured person's primary account.
   The amount of the insurance fee is stated in the ČSOB Fee Price List (www.csob.cz/lide/poplatky-a-sazby/poplatky), which is provided to the insured person in connection with the use of the primary account.
   ČSOB may change the amount of this fee unilaterally. This change is usually notified to the insured person in the account statement no later than 2 months in advance. Unless the insured person has rejected this change, it shall be considered that the insured person has accepted the proposal for the change. If the insured person does not agree with the change, the insured person can request cancellation of the insurance before the effective date of this change, and participation in the insurance ends before the effective date of this change. This is without prejudice to the right of the insured person to terminate the insurance upon notice.
   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. Under this law, the indemnity is exempt from income tax.

2. **Language of communication and legal order**
   Legal actions related to the insurance must be conducted in the Czech language.
   The insurance and the relationship between the insured person, ČSOB and ČSOB Pojišťovna follow the Czech legal order.

3. **Resolution of disputes**
   A complaint to ČSOB Pojišťovna can be submitted:
   a) in writing to the address of the registered office of ČSOB Pojišťovna, in writing or in person at any point of sale of ČSOB Pojišťovna;
   b) by phone at +466 100 777;
   c) by email to the address info@csobpoj.cz;
   d) via a web form available at www.csobpoj.cz/podnety-stiznosti;
   e) through the insurance broker.

   ČSOB Pojišťovna shall notify the complainant without delay of the acceptance of their complaint, as well as of the manner and time limit of the resolution thereof. Subsequently, ČSOB Pojišťovna shall inform the complainant of the complaint resolution in writing.
   The method of handling complaints is regulated in the Claims Code of ČSOB Pojišťovna, which is available on the website of ČSOB Pojišťovna www.csobpoj.cz/dokumenty-ke- stazeni.
   In its conduct, ČSOB Pojišťovna always follows the Code of Ethics issued by the Czech Insurance Association (available at www.cap.cz). The insured person may also refer to the Czech National Bank, as the financial markets supervisory authority responsible also for the insurance industry. Courts with the competent subject-matter and territorial jurisdiction in the Czech Republic are intended for judicial resolution of any disputes arising from the insurance.
   If the person interested in the insurance, the insured person or the beneficiary is a consumer, it is entitled to so-called:
   - Out-of-court settlement of a consumer dispute. The competent authority with the relevant subject-matter jurisdiction for out-of-court settlement of consumer disputes arising out of insurance types other than life insurance is the Czech Trade Inspection Authority (www.coi.cz) or the Office of the Ombudsman of the Czech Insurance Association, z. ú (www. ombudsmancap.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/).

   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.

4. **Breach of obligations**
   Breach of the obligations stated in this document, in the Insurance Terms and Conditions or in a generally binding legal regulation may lead to reduction or non-provision of the indemnity, refusal of the indemnity, or termination of the insurance. In the event of a breach of the obligations related to the investigation of a loss-incurring event or an insured event by a party to insurance, ČSOB Pojišťovna may be entitled to receive, from the party to insurance, reimbursement of the costs incurred by ČSOB Pojišťovna for the investigation of the loss-incurring event or insured event.

5. **Additional information**
   The report on solvency and financial situation of ČSOB Pojišťovna can be found on the website of ČSOB Pojišťovna (in section "Who are we?", "Obligatory Disclosed Information") at www.csobpoj.cz/o-spolecnosti/kdo-jsme.
   Purchase Protection and Extended Warranty insurance for the account cannot be arranged separately with ČSOB Pojišťovna. Validity of the information provided by the Insurer in this document is not limited in terms of time in any way in advance.

ARTICLE 10 Additional information about the policyholder

1. ČSOB as a policyholder mediates insurance for only one insurer – ČSOB Pojišťovna.
2. 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 %.
3. 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.