



TRANSLATION OF SUPPLEMENTARY INSURANCE TERMS AND CONDITIONS

TRAVEL INSURANCE

CP_DPP 1/16

effective as of 1 January 2016

These Supplementary Insurance Terms and Conditions supplement the provisions of the Insurance Terms and Conditions of CP 1/16 for Travel Insurance (hereinafter referred to as the "Insurance Terms and Conditions").

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SECTION J.

VETERINARY CARE INSURANCE

If the Insured Person has concluded **Veterinary Care Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), the Insurance shall, besides the joint provisions contained in Section A of the Insurance Terms and Conditions, also be governed by the provisions of this section, which take priority before the provisions of the Insurance Terms and Conditions.

Article 1

Definition of Terms

1. An **Animal** is understood to refer to a domestic cat and a domestic dog. A live Animal has a special meaning and value as a living creature endowed with senses. A live Animal is not a thing and provisions pertaining to things shall be applied to live Animals mutatis mutandis to the extent to which it does not contradict its nature.
2. **Veterinary Care** is care provided to an Animal by a veterinarian who is competent to render veterinary treatment and preventative activity pursuant to a certificate under a special legal regulation.
3. An **Illness** for the purpose of this Insurance and in deviation from Article 2(17) of Section A of the terms and conditions of the Travel Insurance, is the onset of a disorder which threatens the health or the life of the Animal and requires the provision of veterinary care. The onset of Illness is deemed to be the moment the onset of Illness is medically established.

Article 2

Purpose and Subject of the Insurance

1. In the event of the occurrence of an Insured Event the Insurer shall provide the Beneficiary with an Insurance Benefit to the extent of the loss affecting the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person, in respect of who the Animal is identified in the insurance policy.
3. The subject of the Insurance is the health of the Animal permanently marked with a microchip and the uniquely identifiable number of this microchip stipulated in the insurance policy. The microchip number must match the number contained in the valid "Pet Passport".
4. The Insurance is concluded as **Loss Insurance**.

Article 3

Territorial and Chronological Validity of the Insurance

In deviation from Article 3(4) of Section A of the terms and conditions of the Travel Insurance, and regardless of the agreed territorial validity, the Insurance does not apply to events occurring on the territory of the Czech Republic.

Article 4

Insured Event

With the exception of the agreed exclusions, an Insured Event is a sudden change in the state of health of the Insured Animal caused by an Injury or Sudden Illness arising within the Duration of the Insurance and at the place of Insurance, requiring the subsequent provision of acute and urgent Veterinary Care. The Insurance only applies to Veterinary Care provided at the place of the Insurance. One Insured Event applies to one Animal.

Article 5

Extent of the Insurance Benefit

1. The Insurer covers the expenses demonstrably incurred on veterinary care for the insured animal less the agreed deductible.
2. The agreed benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, delimits the Insurance Benefit for one and all of the Insured Events of one Insured Animal as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	10,000	20,000	30,000

Article 6

Obligations of the Insured Person

In addition to the obligations detailed in Section A of the terms and conditions of the Travel Insurance, the Insured Person is also obliged to observe the relevant provisions of REGULATION No. 998/2003/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL, Act No. 166/1999 Coll. on Veterinary Care, as amended, and Act No. 246/1992 Coll., on the Protection of Animals Against Cruelty, as amended.

Article 7

Other Obligations of the Parties to the Insurance

In addition to the obligations detailed in Section A of the Insurance Terms and Conditions, the Policyholder and the Insured Person are also obliged to:

1. Hand over the originals of the documents proving the cause, time, place and circumstances of the occurrence of the Insured Event, its extent and the direct connection between the Insured Event and the insured Animal, at least by stating its microchip number.
2. The obligation stipulated in Article 16(5), point II), letter D), of Section A of the terms and conditions of the Travel Insurance does not apply to this Insurance.

Article 8

Exclusions from the Insurance

1. In addition to the exclusions detailed in Section A of the terms and conditions of the Travel Insurance, the following are not deemed to be Insured Events:
 - a) Events arising as a consequence of a breach of the Act on the Protection of Animals Against Cruelty,
 - b) Events arising as a consequence of a hereditary Illness or a congenital defect,
 - c) Events arising as a consequence of preventative and cosmetic surgery,
 - d) Events associated with the Animal dying or being put down; this exclusion does not apply to cases arising as a consequence of an Insured Event,
 - e) Events arising during search, extraction, rescue and service activities. This exclusion shall not be applied if the Insured Person, who is the Beneficiary, has agreed a "Business" trip pursuant to 5 b) of Article 3 of Section A. of the terms and conditions of the Travel Insurance. This exclusion shall also not apply to the activities of assistance and canine therapy Animals.
2. The Insurance does not cover costs incurred for:
 - a) the hospitalisation and transport of the Insured Animal, with the exception of the necessary hospitalisation following a veterinary intervention lasting no more than two days,
 - b) anti-parasitic preparations including preventative preparations,
 - c) eliminating parasites,
 - d) treatment of dental diseases and other dental treatments,
 - e) treatment associated with pregnancy, birth and abortion,
 - f) food for the insured animal, including veterinarian-prescribed dietary food, not even as part of treatment,
 - g) treatment of skin disorders,
 - h) premium veterinary interventions, which are not necessary for treating the state of the Insured Animal requiring immediate veterinary treatment,
 - i) vaccination or castration,
 - j) treating Chronic Illness and veterinary care connected with the treatment of Illnesses or accidents that existed during the previous 12 months before the beginning of the Insurance Period.

SECTION K.

LUGGAGE DELAY INSURANCE

If the Insured Person has concluded **Luggage Delay Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), the Insurance shall, besides the joint provisions contained in Section A of the Insurance Terms and Conditions, also be governed by the provisions of this section, which take priority before the provisions of the Insurance Terms and Conditions.

Article 1

Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the loss arising due to the delay of the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is the luggage duly registered for carriage by the air carrier, which contains the Insured Person's movable items for personal use commonly used for the given purpose of the journey and designated for the personal use of the Insured Person who has taken them on the journey (hereinafter in this section also referred to as "luggage").
4. The Insurance is concluded as **Loss Insurance**.

Article 2

Territorial and Chronological Validity of the Insurance

In deviation from Article 10 of Section A of the Insurance Terms and Conditions, the Insurance lasts within the framework of the agreed Insurance Period from the moment of the handover of the luggage for carriage to the air carrier, at the earliest, to the moment of taking delivery of the luggage upon arriving at the Trip destination, at the latest.

Article 3

Insured Event

With the exception of the agreed exclusions, an Insured Event is the demonstrable expending of reasonable expenses to purchase the things necessary so as to provide for the Insured Person's basic living needs due to his luggage being delayed by at least six hours, for which the air carrier is liable or by forces of nature, which occurred within the Duration of the Insurance and at the place of Insurance, subject to the following conditions:

- a) the delay is counted from the arrival and check-in of the Insured Person until the moment that he collects his luggage at the Trip destination,
- b) the Insurer shall not provide the Insurance Benefit for expenses incurred for accommodation, meals, transport and personal activities,
- c) a delay of the luggage after returning from a Trip does not represent an Insured Event.

Article 4

Extent of the Insurance Benefit

1. The Insurer shall, in the event of the occurrence of an Insured Event, reimburse the Beneficiary for the necessary and reasonable expenses demonstrably incurred by the Insured Person in order to again purchase things necessary so as to provide for the basic living needs, which replace the things that were in the delayed luggage.
2. The agreed benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	4,000	6,000	10,000

Article 5

Obligations of the Insured Person

In addition to the obligations detailed in Section A of the Insurance Terms and Conditions, the Insured Person is obliged to hand over to the Insurer, together with a written notice of the Insured Event, the originals of the document on the handover of the luggage to the air carrier, and also the carrier's written confirmation of the delayed delivery of the luggage to the Insured Person, of when the delay occurred (date and time), of the length of the delay and originals of the documents confirming the purchase of the things necessary so as to provide for the Insured Person's basic living needs, including a description of the things, price and date of purchase. The Insured Person must inform the Insurer's assistance service by telephone or e-mail within three business days of the occurrence of the Insured Event, giving the date and place of the Insured Event, including the identification of the carrier.

SECTION L.

TRANSPORT MEANS DELAY INSURANCE

If the Insured Person has concluded **Transport Means Delay Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), the Insurance shall, besides the joint provisions contained in Section A of the Insurance Terms and Conditions, also be governed by the provisions of this section, which take priority before the provisions of the Insurance Terms and Conditions.

Article 1

Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the damage to the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is the delay of the departure, take-off or sailing (hereinafter in this section referred to as "departure") of a Transport Means by the Insured Person, by means of which he was due to travel according to the Trip itinerary, in respect of which he had purchased a ticket in advance (hereinafter in this section also referred to as a "Transport Means").
4. The Insurance is concluded as **Loss** Insurance.

Article 2

Territorial and Chronological Validity of the Insurance

In deviation from Article 10 of Section A of the Insurance Terms and Conditions, the Insurance lasts within the framework of the agreed Insurance Period from the moment of the scheduled Trip Commencement, at the earliest, to the moment of the actual Return from the Trip, at the latest.

Article 3

Insured Event

With the exception of the agreed exclusions, an Insured Event is the demonstrable expending of reasonable expenses for meals, storage of the luggage and the accommodation of the Insured Person due to a delay of the Transport Means by at least six hours caused by the air carrier or by natural elements, which occurred during the Duration of the Insurance and at the place of Insurance, subject to the following conditions:

- a) the delay is counted from the scheduled departure of the Transport Means until the moment of the actual departure,
- b) a delay of an unscheduled air service (charter flight) does not represent an Insured Event,
- c) a delay of a Transport Means known prior to the scheduled departure date does not represent an Insured Event.

Article 4

Extent of the Insurance Benefit

1. The Insurer shall, in the event of the occurrence of an Insured Event, reimburse the Beneficiary for the necessary and reasonable expenses demonstrably incurred for meals, storage of the luggage and the accommodation of the Insured Person.
2. The agreed benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	3,000	4,000	5,000

Article 5

Obligations of the Insured Person

In addition to the obligations detailed in Section A of the Insurance Terms and Conditions, the Insured Person shall also be obliged to hand over to the Insurer, together with a written notice of the Insured Event, the originals of the carrier's written confirmation of the delayed departure of the Insured Person, of when the delay in the Transport Means occurred (date and time), of the length of the delay, and also the ticket and originals of the accounting documents confirming the expenses incurred for meals, storage of the luggage and the accommodation of the Insured Person, including a description, price and date.

The Insured Person must inform the Insurer's assistance service by telephone or e-mail within three business days of the occurrence of the Insured Event, giving the date and place of the Insured Event, including the identification of the carrier.

SECTION M.

MISSED TRANSPORT MEANS INSURANCE

If the Insured Person has concluded **Misssed Transport Means Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), the Insurance shall, besides the joint

provisions contained in Section A of the Insurance Terms and Conditions, also be governed by the provisions of this section, which take priority before the provisions of the Insurance Terms and Conditions.

Article 1

Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the damage to the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is missing the departure, take-off or sailing (hereinafter in this section referred to as "departure") of a Transport Means by the Insured Person, by means of which he was due to travel according to the Trip itinerary, in respect of which he had purchased a ticket in advance for a specific departure time (hereinafter in this section also referred to as a "Transport Means").
4. The Insurance is concluded as **Loss** Insurance.

Article 2

Territorial and Chronological Validity of the Insurance

In deviation from Article 10 of Section A of the Insurance Terms and Conditions, the Insurance lasts within the framework of the agreed Insurance Period from the moment of the scheduled embarking upon the Trip, at the earliest, to the moment of the actual return from the Trip, at the latest.

Article 3

Insured Event

With the exception of the agreed exclusions, an Insured Event is the demonstrable expending of reasonable expenses for alternative transport of the Insured Person so that the departure is not missed or, in the event of him missing the departure of the Transport Means due to a cause occurring within the Duration of the Insurance and at the place of Insurance:

- a) traffic accident on the route of his travel to the place designated for departure,
- b) cancellation of public transport due to a strike that was not announced in advance or caused by forces of nature.

Article 4

Extent of the Insurance Benefit

1. The Insurer shall, in the event of the occurrence of an Insured Event, reimburse the Beneficiary for the necessary and reasonable expenses demonstrably incurred by the Insured Person in order to arrange for alternative transport to a place from which he could continue in his travel according to the original itinerary.
2. The agreed benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	3,000	4,000	5,000

Article 5

Obligations of the Insured Person

In addition to the obligations detailed in Section A of the Insurance Terms and Conditions, the Insured Person shall also be obliged to hand over to the Insurer, together with a written notice of the Insured Event, documents confirming the cause of the Insured Event in accordance with Article 3 of this section (e.g. a police report or a statement or confirmation of the carrier), and also the ticket for the delayed Transport Means and originals of the documents confirming the expenses incurred for alternative transport, including the price and date.

SECTION N.

ACCIDENT INSURANCE PLUS

If the Insured Person has taken out **Accident Insurance PLUS** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), this cover shall, besides the provisions of Sections A and C of the Insurance Terms and Conditions, be also governed by the provisions of this section, which take precedence over the provisions of the Insurance Terms and Conditions.

The Insurer shall, in the event of the occurrence of an Insured Event under the **Accident Insurance** pursuant to the conditions set out in Section C of the Insurance Terms and Conditions, provide the Insurance Benefit to the Beneficiary up to the agreed insured amount dependent on the selected benefit limit option detailed in the insurance policy, which delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Insurance Benefit for the Permanent Consequences of an Injury:

Benefits limit option	Basic	Comfort	Excelent
Amount of sum assured [CZK]	300,000	450,000	600,000

Insurance Benefit for death as a consequence of an Injury:

Benefits limit option	Basic	Comfort	Excelent
Amount of sum assured [CZK]	150,000	225,000	300,000

These limits replace the limits set out in Article 4(4 j) and (5 d) of Section C of the Insurance Terms and Conditions and are not added to them.

SECTION O.

LIABILITY INSURANCE PLUS

If the Insured Person has taken out **Liability Insurance PLUS** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), this cover shall, besides the provisions of Sections A and E of the Insurance Terms and Conditions, be also governed by the provisions of this section, which take precedence over the provisions of the Insurance Terms and Conditions.

The Insurer shall, in the event of the occurrence of an Insured Event under the **Liability Insurance** pursuant to the conditions set out in Section E of the Insurance Terms and Conditions, provide the Insurance Benefit to the Beneficiary up to the limit dependent on the selected benefit limit option detailed in the insurance policy, which delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	3,000,000	4,500,000	6,000,000

These limits replace the limits set out in Article 4(6) of Section E of the Insurance Terms and Conditions and are not added to them.

SECTION P.

WINTER SPORTS INSURANCE IN A SNOWPARK

If the Insured Person has concluded **Winter Sports Insurance in a Snowpark** in the insurance policy, then regardless of the type of supplementary insurance of activities and sports concluded, all the insurance concluded shall also apply to the operation of winter sports offered by the operator in the marked area of the snowpark. At the same time, the exclusion set out in Article 5(3) and (13) of Section A of the Insurance Terms and Conditions are not applied.

SECTION Q.

INSURANCE OF THE RENTING OF SPORTS EQUIPMENT

If the Insured Person has taken out **Insurance of the Renting of Sports Equipment** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), this cover shall, besides the provisions of Sections A and D of the Insurance Terms and Conditions, be also governed by the provisions of this section, which take precedence over the provisions of the Insurance Terms and Conditions.

Article 1

Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the damage to the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is the Insured Person's movable items intended for his personal use as sports equipments, which he took with him on the Trip or demonstrably purchased them during a Trip, e.g. bicycle, skis, diving or golf equipment (hereinafter in this section referred to as "sports equipment").
4. The Insurance is concluded as **Loss** Insurance.

Article 2

Territorial and Chronological Validity of the Insurance

In deviation from Article 10 of Section A of the Insurance Terms and Conditions, the Insurance lasts within the framework of the agreed Insurance Period from the moment of the Trip Commencement, at the earliest, to the moment of the departure from the place of Insurance, at the latest.

Article 3 Insured Event

With the exception of the agreed exclusions, an Insured Event is the demonstrable expending of reasonable expenses for renting things replacing the sports equipment (hereinafter in this section referred to as "substitute sports equipment") at the place and time of the Duration of the Insurance due to causes occurring within the Duration of the Insurance and at the place of Insurance:

1. occurrence of an Insured Event on the sports equipment under the conditions set out in Section D (Personal Effects Insurance) of the Insurance Terms and Conditions, or
2. damage or destruction of sports equipment during its transportation, or
3. a delay of sports equipment during its transportation by at least 12 hours, subject to the simultaneous meeting of the following conditions:
 - a) the delay is counted from the moment of the scheduled collection of the sports equipment until by the Insured Person until the moment of the possible collection of the sports equipment at the Trip destination,
 - b) a delay of the sports equipment resulting other than during its transportation does not represent an Insured Event,
 - c) a delay of sports equipment after returning from a Trip does not represent an Insured Event.

Article 4 Extent of the Insurance Benefit

1. The Insurer shall, in the event of the occurrence of an Insured Event, reimburse the Beneficiary for the necessary and reasonable expenses demonstrably incurred by the Insured Person to borrow substitute sports equipment.
2. The agreed benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, delimits the Insurance Benefit for one day of renting as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	750	1,000	1,500

3. The Insurer shall reimburse a maximum of 10 days' renting of substitute sports equipment for one and all Insured Events of the Insured Person.
4. The Insurer shall not cover the expenses of renting the substitute sports equipment at the time outside of the Duration of the Insurance.
5. The Insurer shall not cover the expenses of renting the substitute sports equipment, which the Insured Person did not take on a Trip or did not demonstrably purchase during a Trip.

Article 5 Obligations of the Insured Person

In addition to the obligations detailed in Section A and D of the Insurance Terms and Conditions, the Insured Person shall also be obliged to hand over to the Insurer (the extent appropriate to the cause of the Insured Event), together with a written notice of the Insured Event, the originals of the carrier's written confirmation of the delayed delivery of the Insured Person's sports equipment, of when the delay occurred (date and time), of the length of the delay, of any damage to or destruction of sports equipment by the carrier, as well as a written confirmation of the handover of the luggage to the air carrier and originals of the documents confirming the renting of substitute sports equipment, including a description of the borrowed items, price and rental period.

The Insured Person must inform the Insurer's assistance service by telephone or e-mail within three business days of the occurrence of the Insured Event, giving the date and place of the Insured Event, including the identification of the carrier.

SECTION R.

GOLF EQUIPMENT INSURANCE

If the Insured Person has taken out **Golf Equipment Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), this cover shall, besides the provisions of Sections A and D of the Insurance Terms and Conditions, be also governed by the provisions of this section.

Article 1 Definition of Terms

1. **Golf equipment** shall, for the purpose of this Insurance, be understood to mean the Insured Person's common equipment used by him solely for playing golf, such as golf clubs, golf bag, golf shoes and clothing, manual or electric golf buggy. The player's personal accessories, such as golf watches, binoculars, scopes, counting devices, electronic diaries and other electronic equipment employed to support the game of golf are not considered as golf equipment for the purpose of this Insurance.
2. A left **luggage office** shall, for the purpose of this Insurance, be understood to mean premises allowing the public to store (for a fee) golf equipment for a limited time.

Article 2 Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the damage to the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is the Insured Person's golf equipment intended for his personal use as sports equipment which he took on a Trip with him or demonstrably purchased during a Trip.
4. The Insurance is concluded as **Loss Insurance**.

Article 3 Insured Event

1. With the exception of the agreed exclusions, an Insured Event is damage to the golf equipment due to a cause occurring within the Duration of the Insurance and at the place of Insurance.
2. The cause of the Insured Event is, besides the causes set out in Article 3 of Section D. **Personal Effects Insurance** of the Insurance Terms and Conditions, also:
 - a) theft of golf equipment from a properly closed and locked roof box firmly fixed to a motor vehicle,
 - b) damage to golf equipment caused in a left luggage office,
 - c) damage to golf equipment caused by a carrier.
3. With the exception of the agreed exclusions, an Insured Event is not deemed to be damage to the golf equipment during a game.
4. The exclusion set out under letters b) and c) of Article 6(4) of Section D of the Insurance Terms and Conditions does not apply to golf equipment.

Article 4 Extent of the Insurance Benefit

The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of Article 4 of Section D - Personal Effects Insurance, of the Insurance Terms and Conditions up to the limit dependent on the selected benefit limit option detailed in the insurance policy, which delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	10,000	20,000	30,000

The provision of a benefit under this Insurance does not prejudice the right to a benefit under the Personal Effects Insurance (Section D).

Article 5 Obligations of the Insured Person

In addition to the obligations detailed in Section D (Personal Effects Insurance) of the Insurance Terms and Conditions, the Insured Person is obliged to hand over to the Insurer, together with a written notice of the Insured Event, the originals of all documents proving the occurrence of the damage to the golf equipment caused by the operator of a left luggage office or a carrier.

The Insured Person must inform the Insurer's assistance service by telephone or e-mail within three business days of the occurrence of the Insured Event, giving the date and place of the Insured Event, including the identification of the carrier.

SECTION S.

GREEN FEE INSURANCE

If the Insured Person has concluded **Green Fee Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), the Insurance shall, besides the joint provisions contained in Section A of the Insurance Terms and Conditions, also be governed by the provisions of this section, which take priority before the provisions of the Insurance Terms and Conditions.

Article 1 Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the damage to the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is the paid-up non-refundable green fee at the place of Insurance (hereinafter in this section referred to as the "green fee"). The subject of the Insurance is not the paid-up annual player's contribution to a golf club (membership fee) or even that part of this fee that the Insured Person receives back in a manner other than as an Insurance Benefit under this Insurance.
4. The Insurance is concluded as **Loss Insurance**.

Article 2
Territorial and Chronological Validity of the Insurance
In deviation from Article 10 of Section A of the Insurance Terms and

Conditions, the Insurance lasts within the framework of the agreed Insurance Period from the moment of the Insurance being concluded, at the earliest, to the moment of departure from the place of Insurance, at the latest.

Article 3 Insured Event

With the exception of the agreed exclusions, an Insured Event is the inability to participate in the prepaid golf game which took place within the Duration of the Insurance and at the place of Insurance, and for causes which took place within the Duration of the Insurance and at the place of Insurance:

1. Serious Illness, Injury or death of the Insured Person,
2. Delay in or cancellation of a connection to a foreign destination where a golf game is being held caused by a carrier.

Article 4 Extent of the Insurance Benefit

1. The Insurer shall, in the event of the occurrence of an Insured Event, reimburse the Beneficiary for the necessary and reasonable expenses demonstrably incurred by the Insured Person on the green fee.
2. The agreed benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	5,000	10,000	15,000

Article 5 Other Obligations of the Parties to the Insurance

In addition to the obligations detailed in Section A of the Insurance Terms and Conditions, only the person who exercises a claim for an Insurance Benefit shall also be obliged to hand over to the Insurer (to an extent corresponding to the cause of the Insured Event), together with a written notice of the Insured Event, a confirmation of the payment of the green fee by the Insured Person (with this document to contain at least the name of the Insured Person, date of payment and the scheduled date of the golf game), a medical report issued by the attending doctor, medical release report in the event of the hospitalisation or other medical documentation demonstrating the reason why the pre-paid golf game was not utilised, originals of a carrier's written confirmation of the delay in the Transport Means, of when the delay occurred (date and time) and of the length of this delay.

SECTION T.

WINTER SPORTS EQUIPMENT INSURANCE

If the Insured Person has taken out **Winter Sports Equipment Insurance** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), this cover shall, besides the provisions of Sections A and D of the Insurance Terms and Conditions, be also governed by the provisions of this section.

Article 1 Definition of Terms

1. **Winter sports equipment** is understood to mean the Insured Person's common sports equipment intended for his personal use, which he took on a Trip with him or demonstrably purchased during a Trip. Things not used as equipment or tools, such as personal accessories, e.g. clothing, helmet, goggles, footwear, etc., are not considered winter sports equipment for the purposes of this Insurance.
2. A left **luggage office** shall, for the purpose of this Insurance, be understood to mean premises allowing the public to store (for a fee) winter sports equipment for a limited time.

Article 2 Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of the damage to the subject of the Insurance up to the agreed amount.
2. The Beneficiary is the Insured Person.
3. The subject of the Insurance is the Insured Person's winter sports equipment.
4. The Insurance is concluded as **Loss Insurance**.

Article 3 Insured Event

1. With the exception of the agreed exclusions, an Insured Event is damage to winter sports equipment due to a cause occurring within the Duration of the Insurance and at the place of Insurance.
2. The cause of the Insured Event is, besides the causes set out in Article 3 of Section D. **Personal Effects Insurance** of the Insurance Terms and Conditions, also:

- a) theft of winter sports equipment properly closed and locked roof box firmly fixed to a motor vehicle,
 - b) damage to winter sports equipment caused in a left luggage office,
 - c) damage to winter sports equipment caused by a carrier.
3. With the exception of the agreed exclusions, an Insured Event is not considered damage to winter sports equipment caused by its use.
4. The exclusion set out under letters b) and c) of Article 6(4) of Section D of the Insurance Terms and Conditions does not apply to sports equipment.

Article 4

Extent of the Insurance Benefit

The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary to the extent of Article 4 of Section D. **Personal Effects Insurance**, of the Insurance Terms and Conditions up to the benefit limit, dependent on the selected benefit limit option detailed in the insurance policy, which delimits the Insurance Benefit for one and all of the Insured Person's Insured Events as follows:

Benefits limit option	Basic	Comfort	Excelent
Benefits limit amount [CZK]	10,000	20,000	30,000

The provision of a benefit under this Insurance does not prejudice the right to a benefit under the Personal Effects Insurance (Section D).

Article 5

Obligations of the Insured Person

In addition to the obligations detailed in Section D. **Personal Effects Insurance** of the Insurance Terms and Conditions, the Insured Person shall also be obliged to hand over to the Insurer, together with a written notice of the Insured Event, the originals of all documents proving the occurrence of the damage to the winter sporting equipment caused by a left luggage office or a carrier. The Insured Person must inform the Insurer's assistance service by telephone or e-mail within three business days of the occurrence of the Insured Event, giving the date and place of the Insured Event, including the identification of the carrier.

SECTION U.

INSURANCE OF VEHICLE ASSISTANCE SERVICES

If the Insured Person has concluded **Insurance of Vehicle Assistance Services for Automobiles** as part of the insurance policy (hereinafter in this section referred to as "Insurance"), the Insurance shall, besides the joint provisions contained in Section A of the Insurance Terms and Conditions, also be governed by the provisions of this section, which take priority before the provisions of the Insurance Terms and Conditions.

Article 1

Definition of Terms

1. **The supplier of the services** is a natural person or legal entity performing services or other activities for the Insured Person ordered by the provider of the Insurer's assistance services.
2. **A driver error** is understood to be the immobility of the insured vehicle caused solely by a flat autobattery, a tyre defect, lost car keys, locking the car keys in the vehicle or running out of fuel or using the incorrect fuel.
3. **Vehicle immobility** is understood to be the immobility of the insured vehicle caused by a driver error or a breakdown of the insured vehicle.
4. **An insured vehicle** shall, for the purposes of this Insurance, be understood to mean a two-wheeled road motor vehicle with a total maximum weight of 3.5 tons including the trailer towed by this vehicle and bearing the valid Czech licence plates, with the Insured Person identifying the insured vehicles by stipulating their Czech licence plates in the insurance policy.
5. **A breakdown** is understood to mean a state whereby the insured vehicle is immobile or unroadworthy according to the relevant road regulations for reason of its wear and tear or damage to a part of the motor vehicle, caused by the actual function of the individual components of the vehicle, incorrect assembly and/or material fatigue. A breakdown is not understood to mean a systematic renewal of the vehicle, its maintenance (periodic or otherwise), technical inspection, installation of additional equipment or a deficiency as far as the mandatory vehicle accessories is concerned.
6. **The passengers of an insured vehicle** constitute the driver and the persons being transported in the insured vehicle, with the maximum number of people transported per one Insured Event determined by the number of seats stipulated in the insured vehicle's technical certificate.

Article 2

Purpose and Subject of the Insurance

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary in the form of assistance services.
2. The Beneficiary is the Insured Person and the passengers of the insured vehicle. If the service cannot be used by the Beneficiary, the owner of the vehicle shall be deemed the Beneficiary. Hitchhikers and persons being transported in the vehicle for a consideration are not deemed to be Beneficiaries.
3. The subject of the Insurance is the motor vehicle identified in the insurance policy, including the trailer towed by it (hereinafter referred to as the "insured vehicle").
4. This Insurance and the relevant obligation of the Insurer to provide the Beneficiary, in the event of the occurrence of an Insured Event, a benefit in the form of assistance services, is not a substitute, nor can it be a substitute, for the calling of divisions and forces established under the law by state or local authorities for the provision of rescue, medical, fire, extraction or search missions, with no financial or other compensation provided under this Insurance for any interventions by these divisions.
5. The Insurance is concluded as **Loss Insurance**.

Article 3

Insured Event

With the exception of the agreed exclusions, an Insured Event is the immobility of the insured vehicle caused by a driver error or a breakdown of the insured vehicle within the Duration of the Insurance and at the place of Insurance.

Article 4

Extent of the Insurance Benefit

1. The Insurer shall, in the event of the occurrence of an Insured Event, provide the Insurance Benefit to the Beneficiary via the provider of the assistance services in the form of organising and paying these services to the extent and up to the limits stipulated below in this article.
2. The upper limit of the Insurance Benefit is determined for the individual services by the limit of the Insurance Benefit for one Insured Event.
3. The extent of the assistance services provided and the partial limits of the Insurance Benefit are dependent on the place where the Insured Event occurred (in the Czech Republic or abroad).
4. Neither the extent of the assistance services provided nor the partial limits of the Insurance Benefit are dependent on the performance limit option elected.
5. Depending on the time repair options pertaining to the immobile insured vehicle, the Insurer shall provide one of the following three service options (I., II. or III.):
 - I. repair of the immobile insured vehicle on the spot, up to the limit of the Insurance Benefit:

Benefit limits, depending on the place where the Insured Event occurred	
Czech republic	Abroad
Arrival + one hour of work	Arrival + one hour of work

- II. A) towing of the immobile insured vehicle (including any extraction) from the place where the Insured Event occurred to the nearest vehicle repair centre designated by the Insurer's assistance service up to the limit of the Insurance Benefit:

Benefit limits, depending on the place where the Insured Event occurred	
Czech republic	Abroad
Actual expenses	Actual expenses

- B) removing the immobile insured vehicle to a guarded place designated by the Insurer's assistance service in the event that it is not possible, due to objective reasons, to tow the vehicle to a vehicle repair centre (e.g. due to the incident occurring during nighttime hours or on a public holiday) up to the limit of the Insurance Benefit:

Benefit limits, depending on the place where the Insured Event occurred	
Czech republic	Abroad
Actual expenses only after three days	Actual expenses only after three days

- C) if it is not possible to repair the immobile insured vehicle on the day on which the Insured Event occurred, the Insurer shall provide either:
 - a) alternative accommodation of the passengers of the insured vehicle in a hotel designated by the Insurer's assistance service up to the limit of the Insurance Benefit:

Benefit limits, depending on the place where the Insured Event occurred	
Czech republic	Abroad
One night up to CZK 2,000 per person	Two nights up to € 80 per person/night

- or b) transport of the passengers of the immobile insured vehicle to the Trip destination or to the starting point of the Trip by public transport designated by the Insurer's assistance service up to the limit of the Insurance Benefit:

Benefit limits, depending on the place where the Insured Event occurred	
Czech republic	Abroad
Actual expenses of public transport	Actual expenses of public transport

- III. if the immobile insured vehicle is so damaged as a consequence of the Insured Event as to make its repair abroad technically impossible to perform within five business days of the occurrence of the Insured Event, the Insurer shall organise and pay for the transport of the immobile insured vehicle to vehicle repair centre in the Czech Republic closest to the Insured Person's place of residence, up to the limit of the Insurance Benefit:

Benefit limits, depending on the place where the Insured Event occurred	
Czech republic	Abroad
-	Actual expenses of transport up to € 700

6. The procedure and the time repair options pertaining to the immobile insured vehicle shall be determined by the provider of the Insurer's assistance services individually for every concrete case.

Article 5

Exclusions from the Insurance

In addition to the exclusions detailed in Section A of the Insurance Terms and Conditions, the Insurer shall not provide Insurance Benefit:

1. if the damage event occurred during a competition, sporting contest or motoring shows, and during preparations for them,
2. if the insured vehicle was being driven by a person who does not hold a valid driver's licence,
3. if the number of passengers or the total weight of the insured vehicle exceeds the limits stipulated in the vehicle's technical certificate,
4. in the event of a failure of the insured vehicle's special attachments or ancillary equipment (e.g. air-conditioning of the cabin area),
5. if the Beneficiary is claiming reimbursement for assistance services that he arranged on his own without the knowledge of the Insurer's assistance service,
6. for spare parts used, fuel or other operating fuels, for toll and highway fees or other similar charges,
7. for repairs performed at a vehicle repair centre,
8. for events occurring as a consequence of a traffic accident involving the insured vehicle.

Article 6

Other Obligations of the Parties to the Insurance

In addition to the obligations detailed in Section A of the Insurance Terms and Conditions, the person who exercises a claim for an Insurance Benefit shall be obliged to:

1. report the damage event to the Insurer's assistance service without undue delay by calling the telephone centre. If this obligation is not fulfilled, the right to the payment of the Insurance Benefit shall be terminated.
2. give the following information to the staff of the Insurer's assistance service when calling the telephone centre or in the course of any other contact:
 - a) the first name and surname of the Insured Person/Beneficiary,
 - b) the number of the insurance policy,
 - c) the insured vehicle's licence plate,
 - d) the place where the immobile insured vehicle is located,
 - e) the contact telephone number of the Insured Person/Beneficiary,
 - f) a brief description of the damage event or the problem that has occurred,
 - g) other information requested by the staff of the Insurer's assistance service related to the damage event.