

## INFORMATION FOR CLIENTS - ACCIDENT INSURANCE FOR PASSENGERS IN THE VEHICLE

In this document you will find a summary of basic information from the insurance contract for those interested in accession to group accident insurance for persons in the vehicle (passenger insurance) and luggage insurance concluded between ARVAL CZ s.r.o. and Česká podnikatelská pojišťovna, a.s., Vienna Insurance Group. Provision of an operating lease for a vehicle is in no way associated with accession to these insurance contracts.

Complete information on these insurance policies may be found in the General Insurance Conditions for VPPHAV 1/14 Car Accident Insurance, DPPHAV 1/14 Supplementary Insurance Terms and Conditions for Car Accident Insurance and UPC 1/14 General Insurance Conditions for Road Accident Insurance (jointly referred to 'Insurance Terms and Conditions').

The terms used herein have the same meaning as in the Insurance Terms and Conditions.

Who is the insurer and the policyholder	
The Insurer	<input type="checkbox"/> Česká podnikatelská pojišťovna, a.s., Vienna Insurance Group, with registered office at Pobřežní 665/23, 186 00, Prague 8, Czech Republic, identification number 639 98 530, entered in the Commercial Register kept by the Municipal Court in Prague, Section B, Insert 3433.
The Policyholder	<input type="checkbox"/> ARVAL CZ s.r.o., with registered office at Milevská 2095/5, 140 00, Prague 4 - Krč, Czech Republic, identification number 267 26 998, entered in the Commercial Register kept by the Municipal Court in Prague, Section C, Insert 89886.
Insurance information	
Nature of group insurance	<input type="checkbox"/> This insurance is a group insurance. This means that the policyholder provides the option of group insurance (i.e. to several independent persons belonging to the same group) in the form of inclusion in the insurance provided on the basis of a group insurance contract. In this case, the policyholder allows its clients, to whom it provides operational leasing of vehicles, to be insured within the insurance contract which it has concluded with the insurer and which governs this insurance.

<p>Inclusion in the insurance and its consequences</p>	<ul style="list-style-type: none"> <li>• Individual insurance policies are included in group insurance on an individual basis (individual insurance policies are created). An individual insurance is created (i.e. the insured is included in the group insurance) on the effective date of a rental / leasing contract for the vehicle to which the insurance applies.</li> <li>• As a result of inclusion in the group insurance, you are insured, but you do not become a policyholder, i.e. you are not a party to the insurance contract and you cannot dispose of it (change its content, determine the beneficiary / entitled person or withdraw from or otherwise terminate this contract); however, you can request your exclusion from the insurance at any time.</li> </ul>
	<p><input type="checkbox"/> With regard to the nature of this insurance described above, the terms of the individual insurance policies may be changed also without your consent; by agreement between the policyholder and the insurer; in the event of changes to your insurance, which would affect the scope of the insurance coverage or which would otherwise significantly affect the form of the insurance, the policyholder shall inform you well in advance of such becoming effective.</p>
<p>Accident insurance of passengers in the vehicle</p>	
<p>Covered insurance risks</p>	<p><input type="checkbox"/> accident insurance of persons in the vehicle is a non-life insurance, which covers the following risks in relation to the insured - the driver and/or his passengers in the vehicle, to which the insurance applies:</p> <ul style="list-style-type: none"> <li>o death caused by an injury</li> <li>o permanent consequences of an injury</li> <li>o treatment of an injury</li> <li>o hospitalisation due to an injury</li> </ul>
<p>Death of the insured caused by an injury</p>	<ul style="list-style-type: none"> <li>• in the event that during operation of a vehicle covered by the insurance you suffer an injury during the insurance period, as a result of which you die no later than 3 years from the date of the accident and during the insurance period, the insurer will pay a one-time insurance benefit corresponding to the sum insured to the beneficiary determined in accordance with Sec. 2831 of the Civil Code</li> <li>• if death occurs as a result of an injury for which you have already been paid indemnity for permanent consequences, the insurer will pay the indemnity to the beneficiary only in the amount of any difference between the sum insured in case of death and the indemnity paid for permanent consequences</li> </ul>

Permanent consequences of an injury	<ul style="list-style-type: none"> <li>• in the event that in the course of operation of the vehicle covered by the insurance you suffer an injury during the insurance period, leaving you with permanent consequences of the injury, upon stabilisation of such the insurer will pay you a lump sum indemnity corresponding to as many percent of the sum insured as the percentage corresponding to the "extent of permanent consequences of the injury" according to the assessment tables attached to the Insurance Terms and Conditions, and if the permanent consequences of the injury have not stabilised within 3 years from the date of the accident, then the percentage corresponding to the state of such at the end of this period</li> <li>• the insurer will provide indemnity from 10% of the extent of bodily injury, without progression</li> </ul>
Treatment of an injury	<input type="checkbox"/> in the event that during operation of a vehicle covered by the insurance you suffer an injury during the insurance period that requires treatment, the insurer will pay you indemnity for the duration of this treatment, but no longer than the date of termination of your insurance or for a period of 365 days, in the form of daily compensation
	<p>in the amount according to the assessment tables attached to the Insurance Terms and Conditions, provided that the treatment lasts for at least 22 days</p>
Hospitalisation due to an injury	<input type="checkbox"/> in the event that during operation of a vehicle covered by the insurance you suffer an injury during the insurance period which requires your hospitalisation, the insurer will pay you indemnity for the duration of this hospitalisation, but not more than the number of days specified for individual bodily injuries in the assessment tables attached to the Insurance Terms and Conditions, but for a maximum of 365 days within two years from such having been sustained, in the form of daily (i.e. the number of midnights spent in hospital) compensation in the amount according to the assessment tables attached to the Insurance Terms and Conditions.
Territorial scope of insurance	<input type="checkbox"/> the insurance covers the territory of Europe, including Turkey, with the exception of Russia, Belarus, Ukraine and Moldova

Exclusions from the insurance	<input type="checkbox"/> the insurance indemnity will be provided only if the harmful event does not fall under any of the exclusions, listed in detail in the Insurance Terms and Conditions; the insurance does not cover in particular harmful events arising in: <ul style="list-style-type: none"> <li>o the vehicle being driven by a person who does not hold the relevant driving licence,</li> <li>o the vehicle being driven by a person who, while driving, has been under the influence of alcohol, a narcotic or psychotropic substance or a medicinal product designated by a prohibition to drive a motor vehicle, or who has refused to undergo a medical examination to detect such substances,</li> <li>o a transport of the insured person outwith the area intended for transport of persons,</li> <li>o operation of the vehicle at the time when it is used as a working machine, etc.</li> </ul>			
Sums insured in CZK	death caused by an injury	permanent consequences of an injury	treatment of an injury	hospitalisation due to an injury
	100,000	200,000	100	100
	200,000	400,000	200	200
	300,000	600,000	200	200
	400,000	800,000	200	200
Duration of the insurance				
Duration of group insurance	<input type="checkbox"/> the insurance is arranged for an indefinite period, unless one of the facts causing its termination occurs in accordance with the insurance contract			
Duration of individual insurance policies	<input type="checkbox"/> Your insurance begins on the effective date of the rental / leasing contract for the vehicle to which the insurance applies			
Methods of termination of the insurance				

Cessation of insurance	<ul style="list-style-type: none"> <li>• Your individual insurance expires: <ul style="list-style-type: none"> <li>o by termination of your rental / leasing contract for the vehicle which the insurance covers;</li> <li>o termination of the insurance contract concluded between the policyholder and us; o based on a mutual agreement between the policyholder and us on your exclusion from the insurance;</li> <li>o destruction or damage to the vehicle resulting in total loss or theft of the vehicle covered by the insurance; if the time of theft of the vehicle cannot be determined, the vehicle will be considered stolen as soon as the police receive notification of the theft;</li> </ul> </li> <li>• you may be excluded from the insurance at any time throughout its course based on your notice of withdrawal from the insurance addressed to the policyholder; your individual insurance policy expires on the day pursuant to the terms of a change of the rental / leasing contract</li> </ul>
Other cases of insurance termination	<input type="checkbox"/> the insurance may also expire in the event of a breach of the obligations set out in the Insurance Terms and Conditions or for other reasons stipulated by law
Information on the price of the insurance	
Insurance premiums and insurance service fee	<ul style="list-style-type: none"> <li>• For your participation in the insurance, you always pay the policyholder a monthly fee for the insurance service, which is included in your rent payment for the vehicle covered by the insurance.</li> <li>• for insurance agreed pursuant to an insurance contract, premiums are paid in the amount according to the contract; the premiums are paid by the policyholder in CZK on a monthly basis to the insurer's bank account</li> </ul>