



## INFORMATION on Motor Own Damage & Glass Insurance

In this document you will find basic information on Motor Own Damage insurance and glass insurance with effect from the 1st January 2023, which is arranged by ARVAL CZ s.r.o. as the policyholder and simultaneously the insured with GREENVAL INSURANCE DAC insurance company in relation to vehicles provided in the form of operating leases.

Complete information on this insurance may be found in the General Terms & Conditions of Vehicle Insurance - Part I, General Provisions and Part II.B - Special Provision for Motor Own Damage insurance - (collectively the *Insurance Terms and Conditions*).

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

Information on the Insurer	
<b>The Insurer</b>	<ul style="list-style-type: none"><li>○ <b>GREENVAL INSURANCE DAC</b>, with registered office at The Anchorage, 17-19 Sir John Rogersons Quay, Dublin 2, D02 DT18 Republic of Ireland, registered in Dublin under registration number 432783</li></ul>
<b>Website</b>	<ul style="list-style-type: none"><li>○ <a href="http://www.greenval-insurance.com">www.greenval-insurance.com</a></li></ul>
<b>Manner of performing activities within the territory of the Czech Republic</b>	<ul style="list-style-type: none"><li>○ The performance of insurance activities in the territory of the Czech Republic is carried out on the basis of the free provision of services</li></ul>
<b>Supervisory authority</b>	<ul style="list-style-type: none"><li>○ Central Bank of Ireland, with registered office at New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Republic of Ireland</li><li>○ in relation to activities carried out in the Czech Republic, the supervisory authority is also the Czech National Bank, with registered office at Na Příkopě 864/28, Postal Code 115 03, Prague 1, Czech Republic.</li></ul>
<b>Complaints settlement process</b>	<ul style="list-style-type: none"><li>• Complaints regarding the insurer and this insurance product may be submitted to the following address: Complaints, The Anchorage, 17-19 Sir John Rogersons Quay, Dublin 2, D02 DT18, Dublin 2, Republic of Ireland, or by e-mail: <a href="mailto:infor@greenval-insurance.ie">infor@greenval-insurance.ie</a></li></ul>

	<ul style="list-style-type: none"> <li>• Complaints regarding the policyholder and his activity of offering the possibility to become insured may be dealt with via phone + 420 261 109 011, in writing at the address Main Point Pankrác, ARVAL CZ s.r.o., Oddělení Compliance, Milevská 2095/5, 140 00 Praha 4 or via an online form: <a href="https://www.arval.cz/cs/podani-stiznosti">https://www.arval.cz/cs/podani-stiznosti</a></li> <li>• you may also recourse to the Czech National Bank (Česká národní banka), Na Příkopě 28, 115 03 Prague 1, the Czech Republic, <a href="http://www.cnb.cz">www.cnb.cz</a>, the relevant insurance supervisory authority in the Czech Republic</li> </ul>
<b>The policyholder and the insured</b>	<ul style="list-style-type: none"> <li>○ <b>ARVAL CZ s.r.o.</b>, with registered office at Milevská 2095/5, Postal Code 140 00, Prague 4 - Krč, Czech Republic, Co. Reg. No.: 267 26 998, entered in the Commercial Register kept by the Municipal Court in Prague, Section C, Insert 89886</li> </ul>
<b>Insurance information</b>	
<b>Nature of the insurance</b>	<ul style="list-style-type: none"> <li>○ in this case the policyholder and the insured is ARVAL CZ s.r.o., which has concluded a contract with the insurer and insures its own vehicles provided in the form of operating leases.</li> <li>○ the individual vehicles are included in the insurance on the effective date of the rental/leasing contract for the vehicle to which the insurance applies.</li> <li>○ with regard to the nature of this insurance described above, the terms of the individual insurance covers 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.</li> </ul>
<b>Scope of insurance</b>	
<b>Motor Own Damage Insurance Coverage</b>	
<b>Covered insurance risks</b>	<p>Motor Own Damage insurance is a non-life insurance, which covers the following risks in relation to the policyholder/the insured and covers:</p> <ul style="list-style-type: none"> <li>○ accidents</li> <li>○ vandalism</li> <li>○ natural disasters</li> <li>○ theft</li> <li>○ rodent damage</li> </ul>

<b>The amount of excess</b>	<ul style="list-style-type: none"> <li>○ 1%; however, CZK 1,000 at the minimum</li> <li>○ 5%; however, CZK 5,000 at the minimum</li> <li>○ 10%; however, CZK 10,000 as the minimum</li> <li>○ 20%; however, CZK 20,000 as the minimum</li> <li>○ Rodent damage without excess</li> </ul>
<b>Exemptions from Motor Own Damage Insurance</b>	<p>In particular, Motor Own Damage insurance does not cover damage incurred as a result of or in connection with the following:</p> <ul style="list-style-type: none"> <li>○ caused by intentional conduct of the policyholder, the insured or a third party at their initiative;</li> <li>○ caused by functional stress, wear and tear, fatigue or material defects, corrosion; electrical short circuit or overvoltage;</li> <li>○ caused by a design or manufacturing defect;</li> <li>○ caused by damage or destruction of tyres, unless other damage to the vehicle occurred at the same time, establishing an obligation of the insurer to provide indemnification;</li> <li>○ caused by an incorrect operation or maintenance (e.g. incorrect gear-shifting, putting in wrong fuel, lack or exchange of other operating fluids, overheating or seizure of the engine, incorrect storage and securing of the load on the insured or towed vehicle, driving in flooded areas, starting a flooded vehicle, etc.);</li> <li>○ caused by a commercial cargo transported by the insured vehicle, including damage caused by loading and unloading of cargo;</li> <li>○ caused while the vehicle is being driven by a person who does not meet the conditions for driving the vehicle in accordance with the relevant legislation;</li> <li>○ caused by driving of the vehicle by a person whose measured volume of alcohol in the blood was greater than 0.24%, or a person in whose body were detected narcotic, psychotropic or similar substances affecting the ability to drive, or who refused to undergo a breath test or medical examination at request of a police officer including taking of blood or urine samples to determine if that person is affected by alcohol, narcotics, psychotropic or other substances with a detrimental effect on the ability to drive, or a person, who has not refrained from consuming or otherwise using alcohol in the period between occurrence of a traffic accident and arrival of the police, or narcotic, psychotropic and other substances with a detrimental effect on the ability to drive a vehicle;</li> <li>○ caused by operation of the vehicle as a working machine or by its use for handling loads (use of a hydraulic arm, tipping, etc.);</li> <li>○ caused when the vehicle is driven with an attached equipment outwith the manufacturer's prescribed transport position or without the manufacturer's prescribed transport lock;</li> </ul>

	<ul style="list-style-type: none"> <li>○ and other damage specified in the Insurance Terms and Conditions in Article 7 Exclusions Part II.B - Special Provisions of Car Motor Own Damage insurance.</li> </ul>
<b>Glass insurance coverage</b>	
<b>Covered insurance risks</b>	<p>Glass insurance is a non-life insurance, which covers the following risks in relation to the policyholder/the insured and covers:</p> <ul style="list-style-type: none"> <li>○ accidents</li> <li>○ vandalism</li> <li>○ natural disasters</li> <li>○ theft</li> </ul> <p>Glass insurance applies to the windscreen and all side and rear windows.</p>
<b>The amount of excess</b>	<ul style="list-style-type: none"> <li>○ in case of a windscreen replacement, CZK 500,- excess is applied; if a repair is carried out by an approved technological procedure, the excess is not applied</li> </ul>
<b>Territorial scope of insurance</b>	<ul style="list-style-type: none"> <li>○ This Insurance covers insured events occurring during the term of insurance in all countries of the Green Card system: Austria, Albania, Andorra, Belgium, Bulgaria, Czech Republic, Bosnia &amp; Herzegovnia, Switzerland, Cyprus (excluding Northern Cyprus), Denmark, Estonia, Finland, France, Croatia, Italy, Ireland, Iceland, Lichtenstein, Lithuania, Latvia, Luxembourg, Hungary, Malta, Germany, Netherlands, Norway, Poland, Portugal, Romania, Greece, Slovakia, Slovenia, Great Britain, Spain, Sweden, North Macedonia, Montenegro, Moldova, Serbia &amp; Turkey.</li> <li>○ The excluded countries include Iran, Belarus, Ukraine, Kosovo, Northern Cyprus, Morocco, Tunisia, Israel, Russia and Azerbaijan.</li> </ul>
<b>Exemptions from insurance</b>	<ul style="list-style-type: none"> <li>○ In addition to the Motor Own Damage insurance exclusions stated above, which also apply to glass insurance, the glass insurance furthermore does not cover related damage, such as damage to a motorway toll sticker, etc.</li> </ul>
<b>Insurance information</b>	
<b>Premiums and insurance service fee</b>	<ul style="list-style-type: none"> <li>• The monthly fee for the insurance service is included in the vehicle rental payment 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 account</li> </ul>
<b>Information on procedure of claiming the insurance benefits</b>	

<p><b>Notification of the insured event</b></p>	<ul style="list-style-type: none"> <li>• if an insured event associated with one of the above mentioned risks occurs it is necessary to immediately notify its occurrence to the policyholder; you may claim the insured event using an online form available on the website <a href="http://www.arval.cz/en/i-need-informations/insured-events">www.arval.cz/en/i-need-informations/insured-events</a> or by phone on +420 261 109 109 and then follow the given instructions</li> <li>• note that there may be additional costs associated with claiming the insurance benefits (e.g. fee for medical examination or for issuing a medical confirmation, translation costs), these costs are borne by you</li> </ul>
<p><b>Ways of insurance cessation</b></p>	
<p><b>Cessation of insurance cover</b></p>	<p>The insurance cover ceases:</p> <ul style="list-style-type: none"> <li>○ by termination of the rental/leasing contract for the vehicle covered by the insurance;</li> <li>○ termination of the insurance contract concluded between the policyholder and the insurer;</li> <li>○ in the event of 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 its misappropriation;</li> <li>○ the insurance of the lessee's vehicle may be excluded at any time during its term based on a request to withdraw from the insurance addressed to the policyholder; the insurance expires on the day in accordance with the terms on a change of the lease agreement.</li> <li>○ the insurance may be terminated on the basis of a decision and notification of the policyholder,</li> <li>○ for other reasons stated in the Insurance Terms and Conditions.</li> </ul>