



INFORMATION FOR THE CLIENTS

In this document, you will find pre-contractual information for those interested in joining the collective passengers' accident insurance (the so-called car seat insurance) with effect from 1st January 2023. The provision of operational leasing of a vehicle is not conditional in any way upon joining this accident insurance.

Complete information about this insurance can be found in the General Terms and Conditions of Vehicle Insurance – Part I. General Provisions and Supplementary Terms and Conditions of Vehicle Insurance – Passengers' Accident Insurance (together the **Insurance Terms**).

All terms used in this document have the same meaning as in the Insurance Terms.

Information about the insurer	
Insurer	<ul style="list-style-type: none">• GREENVAL INSURANCE DAC, with its registered office at The Anchorage, 17-19 Sir John Rogersons Quay, Dublin 2, D02 DT18, Republic of Ireland, registered in Dublin under the number 432783
Website	<ul style="list-style-type: none">• www.greenval-insurance.com
Means of operating in the Czech Republic	<ul style="list-style-type: none">• The insurance business in the territory of the Czech Republic is carried out on the basis of freedom of services.
Supervisory authority	<ul style="list-style-type: none">• Central Bank of Ireland, North Wall Quay, North Dock, Dublin, D01 F7X3, Republic of Ireland
Complaints settlement process	<ul style="list-style-type: none">• Complaints regarding the insurer and this insurance product may be submitted to the following address: Complaints, Greenval Insurance DAC, The Anchorage, 17-19 Sir John Rogersons Quay, Dublin 2, D02 DT18, Republic of Ireland, or by e-mail:• 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: https://www.arval.cz/cs/podani-stiznosti• You may also submit to the Czech National Bank (Česká národní banka), Na Příkopě 28, 115 03 Prague 1, the Czech Republic, www.cnb.cz, the relevant insurance supervisory authority in the Czech Republic.

Consumer disputes settlements	<ul style="list-style-type: none"> In case you are a consumer, you also have the right to file for extrajudicial settlement of consumer dispute with the Czech Trade Inspection Authority, Ústřední inspektorát – oddělení ADR, Štěpánská 15, 120 00 Prague 2, www.adr.coi.cz
Information about the policyholder	
Policyholder	<ul style="list-style-type: none"> ARVAL CZ s.r.o., with its registered office at Milevská 2095/5, 140 00 Prague 4 - Krč, the Czech Republic, identification number 267 26 998, entered into the commercial register maintained by the Municipal court in Prague, file C, insert 89886
Information about the insurance	
Governing law and jurisdiction	<ul style="list-style-type: none"> The legislation of the Czech Republic (particularly Act no. 89/2012 Coll., the Civil Code (the <i>Civil Code</i>)) Disputes arising from this insurance will be submitted to the Czech courts
Language	<ul style="list-style-type: none"> Czech, possibly English, if agreed in the insurance contract (for all documentation and communication).
Collective nature of the insurance	<ul style="list-style-type: none"> This insurance is collective (group) insurance. This means the policyholder allows others to be insured collectively (i.e. to number of independent persons belonging to the same group) by including them under the insurance provided based on a group insurance contract. In this case, the policyholder allows his clients, to whom he provides operational leasing of vehicles, to be insured under the insurance contact number 01-2015, which he concluded with us and which governs this insurance.
Inclusion under the insurance and its consequences	<ul style="list-style-type: none"> Each insured is included under the collective insurance individually (i.e. individual insurances are created). Each insurance starts (i.e. the insured is included under the collective insurance) on the effective date of the rental/leasing contract for the vehicle to which the insurance applies. As a result of the inclusion under the collective insurance, you become 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 or terminate or otherwise end this contract); however, you may request your exclusion from the insurance at any time. Concerning the nature of this insurance described above, the terms of individual insurances may be changed even without your consent by agreement between the policyholder and us; in the event of changes to your insurance that have an impact on the scope of your insurance coverage or that otherwise significantly affect the characteristics of this

	<p>insurance, the policyholder will inform you well in advance before their entry into effect.</p>
<p>Covered insurance risks</p>	<ul style="list-style-type: none"> • the passengers accident insurance is non-life insurance that covers the following risks related to the insureds - the driver and/or his passengers in the vehicle to which the insurance applies: <ul style="list-style-type: none"> ○ death caused by injury ○ permanent consequences of an injury ○ injury treatment ○ hospitalization due to an injury • the definition of an injury is stipulated in the General Terms and Conditions for Vehicle Insurance – Part I. General Provisions
<p>Insured's death caused by injury</p>	<ul style="list-style-type: none"> • if, during the insurance term, you suffer an injury during the operation of the vehicle to which the insurance applies, as a result of which you die no later than 3 years from the date of the injury and during the insurance term, we will pay to the beneficiary determined according to Section 2831 the Civil Code a lump sum benefit corresponding to the insurance limit in the amount depending on the selected option of the insurance • if the death occurs as a result of an injury for which you have already been paid the insurance benefits for permanent consequences, we will pay to the beneficiary a benefit only in the amount of any difference between the limit for death and the insurance benefits paid for permanent consequences
<p>Permanent consequences of an injury</p>	<ul style="list-style-type: none"> • if, during the insurance term, you suffer an injury during the operation of the vehicle to which the insurance applies, that will leave you with permanent consequences, we will pay you after their stabilization a lump sum insurance benefit calculated in accordance with the valuation tables attached to the Supplementary Terms and Conditions for Vehicle Insurance – Passengers' Accident Insurance depending on the amount of the insurance limit depending on the selected option of the insurance, but no more than 100 % of this limit • if these consequences have not stabilized within 3 years from the date of the injury, we will pay you proportional part of the insurance benefits corresponding to the percentage of the extent of the permanent consequences at the end of this period

Injury treatment	<ul style="list-style-type: none"> • If, during the insurance term, you suffer an injury during the operation of the vehicle to which the insurance applies, that requires treatment, we will pay you insurance benefits as a daily compensation in the amount depending on the selected option of the insurance during such treatment, but no longer than until the termination of your insurance or for 365 days
Hospitalization due to an injury	<ul style="list-style-type: none"> • If, during the insurance term, you suffer an injury during the operation of the vehicle to which the insurance applies, that requires your hospitalization, we will pay you insurance benefits as a daily (precisely for the number of midnights spent in hospital) compensation in the amount depending on the selected option of the insurance during such hospitalization, but no longer than until the termination of your insurance or for 365 days
Territorial scope of the insurance	<ul style="list-style-type: none"> • In case of the insured events of death caused by injury, permanent consequences of an injury and injury treatment - the entire world • In case of the insured event of hospitalization due to an injury - hospitalization within the geographical territory of Europe, including Turkey and Morocco and excluding Iran, Belarus, Moldova, Ukraine, Kosovo, Northern Cyprus, Morocco, Tunisia, Israel, Russia and Azerbaijan.
Exclusions from the insurance	<ul style="list-style-type: none"> • before you entered into the insurance; • while driving the vehicle by a person without the appropriate driver's licence or under the influence of alcohol, drugs or medication marked as prohibited to drive under their influence; • while actively participating in racing competitions and contests; • due to failure to properly observe medical treatment prescribed by the physician during the entire period of the treatment; • In connection with injuries caused by loss of consciousness (epileptic seizure, brain stroke, heart attack, etc.); • from a work accident; • During the operation of a vehicle when operated as a working machine; • Please refer to the IPID and General Terms and Conditions for a full list of exclusions;

Insurance limits (in CZK)				
	death caused by injury	permanent consequences of an injury	injury treatment	hospitalization due to an injury
option G1	150 000	300 000	200	200
option G2	250 000	500 000	200	200
option G3	500 000	1 000 000	200	200
option G4	1 000 000	2 000 000	200	200
Duration of the insurance				
The collective insurance duration	<ul style="list-style-type: none"> the insurance is concluded for the period of one calendar year and is always automatically extended by one year unless any of the events causing its termination according to the insurance policy occurs 			
The individual insurance duration	<ul style="list-style-type: none"> your insurance starts on the effective date of the rental/leasing contract for the vehicle to which the insurance applies 			
Means of termination of the insurance				
Termination of the insurance	<ul style="list-style-type: none"> Your individual insurance terminates: <ul style="list-style-type: none"> with the termination of your rental/leasing contract for the vehicle to which the insurance applies; with the termination of the insurance policy concluded between the policyholder and us; based on a mutual agreement between the policyholder and us on your exclusion from the insurance; in case of theft of the vehicle to which the insurance applies; if the time of the theft cannot be determined, the vehicle will be considered stolen as soon as the police receives the notification of the theft; on the day when we receive notification by the policyholder of the change of the owner of the vehicle to which the insurance applies; you can be excluded from the insurance at any time during its term based on your application for exclusion from this insurance addressed to the policyholder; your individual insurance terminates in accordance of lease contract condition change. 			
Other means of termination of the insurance	<ul style="list-style-type: none"> The insurance may further terminate by one of the below mentioned means in case of breach of obligations or for other reasons stipulated by law. 			
Information on price for the insurance				

Premium and fee for the service of insurance	<ul style="list-style-type: none"> • For your participation in the insurance, you pay to the policyholder a monthly fee for the service of insurance which is included in your payment of rent for the vehicle to which the insurance applies. • A premium in the amount agreed in the insurance contract is paid for the insurance concluded in this contract, it is paid monthly in CZK by the policyholder to the account of the insurer 	
Information on procedure of claiming the insurance benefits		
Notification of the insured event	<ul style="list-style-type: none"> • 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 https://www.arval.cz/informace-pro-ridice or by phone on +420 261 109 109 and then follow the given instructions • 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 	
Documents proving the insured event	Death caused by injury	<ul style="list-style-type: none"> • medical report with precise diagnosis of the injury • proof of the cause of death • death certificate
	Permanent consequences of an injury	<ul style="list-style-type: none"> • medical report with precise diagnosis and date of stabilization of the permanent consequences
	Injury treatment	<ul style="list-style-type: none"> • medical report with precise diagnosis and injury treatment period
	Hospitalization due to an injury	<ul style="list-style-type: none"> • release report from the hospital • report by the attending physician in the respective form with precise diagnosis and hospitalization period
	<ul style="list-style-type: none"> • The insured event has to be proven by submitting documents in their original in the Czech language; otherwise, upon request of the insurer, with a certified translation to the Czech language if the documents are executed in foreign language 	
Information on measures in case of breach of obligations		
Termination of insurance for non-payment of the premium	<ul style="list-style-type: none"> • The collective insurance (i.e. even the associated individual insurances) may terminate for non-payment of the premium in accordance with the insurance contract by the policyholder under the Civil Code 	

<p>Withdrawal by the insurer</p>	<ul style="list-style-type: none"> • if you have incorrectly or incompletely answered our written questions, we may withdraw from your individual insurance within 2 months after we learn about it
<p>Refusing the payment of the insurance benefits</p>	<ul style="list-style-type: none"> • we may refuse the payment of the insurance benefits from your insurance (by which the respective insurance is terminated) if: <ul style="list-style-type: none"> ○ the insured event was caused by a fact of which we were informed only after its occurrence and which we could not find out when arranging your inclusion in the insurance due to your willfully or negligently incorrect or incomplete replies to our written questions and which would lead to failure to include you into the collective insurance or to you being included into the insurance under different terms, if we had been aware of it at the time when your insurance started; or ○ your injury occurred in connection with an act for which you were convicted of committing a criminal offence or by which you deliberately harmed your health
<p>Reducing the payment of the insurance benefits</p>	<ul style="list-style-type: none"> • we may reduce the payment of the insurance benefits from your insurance if: <ul style="list-style-type: none"> ○ the insured event occurs or its consequences are extended in connection with: <ul style="list-style-type: none"> ▪ your consumption of alcohol, use of drugs or toxic substances or pharmaceuticals, by up to ½ (we are not entitled to such reduction if alcohol or an addictive substance was contained in pharmaceuticals used as prescribed by a physician and if you were not advised by the physician or manufacturer of such pharmaceuticals that while under its influence it is impossible to carry out the activity resulting in the occurrence of the injury); ▪ breach of the prohibition to cross railway level crossings, only in relation to the driver; ▪ U-turns or driving on the wrong side of a motorway or a road, only in relation to the driver; ▪ breach of your obligation to use a seat belt, which is fixed by the manufacturer to the seat or any other compulsory holding system; ▪ your failure to comply with the mandatory safety regulations in carrying out activities during which the injury occurred; ○ when the insured event occurs the vehicle to which the insurance applies is used in a more hazardous manner than that specified in the insurance contract;

	<ul style="list-style-type: none"> ○ a higher number of passengers are transported in the vehicle than that is the number of seats according to the registration card, by maximum of ½ for each passenger; ○ a breach of your obligation has a material effect on the occurrence or on the course of an insured event, extending the scope of its consequences or ascertaining or determining the amount of the insurance benefits, in proportion to the effect on the scope of our obligation to pay
Obligation to reimburse costs	<ul style="list-style-type: none"> • If, when exercising the right to insurance benefits from the individual insurance, you have deliberately provided incorrect or grossly distorted material facts related to the extent of the insured event or have deliberately concealed the facts regarding this event, we are entitled to a reimbursement of the costs reasonably incurred in the investigation of the facts in respect of which the information was provided to or concealed from you.
Information on personal data protection	
Informing about personal data processing	<ul style="list-style-type: none"> • information on processing of your personal data can be found in Greenval Data Protection Notice which you were familiarized with by the policyholder before entering into the insurance and granting any consents and which is available on the website www.greenval-insurance.com/greenval-data-protection-notice