

Accident and Sickness Insurance

SLAVIA
POJIŠŤOVNA

Information document about the insurance product

Company: Slavia pojišť'ovna a.s., Czech Republic

Product: Risk Insurance for CMCC

This document provides only basic information about this insurance product. Full pre-contractual and contractual information about the product is provided in the insurance contract and its annexes and in the insurance conditions. Please read them carefully.

What kind of insurance is this?

This is insurance for an adult against accidental death or illness and its consequences (death by accident, incapacity for work, permanent consequences of accident).



What is covered?

Risks

- ✓ Accidental death insurance.
- ✓ Insurance against permanent consequences of an accident.
- ✓ Insurance against incapacity for work as a result of injury/illness.

The scope of insurance, the insured perils and the amount of the limits of indemnity are determined by the agreed insurance variant.



What is not covered?

For example, the sum insured will not be paid if a claim has occurred:

- ✗ as a result of an illness diagnosed or manifested within 2 months of the commencement of the insurance contract.
- ✗ as a result of an accident that occurred before the start of the insurance contract.
- ✗ as a result of damage that was caused intentionally.
- ✗ in connection with an act by the Insured Person in respect of which (legally speaking) there is reasonable suspicion that a deliberate criminal offence has been committed.
- ✗ in connection with the Insured Person's active participation in an event of war, insurrection or violent riot.

Please read the exact wording of the exclusions in the applicable insurance policy and policy conditions.



Are there any restrictions in insurance coverage?

- ! The insurance cover is limited to the limits agreed in the insurance policy.
- ! In the case of insurance of incapacity for work as a result of accident/illness, no benefit is paid for the first 28 days.
- ! Determination of the sum assured/insured and its calculation. Depending on the type of amount, the following applies:
 - constant: the benefit is 100% of the sum insured (for example, accidental death insurance) or a percentage of the sum insured depending on the severity of the accident or illness (for example, permanent accident insurance);
 - daily benefit: the maximum number of days (or nights) for which the insurance benefit is paid is defined in the policy conditions.

The insurance benefit may be reduced by up to half if the accident or illness which is the cause of the claim occurred as a result of the Insured Person's consumption or repeated consumption of alcohol or an addictive substance.

Please read the exact wording of the limits and restrictions in the applicable insurance policy and policy conditions.



Where am I covered by the insurance??

- ✓ For all insurance policies, the insurance cover applies to the territory of the Czech Republic and the Member States of the European Union.



What are my obligations?

The Policyholder and the Insured Person are obliged to:

- when taking out and renewing the insurance policy, answer truthfully and completely all questions of the Insurer concerning the insurance being taken out, especially from the health questionnaire;
- in the event of a claim, the person entitled to payment of the insurance benefit must provide the necessary documents to enable the event to be properly investigated. The list of required documents will be communicated after the notification of the insurance of the claim;
- notify the occurrence of incapacity for work no later than the date on which the claim for benefits under the insurance for incapacity for work as a result of accident/illness arises.



When and how to perform payments?

The amount and frequency of premium payments are specified in the insurance policy. Premiums can be paid mainly by transfer from a bank account (direct debit, standing order or direct debit consent), via payment terminals.



When does the insurance cover start and end?

The insurance is taken out for a definite period of time, beginning at the time specified in the insurance policy as the beginning of the insurance and ending on the date specified in the insurance policy as the end of the insurance.

The insurance ends with the death of the insured person. Some insurance policies end with the payment of a claim.



How can I terminate the contract?

All means of termination of the insurance contract can be found in the Civil Code, more detailed information on termination can be found in the insurance conditions in the articles regulating the creation, change and termination of insurance.

Most often, however, it is a termination:

- within two months from the date of conclusion of the insurance contract with eight days' notice;
- within three months from the date of notification of the claim with one month's notice;
- at the end of the insurance period; the notice must be delivered to the Insurer at least six weeks before the end of the insurance period, otherwise the insurance will lapse only at the end of the insurance period for which the six-week notice period has been observed.