PRE-CONTRACT INFORMATION

Information about the Insurance Company

A.	**Insurance Company or also the Insurer**:	**Pojišťovna VZP, a.s.**
	legal form:	joint stock company entered in the Commercial Register maintained by the Municipal Court in Prague under file reference B 9100
	type of entity:	non-life insurance company
	main business activity:	insurance activity
	registered office:	Lazarská 1718/3, 110 00 Praha 1
	member state:	Czech Republic
	Company ID No.:	27116913

B. Complaints of the customer, the insured person, or the entitled person can be submitted in writing with the insurance intermediaries of Pojišťovna VZP, a.s., or directly with the insurer, o submitted to the authority charged with supervising the operation of insurance and reinsurance activities, and supplementary pension insurance, carried out by the Czech National Bank, Na Příkopě 28, Post Code 115 03, Prague 1.

C. The customer, the insured person, or the entitled persons are entitled, for the purpose of reaching an out-of-court settlement of consumer disputes, to contact the Central Inspectorate (ADR unit) of the Czech Trade Inspection Authority, Štěpánská 15, Post Code 120 00, Prague 2, email: adr@coi.cz.

D. The Insurer's Solvency Report is available at www.pvzp.cz.

E. The nature of the remuneration paid to employees in connection with the insurance being arranged takes the form of a commission, which is governed by the commission system of VZP Pojišťovna, a.s. The remuneration is not paid by the customer directly to the distributor of the insurance.

Further information about the insurance

A. The right to an insurance benefit is governed by the relevant Insurance Terms and Conditions and by Act No. 89/2012 Coll., the Civil Code, as amended. The Insurance Terms and Conditions are a separate appendix to the insurance contract, with their designation and the agreed insurance cover being stated in the insurance contract. The Insurance Terms and Conditions are available at any time at an insurance intermediary or on the insurance company's website (www.pvzp.cz).

B. In the event of a breach of the customer's obligations, the insurer is entitled to reduce the insurance benefit in proportional to the effect that such a breach had on the scope of the insurer's obligation to pay an insurance benefit. In addition, the insurer is entitled to withdraw from the contract if it can prove that it would not have concluded the contract under the given conditions.

C. The customer is entitled to withdraw from the contract if the insurer answers his or her written questions in a false or incomplete manner. Furthermore, the customer is also entitled to withdraw from the contract if the insurer failed to pointed out any discrepancies between insurance offered and the customer's requirements.
If the insurance contract was concluded in the form of a distance transaction, the customer is entitled to withdraw without giving a reason for doing so within 14 days from the date of its conclusion. If the insurer provided the customer with deceptive information, the customer is entitled to withdraw from the contract within three months from the date that he/she had become aware of it.
If the customer withdraws from the contract, the insurer shall reimburse him/her within 30 days for the premiums paid, net of any insurance benefits paid.
If the insurer withdraws from the contract, it is also entitled to take into account the costs connected with the establishment and administration of the insurance contract. If the insurance benefits paid exceed the premiums paid, the customer shall pay the difference to the insurer within the same time frame.
The right of withdrawal shall expire if not exercised by the party within two months of the date on which this party has learned of this fact was discovered.
In the event of the right not being exercised, the insurance contract shall remain valid and effective.

D. The insurance contract and the legal relationships established by the insurance contract are governed by the laws of the Czech Republic. Czech is the language of communication. The Insurance Terms and Conditions are provided in the Czech language, with any translation thereof being available at www.pvzp.cz. The Czech language version shall be decisive in the event of differences between the original and the translated text.

E. By concluding the insurance contract, the customer does not incur any obligation to pay a tax or duty (the existence of taxes or other duties, which are not covered or imposed by the insurer, is not given in this case). The insurance is subject to Act No. 586/1992 Coll., on Income Taxes, as amended. The insurance benefit is not subject to income tax.