

Information on insurance for the holders of payment cards issued by Commerzbank Aktiengesellschaft, Prague branch for company clients

Insurance

Every payment card includes insurance pursuant to insurance contract for travel insurance No. 2209223518 concluded by our bank with the Insurance Company Colonnade Insurance S.A., organizační složka. The detailed conditions of insurance are available at the branch of the bank.

An assistance card is issued to every holder of the card; the number of the insurance contract and the name of our bank are printed on the back of the assistance card.

During validity of the payment card, the holder of the card is insured for traveling all around the world (outside of the territory of the Czech Republic and outside of the country of his/her residence). The duration of one journey abroad must not exceed 90 days.

Insurance is activated only if the travel costs were paid by your payment card. It means e.g. ticket for airplane/bus/train, hired car to the destination outside Czech Republic and/or payment for accommodation abroad realized before the departure, purchase of petrol at the petrol stations within CR (minimum: 25 litres) on the day of border crossing, in case you travel by car.

Additional insurance

In case of interest you can extend the obligatory insurance to additional insurance in the bank.

► **Cancellation of activation** – if the requirement to activate the insurance through a transaction is not suitable for you, the activation can be cancelled for a fee 1100 CZK. Subsequently, the insurance will be automatically valid anytime you go to abroad.

How to contact and use the assistance service

The assistance service consists in organizational and consultation assistance in dealing with consequences of an insurance event in the place of your stay abroad. Assistance service is ready to help you 24 hours a day, 7 days a week, at any place in the world.

► You can contact assistance service in person or through your travel companion or attending doctor, at the telephone number printed on your assistance card. In dealing with assistance service you will be requested to provide the following information:

- name and surname;
- name of bank and number of your insurance contract;
- the number of your payment card and term of its validity;
- information on the insurance event.

► In the case of medical treatment/hospitalization, assistance service will request:

- description of the diagnosis (possibly also the number thereof);
- contact for the doctor or hospital where you are hospitalized.

Notification of damage

You must always report your claim by filling out a "Notification of damage" form which can be obtained at the premises of the bank or directly from the insurance company. The claim for payment must always be raised within 30 days of the occurrence of the insurance event.

Please read the handbook for clients and obtain the necessary documents, receipts and vouchers. Send the form together with the original copies of the necessary documents listed below to the address of the insurance company:

Colonnade Insurance S.A., organizační složka

Oddělení likvidace škod
Na Pankráci 1683/127, 140 00 Praha 4

Scope of cover and Insurance limits

article	Item	Sum insured
B1.	Medical and Emergency Travel Expenses deductible	10 000 000 CZK 0 CZK
B1.	The cost of acute dental treatment	20 000 CZK
B2.	Rescue Expenses	In the limit B1.
	Funeral expenses	200 000 CZK
B3.	Assistance	In the limit B1.
	Insurance of summoned person	200 000 CZK
	Limit of insurance coverage for one day	3 500 CZK
B5.	Lawyer services and bail in the event of an accident	200 000 CZK
B6.	Personal Liability Health Property	3 000 000 CZK 3 000 000 CZK
B7.	Personal Property	50 000 CZK
	Limit per one bag	25 000 CZK
	Limit per one item	10 000 CZK
	Insurance reimbursement of travel documents	5 000 CZK
	Baggage Delay waiting period deductible	10 000 CZK 4 hours
B9.1	Cancellation and Curtailment deductible	25 000 CZK 20 %
B9.3	Departure delay waiting period deductible limit per 1 hour	10 000 CZK 4 hours 1 500 CZK
A1. A2.4	Personal Accident accidental death permanent partial disability aggregate limit for one insured event	2 000 000 CZK 2 000 000 CZK 6 000 000 CZK
A4.	Hospital cash max. days	500 CZK 365 days