

# Collective accident insurance TEAM

## Insurance product information document



Company: Komerční pojišťovna

Product: Collective accident insurance TEAM

(Komerční pojišťovna, a.s., registered in Czech republic: 63998017)

This document is for your information and provides a brief overview of the main warranties and limitations within the TEAM Group Accident Insurance product. The document does not take into account your specific needs and requirements. Complete information about the product can be found in the pre-contractual and contractual documents.

## What kind of insurance is this?

TEAM group accident insurance is a lump-sum insurance within which accident insurance can be arranged individually or in any combination. In the event of an insured event, this insurance will provide funds to cover financial liabilities and costs incurred due to an accident agreed within this insurance. The client enters into an insurance contract concluded between Komerční pojišťovna, a.s. and the client's employer.



### What is the subject of insurance?

#### Accident insurance

##### ✓ Scope of insurance

- Insurance in the event of death as a result of an accident
- 2nd or 3rd degree disability insurance as a result of an accident
- Insurance against permanent consequences of an accident
- Hospitalization insurance as a result of an accident.

##### ✓ Insurance indemnity

- In the event of the death of the Insured as a result of an Accident, we will provide the Beneficiary with an insurance indemnity in the amount of the sum insured specified in the insurance contract.
- In the event of Invalidity as a result of an accident, we will provide the Insured with a one-off indemnity in the amount of the sum insured (according to the achieved degree of Invalidity) specified in the insurance contract.
- In the event of the Permanent Consequences of the Accident, we will provide the Beneficiary with an insurance indemnity in the amount of the product :
  - sum insured agreed in the insurance contract,
  - the percentage corresponding to the extent of permanent consequences determined according to the Classification of Indemnity for permanent consequences of an accident stated in the insurance conditions, and
  - in the case of the variant with progressive indemnity, the coefficient of increase according to the table given in the insurance conditions.
- In the case of Hospitalization as a result of an Accident, we will provide the Beneficiary with an insurance indemnity in the amount of the product:
  - in daily benefits in the event of hospitalization as a result of an accident specified in the insurance contract, and
  - the number of days of hospitalization (however, max. 365 days for one insured event), if hospitalization as a result of an accident lasted at least 1 day (the day of admission is not included).



### What does the insurance not cover?

- ✗ For insured events in connection with an accident that occurred before the beginning of the insurance or as a result of a congenital defect.
- ✗ For insurance events arising from the active participation of the insured in organized sports competitions and preparation for them, unless otherwise agreed in the contract.
- ✗ Insured events that occur as a result of or in connection with a war event or civil war, civil unrest or coups.
- ✗ Insured events that occur while the Insured is driving a motor vehicle, if the Insured does not hold a prescribed driving license or has used the vehicle illegally.
- ✗ Insured events due to work arising in connection with the practice of risky sports: canyoning, sky-surfing, bungee-jumping, shark-diving, rafting, black-water-rafting, heli-skiing (biking), diving to a depth of more than 30 meters, mountaineering, paragliding, gliding, parachuting from aircraft and from heights.
- ✗ Disability insurance claims arising out of or in connection with the ingestion or consumption of alcohol or other addictive substances or preparations containing such substances or by the misuse or abuse of drugs and poisoning as a result of ingestion or consumption of solid, liquid or gaseous substances as a result of negligence or in connection with handling these substances.

A complete list of exclusions can be found in the policy conditions.



### Are there any restrictions on insurance coverage?

- ! Disability insurance does not apply to persons who have been granted disability for the 2nd or 3rd degree of disability or to persons who receive a retirement pension.
- ! The insurance only covers accidents that occurred during the insurance period.
- ! An insured event in the insurance of permanent consequences is their stabilization. We consider the day of occurrence of the insured event to be the day on which the Permanent Consequences of the Accident stabilized, but no later than the day 3 years after the occurrence of the Accident (if stabilization does not occur by this time, 3 years have elapsed since the Accident occurred).



### Where does the insurance cover cover me?

- ✓ The effectiveness of the insurance also applies to insured events that occurred outside the territory of the Czech Republic.



## What are my responsibilities?

- In the event of an insured event, notify the insurance company without undue delay that an insured event has occurred.
- Provide co-operation in the settlement of the insured event and provide the insurance company with all necessary data, information and relevant documents.
- In connection with the negotiation or change of the insurance contract, at our request, undergo an examination or examination by a doctor or medical facility designated by us.
- Answer all our written questions truthfully and completely

**A complete listing of duties can be found in the policy conditions.**



## When and how to make payments?

- The premium is agreed in the insurance contract for individual Insurance Periods (regular premiums) and the premium is paid by the policyholder.



## When does insurance coverage begin and end?

- The insurance of each individual insured person arises on the basis of the policyholder's proposal from the 1st day of the following calendar month after delivery to us.
- Insurance ends (Main reasons for termination of insurance):
  - Death of the insured;
  - The expiration of the insurance period in which the insured lives to the age of 65;
  - Termination of employment;
  - Failure to pay the premium by the policyholder;
  - By agreement of the parties;
  - By refusing the insurance indemnity

**The complete list of insurance termination, refer to the insurance conditions.**



## How can I terminate the contract?

- You can terminate the insurance at any time during the year without giving a reason (effective at the end of the insurance period for which the insurance fee has already been paid).
- You can send a written notice to the address of the Policyholder or Komerční pojišťovna: Komerční pojišťovna, a. S., Palackého 53, 586 01 Jihlava.