

INSURANCE TERMS AND CONDITIONS OF THE COLLECTIVE INSURANCE FOR THE 'LADY' AND 'A KARTA' CREDIT CARDS – HANDOUT FOR APPLICANTS

(according to Insurance Contract No. 37/2004 Coll.)

Komerční banka, a. s., and Komerční pojišťovna, a. s., have jointly prepared for you a product that will protect credit card payments for your purchases and mitigate the impact of unexpected situations in your everyday life.

The collective insurance tied to your credit card includes:

- **Purchase protection insurance (Article 6 of PP):** this insurance protects the goods you purchased using the card against theft, robbery, damage by transport, natural or any other disaster for the period of 60 days following the purchase, up to the amount of CZK 20,000.
- **Extended warranty insurance (Article 7 of PP):** this insurance extends the statutory warranty period, or the warranty provided by the manufacturer, of the goods purchased using the card by 12 months; however, up to 48 months of total duration. The insurance applies to the goods referred to as whiteware, brownware and other ware. The insurance indemnity is provided to cover the costs of repairing the purchased goods or to compensate for the price of damaged goods up to CZK 20,000.
- **Internet delivery insurance (Article 8 of PP):** this insurance indemnity covers the costs of sending a wrong delivery or a delivery of damaged / broken goods purchased by the card back to the seller using delivery services in the Czech Republic.
- **Best price insurance (Article 9 of PP):** if a difference between the price of the purchased goods paid for by the card and the price of identical goods in another store is discovered, the insurance company will compensate for this difference in prices. Such a difference in prices must be CZK 200 minimum and CZK 20,000 maximum.
- **Ticket cancellation insurance (Article 10 of PP):** if you cannot take part in a planned cultural, sports or any other event owing to a natural disaster or a serious illness of you or your loved ones, the insurance company will compensate for the purchase price of the ticket paid for by your card up to CZK 6,000 per one ticket and CZK 12,000 for all events occurring in the given calendar year.
- **Home assistance insurance (Article 12 of PP):**
 - if there is a technical breakdown in your flat, the assistance company will arrange and pay for the costs of (up to CZK 10,000): plumber's work, electrician's work, heating technician's work, gas-fitter's work, glazier's work, locksmith's work, house painter's work and sewage treatment,
 - in the case of the insured's inability to work, the assistance company will cover the cost of delivery of medicines up to CZK 5,000.
- **Risk life insurance Life style (Article 13 PP):**

The assistance company arranges:

 - reservation of entrance tickets, transport documents, accommodation,
 - interpreting, translating or guide services,
 - information about local cultural, sports and other events,
 - purchase of gifts, flowers, food and beverages, including the arrangement of their delivery to the addressee,
 - delivery of an amount of cash up to CZK 30,000 agreed in advance,
 - delivery of reserved entrance tickets, plane tickets, transport tickets, forgotten identity documents and credit cards or of their replacements if the original ones have been lost,
 - order of accompaniment to social events, personal protection services, detective services,
 - for the insured's business activities: any necessary services, such as secretarial services, services of interpreters or translators, hire of meeting premises, delivery of office supplies (e.g. telephone, fax, computer or projector),
 - delivery of cash up to CZK 100,000 in the case of loss of cash, traveller's cheques, credit and payment cards or if there is no bank or ATM available.

In addition, the 'Lady' credit card includes:

- **Bag insurance (Article 11 of PP):** if your bag, or its usual contents, has been stolen, the insurance company will compensate for the expenses of its replacement. The maximum limit per one purchased item is CZK 3,000 and CZK 10,000 in total for the entire calendar year.

The insurance protection is terminated:

- by termination of validity of your credit card;
- by death of the insured;
- by the insurer's refusal to provide insurance indemnity;

Notification of an insured event:

If an insured event relating to any of the above specified risks occurs to you, you need to report it to the KB branch at which the Contract for a Personal Credit Card, or an amendment to this contract, was entered into. You can also report the insured event directly to Komerční pojišťovna, a.s. File your claim using the form of the Notification of an insured event – 'Lady' and 'A karta' credit cards. This form is available from your relationship manager or at www.kb-pojistovna.cz. When reporting an insured event, the following documents shall be submitted for individual risks:

- **Purchase protection insurance (Article 6 of PP):** original or certified copy of a document allowing the identification of the purchased goods (e.g. invoice, bill, etc.), police report in the case of robbery and theft, your account or card statement proving the payment for the goods.
- **Extended warranty insurance (Article 7 of PP):** original or certified copy of a document allowing the identification of the purchased goods (e.g. invoice, bill, etc.), warranty card, detailed invoice for the repairs carried out by a professional repairman, budget of the repair costs if they exceed the purchase price of the purchased goods, your account or card statement proving the payment for the goods.
- **Internet delivery insurance (Article 8 of PP):** original or certified copy of a document allowing the identification of the purchased goods (e.g. invoice, bill, etc.), delivery note from the carrier, document proving the costs of returning the goods to the seller and of the new delivery of the purchased goods, your affidavit concerning accurate circumstances of the insured event, your card statement or a receipt proving the payment by the card, copy of the confirmation of order or of the email confirming the acceptance of the order by the seller.
- **Best price insurance (Article 9 of PP):** original or certified copy of a document allowing the identification of the purchased goods (e.g. invoice, bill, etc.), your account or card statement proving the payment for the goods, receipt or document proving the existence of the identical goods offered at a lower price.
- **Ticket cancellation insurance (Article 10 of PP):** confirmation of the insured and his/her loved ones having been on sick leave or hospitalised, declaration of the insured containing description of the facts preventing the participation in the event in case of a natural disaster your card statement proving the purchase of the ticket using the card, original of the unused ticket.
- **Home assistance insurance (Article 12 of PP):** If a loss event occurs, call the headquarters of the assistance company in Prague at +420 272 10 10 30.
- **Risk life insurance Lifestyle (Article 13 of PP):** If a loss event occurs, call the headquarters of the assistance company in Prague at +420 272 10 10 30.
- **Bag insurance (Article 11 of PP):** original or certified copy of: a police report containing the list of stolen things, documents proving the purchase of the new things replacing the stolen one, your account or card statement proving the payment for the goods.

A detailed description of the risks and the documents needed for the reporting of an insured event can be found in the insurance conditions of the collective insurance for 'A karta' and 'Lady' credit cards as of 1 April 2011 which you will obtain from your relationship manager at the relevant KB branch or at: www.kb-pojistovna.cz.

Address for correspondence and complaints:

The correspondence address is the address of the relevant branch of Komerční banka, a. s., that is the main contact point to deal with issues related to the insurance. The address for queries and complaints is: Komerční pojišťovna, a. s., Client Services, Karolinská 1/650, 186 00 Prague 8. It is also possible to contact the Czech National Bank.