

Domov IN Insurance

Information document about a HoppyGo insurance product



Company: UNIQA pojišťovna, a.s.,
Czech Republic

Product: Liability insurance

Full pre-contractual and contractual information about the product is provided in other documents.

What type of insurance does this concern?

This concerns liability insurance for damages caused to another during normal civil life.



What is the subject of insurance?

Subject of insurance

- ✓ The insurance does not apply to origin of the duty of insured person to compensate damages incurred by the owner of a vehicle leased to the insured person by means of HoppyGo, in relation to use of the specific vehicles.
- ✓ The insurance is arranged in the STANDARD version.

The insured amount and indemnity limits

The liability insurance is arranged with an indemnity limit of CZK 50,000 per 1 insured event, with CZK 1,000 excess.



What does the insurance not apply to?

The indemnity does not apply to the following for instance:

- ✗ damages listed in the insurance contract or insurance terms as not insured,
- ✗ damages caused by the policy holder's or co-insured persons' intentional actions,
- ✗ damages caused to relatives or persons sharing a household,
- ✗ damages arising from operation of a vehicle.



Are there any limits in the insurance coverage?

- ! The indemnity is paid out in a maximum amount corresponding to the value of the arranged indemnity limit or sub-limit.
- ! Fines, penalties or other contractual or penal sanctions or similar payments are also excluded from the insurance.



Where does the insurance coverage apply to me?

- ✓ Depending on the chosen insurance version the insurance applies within the territory of the European Union or covers territory worldwide with the exception of the USA and Canada.



What duties do I have?

- **In relation to conclusion of the insurance contract** you are particularly required to answer the insurance company's written questions regarding circumstances that are important for its decision on how to evaluate the insured risk and whether and under what terms it will insure these risks, **truthfully and completely**, and to inform the insurance company of the **existence of multiple insurance** and the details of this insurance.
- You are also required to immediately **inform the insurance company** of any **changes to the data given in the insurance contract**, particularly personal data, the method of use of property, changes to your permanent address and contact data.
- **Throughout the duration of the insurance** you are particularly required to **act in manner intended to prevent an insured event**. In the event that an **insured event does occur** you are required to immediately inform the insurance company of this circumstance in writing and proceed in compliance with its instructions.



When and how should you make payments?

The insurance premium value is given in the insurance contract. The insurance premium is paid as a lump sum, according to the instructions of the HoppyGo platform to the account of HoppyGo and must be paid as of the date the insurance begins.



When does insurance protection begin and when does it end?

The insurance company provides insurance protections from the date specified in the insurance contract as the beginning of insurance. The insurance is arranged for a limited period until the date of the end of insurance specified in the insurance contract. Insurance protection lasts throughout the duration of the insurance and is terminated when the insurance ends for the reasons set out in the law, or in the insurance contract, or in the insurance terms, which are part of this contract.



How can I give notice on the insurance?

Notice

You can give **notice** on the insurance within the time limit specified for this purpose by the law, or the insurance contract. In such cases the insurance ends on elapse of the period of notice, if this is determined, or on elapse of the insurance period. You can give notice on the insurance **without giving a reason** within a time limit of **two months from the date of conclusion of the insurance contract** (the period of notice is eight days), within a time limit of **six weeks before the end of the insurance period or within three months from the date of notification of an insured event** (the period of notice is one month).

Other methods of terminating the contract

You can also **withdraw from the insurance contract** within the time limit stipulated by the law or the insurance contract for this purpose. In such cases all the insurance arranged on the basis of the insurance contract is void and the parties return performance to each other. You can withdraw from an **insurance contract** that was **concluded exclusively by remote communication** without giving a reason within a time limit of fourteen days from the date it was concluded or from the day you were informed of the insurance terms to an insurance contract concluded in such a manner.

Other reasons for terminating insurance are stipulated by the law or in the insurance contract, or in the insurance terms, which are part of the contract.