

**ADDITIONAL INSURANCE CONDITIONS FOR  
INSURANCE OF CITIZENS 'RESPONSIBILITY  
IN CURRENT CIVIL LIFE DPPBOŽ O 1/17**

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**Article 1**

*Introductory provisions*

1. Citizen's liability insurance in the ordinary civilian life, which is concluded by Česká pojišťovna, a. S., Vienna Insurance Group (hereinafter referred to as the insurer), is governed by the relevant insurance contract, General Insurance Policy for the liability insurance of VPPOD 1/16 (hereinafter referred to as VPPOD), these Additional Insurance Policy for the insurance of citizen's liability in ordinary civil 1/17 (hereinafter DPPBOŽ), the relevant provisions of Act No. 89/2012 Coll., the Civil Code, as amended, and the provisions of Act No. 114/1995 Coll., on Inland Navigation, as amended.
2. Unless otherwise specified, the applicable VPPOD provisions apply.

**Article 2**

*Subject of insurance, coverage, co-insured persons*

1. Subject to the liability insurance of a citizen in ordinary civilian life, a legal provision stipulates the obligation of the insured to compensate the injured party if the insured person has the obligation to compensate the insured in connection with the activity in the ordinary civilian life.
2. The liability insurance of a citizen in ordinary civilian life also applies to a legal provision stipulating the insured person's obligation to compensate the injured person for:
  - a) acquired immovable property for permanent residence or movable property which is an integral part thereof if the insured person has the obligation to compensate it, up to a maximum of 15% of the limit of the indemnity;
  - b) the borrowed items borrowed if the insured has incurred an obligation to reimburse it, up to 10% of the limit of the indemnity.
3. The liability insurance of a citizen in ordinary civilian life shall also apply to a statutory obligation to compensate for the loss suffered if the obligation to compensate him has arisen:
  - a) co-insured persons;
  - b) persons employed or assisting in the household of the insured in the performance of that activity.

**Article 3**

*Territorial validity of insurance*

1. Citizen's liability insurance in the ordinary civilian life covers the damage occurring in the territory of the Czech Republic or during the temporary stay of the insured person outside the territory of the Czech Republic, if these occurred in the geographical territory of Europe, unless otherwise stipulated in the insurance contract.
2. In the event of a loss event occurring in connection with the ownership or operation of a small craft, the insurance shall cover inland waterways and areas within the territory of the Czech Republic or in transitory the insured's stay on inland waterways and areas in Europe (geographical point of view applies), unless the insurance contract is otherwise agreed.

**Article 4**

*Limits of insurance benefit*

1. The liability insurance of a citizen in ordinary civilian life is negotiated with the following limits of indemnification:
 

Indemnity Limit Categories	Indemnity	Limits	Limits in CZK
I.		2 000 000	
II.		4 000 000	
III.		6 000 000	
IV.		8 000 000	
V.		10 000 000	
VI.		12 000 000	
VII.		15 000 000	
VIII.		20 000 000	
2. The liability insurance of a citizen in ordinary civilian life is negotiated with the limit of indemnity stipulated in the insurance contract.

**Article 5**

*Insurance benefit, participation, insurance principle*

1. Claims paid out of all claims arising during one insurance year may not exceed twice the limit of the insurance benefit agreed in the insurance policy, unless otherwise stipulated in the insurance contract.
2. If the breach of obligations (policyholder or insured) listed in the VPPOD has an impact on the occurrence of an insured event, its course, the extent of its consequences or the determination or determination of the amount of insurance benefit, the insurer has the right to reduce the indemnity proportionally to how this breach affected the extent of the liability of the insurer.
3. The insurance of a citizen in the ordinary civilian life can be arranged without participation or with a participation of 15%, but not more than CZK 10,000 from the indemnity provided. The amount of participation is always specified in the insurance contract.
4. The existence of the right to indemnification is a prerequisite for the fact that the insured event occurred during the term of the insurance and the insured person is liable for the damage as a result of his / her conduct or the relationship of the duration of the insurance, unless the insurance contract is otherwise agreed.

**Article 6**

*Special insurance exclusions*

1. The liability insurance of a citizen in the ordinary civilian life shall not be covered by the Insured's obligation to compensate the injured party arising out of the insurance contract,
  - a) in relation to the possession of immovable or immovable property;
  - b) in the territory of the insured's domicile;
  - c) in connection with an activity for which a law prescribes an obligation to take out liability insurance, an operating activity or any other business or gainful activity of the Insured or other co-insured persons;
  - d) from a supply-side activity;
  - e) in respect of matters other than property, damage to immovable property used for permanent residence or to movable property which is an integral part thereof or to the loanable property;
  - f) the ownership or operation of vessels of the Integrated Rescue System of the Czech Republic or the ownership or operation of other vessels;
  - g) on other vessels or on transported goods or in the event of a joint accident;
  - h) valuables, valuables and property of special value owned by the person transported by the vessel;
  - i) Owning or operating radio-controlled models on areas not suitable for them or on areas not intended for the operation of the models;
  - j) due to the fact that the operation of radio controlled models is not in accordance with the regulations of the Czech Telecommunication Office;
  - k) intangible assets;
  - l) natural human rights not related to damage to health and death;
  - m) on your mobile phone, tablet, and laptop.
2. The Insurer shall not provide indemnification for damage arising from:
  - a) persons close to the insured and their close relatives;

- b) persons employed or assisting in the household of the insured person in the performance of that activity;
- c) a legal person in which the insured person or his or her close family members is a shareholder, or in which he or she acts as a statutory body or in which he is a shareholder.

## Article 7

### *Interpretation of terms*

For the purposes of this insurance:

1. A living room or a set of rooms that are part of a building constitutes a living space and is designed and used for the purpose of housing.
2. Activities carried out in the ordinary civilian life in particular:
  - a) the management of the household and the operation of its facilities;
  - b) employment, unless it is a business or other gainful activity;
  - c) possession of immovable property;
  - d) Recreational and entertainment activities;
  - e) the operation of sports;
  - f) the ownership and operation of a small vessel on the basis of the appropriate valid authorization, if such authorization was required by law to carry out such activity;
  - g) horse riding;
  - h) Ownership and use of weapons held on the basis of an authorization, other than the exercise of the right to hunt;
  - i) the ownership or care of animals;
  - j) ownership or operation of radio controlled models; and other activities of ordinary civilian life.
3. Net financial loss means property damage (damage) that has been incurred otherwise than by its damage, destruction or loss, and does not originate in the previous property damage to property.
4. Prizes, in particular postage stamps, stamps, vouchers, telephone cards and other cards, if they have value from which they can be drawn after release into use.
5. Valuables in particular banknotes and coins valid, precious metals and articles made of them, ungraded pearls and precious stones, deposit and check books, payment cards, securities.
6. Demolition of officially released, partial or complete removal of immovable property.
7. Holding of immovable property:
  - a) ownership, rental or operation of immovable property;
  - b) ownership, rental or operation of immovable property under construction and reconstruction;
  - c) carrying out routine maintenance;
  - d) construction or demolition.
8. Domicile is the place of permanent residence of a natural person in a different state than the Czech Republic.
9. An Integrated Rescue System of the Czech Republic, such as the Police of the Czech Republic, the City and Municipal Police, the Army of the Czech Republic, the Fire Rescue Corps, the Water Rescue Service and others.
10. By assets, total assets (tangible and intangible assets) and debts belonging to one legal or natural person. Tangible property is a material thing that is a manageable part of the outside world and which has the character of a separate subject (movable thing and real thing). Intangible assets are rights the nature of which permits, and other things without material substance, such as absolute property rights (property rights, property rights to foreign objects, lien, inheritance law, etc.), relative property rights (contract rights and others) and more.
11. Property damage to property caused by damage, destruction or loss.
12. The property of special value artistic value, objects of historical value, items of collector's interest, antiques and collections.
13. Subsequent financial loss: property damage to property (damage) caused otherwise than as property damage to property or injury in respect of health and death, which originates in the previous property damage to property or injury in the event of injury and death (for example, profit, regressive claims of the health insurance company or the sickness insurance institution and others).
14. Real estate land, underground construction with separate purpose designation and construction on a land not owned by the insured, including their parts and accessories.
15. Unrefined immovable property of immovable property in which the construction systems are in a good technical condition but due to negligence of maintenance it may be assumed that their condition will deteriorate (eg by submerging the object, flowing into the roof, submerging the object by long-term water technical installations, missing doors or windows and overloading the structure of the building).
16. A citizen is a natural person with Czech nationality and permanent residence in the territory of the Czech Republic or a natural person of foreign nationality who resides in the territory of the Czech

Republic in accordance with Act No. 326/1999 Coll. On the Residence of Foreign Nationals in the territory of the Czech Republic, as amended.

17. A close natural person who is affiliated with the insured in a family or similar relationship and lives with the insured person in a common household (a person close to the insured); it is also a natural person who is in a family or similar relationship with a person close to the insured and lives with the insured person and the person close to the insured person in the household.
18. A person employed in a household is a natural person who, on a demonstrably contractual basis, carries out, on a temporary or long-term basis and for remuneration, in the insured person's household, the agreed activity.
19. A person assisting in a household is a natural person who, for a temporary or long-term basis and without payment, performs for insured activities the insured person has been entrusted with; these are mainly the following activities: housekeeping, babysitting, caretaking or routine maintenance of immovable property, cleaning and maintenance of pavements, staircases, corridors and areas belonging to immovable property, construction supervision, construction activities and other activities.
20. Vessel Small Vessel and Other Vessel. Small craft is a vessel:
  - a) subject to registration in the navigational register of the State Navigation Administration, the hull length of which does not exceed 20 m. Its total mass exceeds 1 000 kg, including the authorized load, with its own power train of more than 4 kW or with a total sail area exceeding 12 m<sup>2</sup>;
  - b) not subject to registration in the navigation craft register of the State Navigation Administration (not complying with the conditions for the interpretation of a small craft), the length of which does not exceed 20m.
 The other craft is a ship, a floating machine, a floating device, a floating body, a ferryboat, a pushboat, a vessel intended to carry more than 12 passengers, a craft intended for tow or push, a vessel designed to guide a laterally coupled assembly.
21. An unsuitable or flat surface that is not intended for the operation of radio-controlled models of public areas and areas with frequent movement of persons, animals and things.
22. The insurance year is a period of twelve consecutive months; the first insurance year begins on the day specified in the insurance contract as the beginning of the insurance.
23. Land:
  - a) the enclosed space on which the structure is located and is firmly connected to it;
  - b) a bounded space belonging to another enclosed space on which the structure is located, or a bounded space with these boundary spaces adjacent to each other and forming together a confined space belonging to one natural or legal person;
  - c) a confined space for the construction of a real estate (building site). Land must be marked with a parcel number or building parcel number.
24. Contractor-supplied business activity performed on the basis of a Works Agreement or an Order.
25. Temporary residence of a natural person in the territory in which the person is not permanently resident; stay is always time-bound and implies that the person does not intend to stay permanently in this area.
26. A transferred thing that is a movable and immovable thing that is not owned by the insured but which the insured has taken and is to be the subject of his or her obligation,
  - a) a matter which the Insured Person has taken over in order to perform the ordered activity (processing, repair, modification, custody, sale, storage, provision of professional assistance, etc.)
  - b) a matter which the Insured Person has taken over for authorized use.
 The thing being taken is not a loan.
27. Natural human rights are fundamental human rights and freedoms protected by the Charter of Fundamental Rights and Freedoms of the Czech Republic and are governed by the first part of Act No. 89/2012 Coll., The Civil Code as amended, such as the right to life, the right to human dignity and personal honor, the right to good repute, the right to protection against unauthorized interference with private and family life, the right to own property and others.
28. The subsidiary subsidiary of the owner in the main matter, which is intended to be used in its entirety with the main thing in the course of their economic use.
29. A radio-controlled model aircraft, car, boat or rail model not intended for the transport and movement of persons, animals and objects is used for competition, sports or recreational purposes, it is not equipped with any device enabling automatic movement to the chosen location and is all the time of motion using a transmitter directly controlled by a physical person in its visual supervision.

30. A co-insured person is a natural person, if he / she lives in a joint household with the insured and at the same time it is: a spouse, a registered partner or a cohort of the insured; the spouse of the insured, the registered partner or the cohort and the children entrusted with foster care to the insured, the spouse, the registered partner / partner or the spouse, but not more than 26 years of age and relatives in the direct line.
31. Part of the land above and below the surface, the construction including its parts and accessories (except temporary structures), including what is embedded in the land or fixed in the walls, and the planting on it.
32. The project everything to her by her character belongs and what can not be separated from the case without the building deteriorate.
33. Joint households is households made up of natural persons who live together and co-finance the costs of their needs (the two conditions must be met at the same time).
34. Construction of a temporary building and facilities serving construction participants at the time of construction for operational and social purposes, located on the site, which is secured by continuous undamaged fencing with min. height 150 cm, with doors locked by at least one functional lock.
35. By construction of all construction works (including apartments) that arise from building or assembly technology, regardless of their construction, used construction products, materials and structures, for purposes of use and duration, including its components with accessories:
- a) a building set up on the land owned by the Insured;
  - b) a building set up on land not owned by the insured;
  - c) other facilities (secondary construction, small building, construction under construction).
36. The construction of a small underground structure, which fulfills an additional function to the insured building and does not serve for housing, the built-up area is up to 16 m<sup>2</sup>, height is max. 4,5 m and the depth of the underground construction does not exceed 3 m.
37. The construction of a secondary structure that forms the main building or complements the use of the land and whose built-up area does not exceed 100 m<sup>2</sup> (eg garage, barn, fencing, retaining wall, swimming pool, well, septic tank, shed, gas tank, photovoltaic power plant and others).
38. Construction under construction of a newly opened, under construction or reconstructed building.
39. Injury
- a) property damage to property including the consequent financial loss resulting therefrom (performance up to the limit of the insurance benefit agreed in the insurance contract);
  - b) net financial loss (performance up to 10% of the limit of insurance performance stipulated in the insurance contract);
  - c) detriment to injury and death, damage to the natural rights of a person in connection with damage to health and death, including the consequent financial loss resulting therefrom (performance up to the limit of the insurance benefit agreed upon in the insurance contract).
40. Injury in the event of injury and death in property and non-pecuniary damage to bodily injury and death, including the mental suffering, as well as the mental suffering of the spouse, the parents of the child, or other close person.
41. Things collectors' stamps, coins, medals, etc., Regardless of their number, arrangement and thematic division. However, if they are individually of high real value (collector value can not be taken into account), such a thing will be considered as valuable.
42. The artistic value of an original or unique work, whose selling price is not only due to production costs, but to the artistic quality and the author of the work. These include, in particular, paintings, graphic and sculptural works, porcelain, ceramics and glassware, handmade carpets, tapestries and others.
43. A thing borrowed by a movable thing that is not owned by an insured person that the insured person has taken over for the legitimate use of a person whose business is lending things.
44. Income-related activity any activity from which the insured receives income subject to income tax, excluding the rental of immovable property, residential and non-residential premises.
45. Rugged immovable property of a building with defects and defects on major structural elements such as cracks in the load-bearing walls or on the supporting skeleton, fractured, rotten or pest-infested truss structures, permanent deformation of ceiling and staircase structures and others.

**Article 8**  
*Final Provision*

These DPPBOŽ become effective on 1 October 2017.