

Client's rights in connection with the conclusion of an insurance contract

(hereinafter referred to as "Information")

1. Information about the financial service provider:

1.1 Provider of the specified financial services is HARPAG s.r.o., with registered office at Cukrovarnická 838/57, 162 00, Prague 6, registered in the Commercial Register maintained by the Municipal Court in Prague, Section C, Insert 111224, Company ID: 27411141 (hereinafter referred to as the "Broker").

1.2 The subject of the brokerage business is the activities of the insurance agent and the insurance broker, based on registration with the CNB issued pursuant to Act No. 38/2004 Coll., Insurance Brokers and Claims Loss Adjusters, as amended, and registered in the relevant Commercial Register.

1.3 The Czech National Bank with its registered office in Prague supervises the Bank's activities, its address of delivery
Na Příkopě 28, 115 03 Praha 1.

2. Information on the Financial Services and Business Terms and Conditions:

2.1 Financial service is a service provided by a broker - the negotiation of an insurance contract.

As part of the insurance policy, the client obtains insurance coverage, which is specified in the Insurance Policy and Legal Information for the Client.

2.2 All costs of the Client and fees associated with the use of the Service, including any specification of the range of services provided are stated in the relevant insurance contract and insurance conditions. This information is passed to the client at the same time as the client requests the broker to enter into the insurance contract.

3. Information on the distance contract financial services contract:

3.1 In the case of a distance transaction, the Client has the right to withdraw from the contract within 14 days of its conclusion. Written withdrawal can be sent to the above address of the broker or handed in person to the broker's office. The resignation is required to be delivered by the brokers no later than the last day of the aforementioned period, otherwise it is ineffective. If the client exercises the right to withdraw from the contract, the broker is entitled to claim against the client for reimbursement for the services rendered so far, but the broker will not demand reimbursement of the administrative costs incurred by the client's withdrawal from the contract.

3.2 If the Client does not withdraw from the Contract, the Contractual Relationship shall continue under the conditions stated in the Insurance Policy, where other options for rescission or termination of the Contract are also dealt with in accordance with valid legislation.

3.3 The contract is concluded for a fixed or indefinite period and the client is entitled to terminate the contract unilaterally at any time in accordance with the Insurance Terms and Conditions and the Civil Code, subject to the notice periods set forth herein. The minimum duration of the contract is not stipulated.

3.4 The client will receive the insurance policy within 5 business days after its payment (usually within 24 hours). If this deadline is met and the Insurance Contract has not arranged, client is entitled to a refund within 5 business days.

3.5 Relations between the broker and the client before and after the conclusion of the contract are governed by the law or the Czech Republic.

3.6 The broker acts with a client in Czech language, all contractual documents and information materials are the client will be provided in Czech language and the broker will communicate with the client in Czech, exceptionally in foreign language if the client is a foreigner.

4. Information about the protection of personal data:

4.1 By using the broker's service, the Client agrees to process his or her personal data within the meaning of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data and on the free movement of such data by HARPAG sro, ID 274 11 141, the registered office of Cukrovarnická 838/57, Praha 6, 162 00 and its partners for the purpose of processing data for the preparation and conclusion of the relevant insurance contract and for other related activities, ie for the preparation and forwarding of proposals for insurance contracts, administration of insurance, provision of performance of insurance contracts, investigation of the liquidation of insurance premiums for the purposes of fulfilling the statutory obligations of the Company resulting from special regulations (especially Act No. 277/2009 Coll., Insurance). This consent is also granted for marketing purposes, ie for assessing needs and offering and informing about existing and new financial and insurance products and services, for sending business communications and other communication with insurance intermediaries and other insurance entities.

4.2 The client has been properly informed of his personal data protection rights which, in connection with the data provided by HARPAG s.r.o. law, in particular about their right of access to personal data, the right to claim at the registered office of HARPAG s.r.o. information about the processed personal data and the purpose of such processing, about the possibility to revoke this consent with the processing of the provided personal data by sending the registered letter to HARPAG s.r.o. and the right to correct or delete its data. The Client is aware that the provided data is necessary and necessary for the establishment of a contractual relationship, and therefore authorizes their processing, for the duration of any of the above mentioned purposes.

4.3. Complete information on the protection of personal data can be found at HARPAG s.r.o. at http://harpag.cz/soubory/dokumenty/IM_HARPAG.pdf