

CANCELLATION INSURANCE

Information about the insurance product

Insurer: Colonnade Insurance S.A., registered office Rue Jean Piret 1, L-2350 Luxembourg, registered under no. B 61605, represented by

Colonnade Insurance S.A., branch office, Na Pankráci 1683/127, 140 00 Prague 4, identification no.: 044 85 297, registered in the Commercial Register administered by the Metropolitan Court in Prague, file no. A 77229 (hereinafter "the Insurer")

Product: Cancellation insurance for Lipno Lake s.r.o. clients

For the complete pre-contractual information, see the insurance conditions, contractual provisions and other related documents.

What type of insurance is this?

The cancellation insurance covers cancellation fees in case you cancel or interrupt your stay due to an accident, acute illness and other events specified in the insurance conditions. The insurance applies to clients who opt into this insurance when they purchase a stay with Lipno Lake s.r.o.



What does the insurance cover?

Cancellation fees when you cancel or interrupt your stay due to:

- ✓ death, accident or acute illness of the insured;
- ✓ death, accident or acute illness of a family member of the insured or the person with whom the insured booked their stay;
- ✓ the insured being summoned by a court as a witness;
- ✓ placement into compulsory quarantine;
- ✓ an accident of the motor vehicle, by which the insured was planning to travel, that occurred within 7 days before the planned departure and as a result of which the motor vehicle is not roadworthy;
- ✓ the termination of the employment of the insured not by their own fault;
- ✓ if within 48 hours before the date of the planned departure there is a burglary or a theft in the home of the insured or if a considerable damage to property occurs due to a natural disaster within 30 days before the planned departure and the insured provides evidence that he/she cannot commence his/her stay;

The exact scope of cover is specified in the insurance conditions.



The insurance does not apply to:

The insurance hereunder does not cover any loss event or damage caused as a result of or in connection with:

- ✗ intentional self-inflicted injury, suicide or attempted suicide, crime or attempted crime;
- ✗ an illness or an accident that provably occurred under the influence of alcohol and/or drugs prescribed by a physician that were used contrary to the instructions of the manufacturer;
- ✗ AIDS/HIV, or other sexually transmitted diseases;
- ✗ any accident or consequences thereof or illness that existed prior to the commencement date of the insurance.

For the complete extent of the exclusions see the insurance conditions.



Are there any restrictions to the cover?

The insurance applies only to persons under 65 years of age.

You participate with 20% deductible.

The insurance does not apply to a cancellation or interruption of stay due to:

- ! the decision of the insured not to commence the stay;
- ! a pregnancy or birth, if the pregnancy at the beginning of the stay had lasted at least 26 weeks or 22 weeks if the pregnancy was known to be multiple pregnancy (unless the pregnancy is confirmed only after the date of confirming the booking of the stay or after the date of effect of the insurance contract of the insured and it is necessary to cancel the stay of the insured for medical reasons;
- ! a medical condition of the insured of which the insured was aware prior to arranging the insurance, with the exception of any stabilized chronic illness. This exclusion from insurance applies in relation to the family members or individuals with whom the insured was to travel or an individual on which the insured was dependent
- ! any costs incurred by the insured because he/she failed to inform the accommodation provider about cancelling the stay immediately after the insured found it was necessary to cancel the stay.
- ! a termination of employment by the insured.

For the complete list of limits and restrictions see the insurance conditions.



Where does the cover apply?

- ✓ In the Czech Republic.



What are my obligations?

Obligations prior to taking out the insurance:

- State true and complete information regarding the insurance.

Obligations during the term of the insurance:

- Inform the insurer of a termination of the insurance interest. Refrain from taking any steps without the insurer's consent that would increase the risk and take all reasonable measures to prevent an occurrence of the insured event or mitigate the consequences thereof.
- Inform the life insurance beneficiary, beneficiary and the insured about the rules of personal data protection

Obligations after an insured event occurs:

- Cancel the booked stay as soon as possible with Lipno Lake s.r.o.
- Inform the insurer about the insured event without undue delay.
- Submit all documents evidencing the entitlement to an indemnity and the necessary documents requested by the insurer.
- Inform the insurer about taking out any insurance related to the same or similar insured events.
- Submit to a medical examination upon the insurer's call by a physician appointed by the insurer.

All legal acts, the result of which is to be a formation or termination of insurance, must be made in writing.



When and how to pay?

The premium is paid concurrently with the purchase of the stay with Lipno Lake, Lipno Lake will remit the payment to the insurer.



When does the cover commence and terminate?

The cancellation insurance commences upon the purchase of the stay by your consent to the offer of the insurance programme of Lipno Lake and the payment of the premium to the policyholder. The cancellation insurance terminates when you begin your stay. The interruption insurance terminates at the end of your stay.