

Komerční pojišťovna, a.s., Company registration number: 63998017, based in Prague 8, Karolinská 1/650, registered with the Commercial Register kept by the Municipal Court in Prague, Section B, Insert 3362, hereinafter referred to as the "Insurer", makes in compliance with section 2884 and et seq. Act No. 89/2012 Coll., Civil Code, this

PUBLIC PROMISE – COVID 19

For each travel insurance claim arising from January 1, 2021 to April 30, 2021 the Insurer reduces the general exclusions concerning insured benefits in favour of its clients in accordance with:

- Article 5, point 5.1.1., letter i) of the Insurance Terms and Conditions of the Travel Insurance in the section Conditions of insurance related to traveling in the version of 1 December 2018;
- Article 2, point 2.1., letter g) of the Insurance Terms and Conditions of Travel Insurance related to Embossed Cards in the version of 25 May 2018;
- Article 2, point 2.1., letter g) of the Insurance Terms and Conditions of the Travel Insurance related to Gold Cards in the version of 25 May 2018;
- Article 2, point 2.1., letter g) the Insurance Terms and Conditions of the Platinum Travel Insurance in the version of 25 May 2018;
- Article 2.1 of the Insurance Terms and conditions of the Travel Insurance related to Blue Credit Cards in the version of 28 July 2015;
- Article 2, point 2.1., letter g) of Insurance Terms and Conditions of Travel Insurance related to Corporate Cards in the version of 25 May 2018;
- Article 2, point 2.1., letter g) of the Insurance Terms and Conditions of the Travel Insurance for the Golden Corporate Cards in the version of 25 May 2018;
- Article 2, point 2.1., letter g) of the Insurance Terms and Conditions of Infinite Travel Insurance in the version of 25 May 2018;
- Article 2, point 2.1., letter g) of the Insurance Terms and Conditions of Easy Travel Insurance in the version of 25 May 2018;
- Article 2, point 2.1., letter g) of the Insurance Terms and Conditions of the Optional Travel Insurance Easy in the version of May 25, 2018.

In the following way:

The Insurer undertakes **to provide** indemnity from insured events (this also applies to cases of COVID 19 infection and disease) within the scope of the agreed insurance contract, which also arose during a trip taken by the Insured after the Ministry of Foreign Affairs of the Czech Republic, other public authorities or major international institutions declared that, in connection with the COVID 19 epidemic/pandemic, *they recommend traveling abroad only in necessary cases, which do not include travels for tourism purposes* (that means the so-called general recommendation not to travel abroad, which applies to all countries/regions and is due to the unfavourable development of the epidemiological situation).


However, this does not apply to the situations where the Ministry of Foreign Affairs of the Czech Republic, other public authorities or major international institutions announce or publish a recommendation (for example at their websites) concerning the destination country where the insured travels **that they do not recommend traveling to this particular country/region or they prohibit the entry due to the risk of COVID 19 disease**. In these cases, the Insurer undertakes to provide indemnity only from insured events within the scope of the agreed insurance contract that **do not relate** to COVID 19 infection and disease.

Other provisions of the Insurance Terms and Conditions remain unaffected.

Prague on 22 December 2020



Ing. Šárka Šindlerová
Ing. Zdeněk Doboš
Member of the Board of Directors



Member of the Board of Directors