

Supplementary insurance terms for natural hazards insurance

Article 1 Opening provisions

1. These Supplementary insurance terms for natural hazards insurance (hereinafter as the "DPZP") form an inseparable part of the policy.
2. The DPZP supplement and modify the provisions of the general insurance terms for property insurance VPPM (hereinafter as the "VPPM") and the Special insurance terms for natural hazard insurance OPPZ (hereinafter as the "OPPZ").
3. For individual costs insurance, extension of hazards and supplementary insurances stated in these DPZP the deductibles and payments limit indicated herein shall apply.

Article 2 Costs insurance

1. **Costs incurred with the leaked water and firefighting devices**
The insurer shall reimburse by derogation to the article 5 point 14 letter (a) OPPZ the costs incurred by the insured with:
 - (a) water supply and wastewater charges in case of leaked water,
 - (b) replenishment of the leaked firefighting device,as a result of an insured event due to the water damage hazard in case the building (structure) in which the leakage of water occurred and/or firefighting device is insured against the water damage hazard.

Deductible: EUR 50.00

Annual aggregate payment: EUR 1,000.00

2. **Increased costs incurred following the insured event**
The insurer shall reimburse the costs incurred by the insured in connection with the recovery or repair of the insured object that has been damaged, destroyed or lost during the insured event due to the hazard under the OPPZ agreed in the policy. This shall, however, not apply to the following costs incurred with:
 - (a) wage surcharge for overtime work, night work, work on rest days and days off,
 - (b) travelling and accommodation allowances of technicians and experts from abroad,
 - (c) assessment expert,
 - (d) earth and excavation works,
 - (e) additional project planning works,
 - (f) transport charges for shipping the damaged object abroad for repair including any express charges and air transport of spare parts.

Deductible: EUR 50.00

Annual aggregate payment: EUR 1,000.00

3. **Costs incurred for damage caused by wild animals**
The insurer shall reimburse the following costs incurred with/of:
 - (a) repair of any damage caused by wild animals to the external shields of the insured buildings or structures (i.e. damage to the thermal insulation made of polystyrene foam or mineral wool that has been covered by surface finishing),
 - (b) the removal of bee nests, wasp nests or hornet nests from the external shield of the insured building or structure provided that these have been preceded by a damage caused by wild animals,
 - (c) the disinfection and/or rodent extermination in connection with the events indicated in letter (b); this shall not apply to cases if the insured is obliged to carry out the given measures in accordance with the valid legislation, operational rules or any other similar document, i.e. the insurance shall not replace any measures that shall be carried by the insured on regular basis.

Deductible: EUR 50.00

Annual aggregate payment: EUR 1,000.00

4. **Costs incurred with the preservation of the artistic and handcraft nature of the real property**
By way of derogation to the article 12 point 4. of the VPPM it is agreed that after an insured event under the OPPZ having occurred on the insured building or structure the insurer shall reimburse also the costs incurred with the preservation of the original building materials, structural technological procedures and production of components (employed when the building or the structure was built in the past) that are necessary to incur during the repair or recovery of the insured building or structure.

Deductible: this insurance is agreed without any deductible (nil)

Annual aggregate payment: EUR 1,000.00

Article 3 Extension of hazards

1. **Direct lightning strike**
By way of derogation to the article 5 point 11. of the OPPZ it is agreed that in case of occurrence of the insured event caused to the insured building or structure by the direct lightning strike hazard the aforementioned hazard shall also cover any damage caused by overvoltage or induction of electronic or electro technical equipment making a firm inbuilt component of or attachment to the insured building or structure.

Deductible: EUR 50.00

Annual aggregate payment: EUR 1,000.00

2. **Fierce wind**
Hereby it is agreed that the fierce wind hazard shall also cover any damage caused to the insured objects by effects of a local turbulent air flow and whirlwinds either of vertical or horizontal direction that have appeared in the imminent proximity to the insured object and have had a material effect to its damage, destruction or loss. The right to receive payment is subject to obligation of the insured to prove that the air flow has in the imminent surrounding of the place of insurance caused damage to the duly maintained buildings or to other equally resistant objects or that the damage to the otherwise free-from-defects condition of the insured building or structure in which the insured objects are located could occur as a result of wind only.

Deductible: is agreed in the same amount as indicated for the subject of insurance for the fierce wind hazard in the policy

Annual aggregate payment: EUR 3,000.00

Article 4 Supplementary insurance

1. **Insurance of property placed off the place of insurance**
This insurance shall cover exhibition models, patterns, prototypes, exhibits and production equipment impracticable for standard production (hereinafter as the "exhibits") and inventory in the ownership of the insured located at the moment of occurrence of the insured event off the place of insurance indicated in the policy (while it is regarded as the place specified in this point below "the territorial cover of the insurance") that are not owned, rented or in operation by the insured and the exhibits and/or the inventory are temporarily placed in this place. The right to receive payment as a result of this insurance shall arise:
 - (a) with regard to the exhibits from all hazards under the OPPZ if these are not subjects of insurance under the policy,
 - (b) with regard to the inventory from hazards as agreed for the inventory in the policy.

This insurance shall not cover any damage having occurred during transport of objects.

The territorial cover of the insurance: Slovak Republic

Deductible: EUR 100.00

Annual aggregate payment for exhibits: EUR 1,000.00

Annual aggregate payment for inventory: 5% of the sum insured of the inventory agreed in the policy, however, in maximum amount of EUR 2,000.00

Article 5 Closing provisions

1. The DPZP form an inseparable part of the policy and if not specifically prohibited in these DPZP the parties may modify by way of derogation the provisions thereof in the policy.
2. These OPPZ shall enter into force as of 1st January 2017.