

PUBLIC PROMISE

The company **PREMIUM Insurance Company Limited**, with registered office: Level 3, CF Business Centre, Triq Gort, STJ 3061, St Julian's, Republic of Malta, registered in the Registrar of Companies of the Republic of Malta, registration number: C 91171, acting within the territory of the Slovak Republic through its branch

PREMIUM Poist'ovňa, pobočka poisťovne z iného členského štátu, with registered office: Námestie Mateja Korvína 1, 811 07 Bratislava – mestská časť Staré Mesto, company identification number (IČO): 50 659 669, tax identification number (DIČ): 4120066170, registered with the Commercial Register of the District Court Bratislava I, section: Po, insertion no.: 3737/B, (hereinafter referred to as the „insurer“)

by this public promise made in accordance with the provisions of Section 850 of Act No. 40/1964 Coll., the Civil Code, as amended, **undertakes to provide to all insured persons who have taken out general liability insurance with the insurer within the framework of insurance policies of the insurance product - property and liability insurance for sole traders and small enterprises PREMIUM BUSINESS concluded before 7. 8. 2024**, (hereinafter referred to as the „insurance contracts concerned“), that in the event of claims caused by earthquakes, the insurer shall interpret the term **earthquake as earthquakes caused by movements of the earth's crust which have caused damage (e.g. damage to chimneys, cracking of glass, breaking of walls, etc.) also to other buildings of similar resistance in the immediate vicinity of the place of insurance** within the meaning of the provisions of Article 9, paragraph 73. of the Special insurance terms and conditions for insurance of movable property of sole traders and small-sized enterprises PREMIUM_SME_OPP_HV_2024-07-01 and Special insurance terms and conditions for insurance of buildings and structures of sole traders and small-sized enterprises Article 7, paragraph 68. PREMIUM_SME_OPP_B_2024-07-01, which are annexed to this public promise.

Except for the above-mentioned definition of earthquake, the scope of insurance cover, exclusions from insurance cover as well as all other provisions of the insurance contracts concerned, the relevant general insurance conditions and contractual arrangements remain unchanged. The insurer shall provide the Insured with insurance benefits in accordance with the provisions of the insurance contract concerned and the relevant general insurance conditions and contractual arrangements applicable to the relevant insurance contract concerned, whereby the term earthquake shall be interpreted by the insurer in the light of this public promise.

The public promise applies to insurance arising from the **insurance contracts concerned, concluded before 7. 8. 2024, which are valid on the date of the occurrence of the insured event, provided that the insured event occurred after the effective date of this promise.**

This public promise shall come into force and effect on 24. 9. 2024 and declares for an indefinite period of time.



The Insurer reserves the right to modify the conditions stated in this public promise or to revoke the public promise altogether. **The claims of the insured for insurance benefits under this public promise, which arose during the validity of this public promise, shall remain unaffected even after its modification or revocation.**

This public promise, Special insurance terms and conditions for insurance of movable property of sole traders and small-sized enterprises PREMIUM_SME_OPP_HV_2024-07-01 and Special insurance terms and conditions for insurance of buildings and structures of sole traders and small-sized enterprises PREMIUM_SME_OPP_B_2024-07-01, or, where applicable, any other important information related to this public promise or data protection provided on the basis of this public promise will be available at the website of the insurer **www.premium-ic.sk**.

In Bratislava, 24. 9. 2024



Ing. Zuzana Lauermannová
head of the branch
PREMIUM Poist'ovňa, pobočka
poisťovne z iného členského štátu

Annexes:

- Special insurance terms and conditions for insurance of movable property of sole traders and small-sized enterprises PREMIUM_SME_OPP_HV_2024-07-01;
- Special insurance terms and conditions for insurance of buildings and structures of sole traders and small-sized enterprises PREMIUM_SME_OPP_B_2024-07-01;

