

Your needs and requirements regarding health insurance for foreigners:

Are you interested in the Comprehensive Health Insurance for Foreigners (CHIF)?

☐ YES ☐ NO

Are you interested in the Necessary and Urgent Health Care Insurance for Foreigners (NUHC)?

☐ YES ☐ NOWhat is the period in months which you want the insurance to cover? monthsWhich insurance option are you interested in? ☐ Standard ☐ Premium ☐ Exclusive**Insurance recommendations:**NUHC: CHIF: **Pre-contractual information about the insurance company and Comprehensive Health Insurance for Foreigners**

The information is based on the insurance contract and the **General Insurance Terms and Conditions for Comprehensive Health Insurance for Foreigners** (hereinafter referred to as the 'Insurance Terms and Conditions'). Insurance Terms and Conditions, as amended, are available at <https://www.maximapojistovna.cz/zdravotni-pojisteni-cizincu/komplexni-zdravotni-pojisteni-cizincu>. This pre-contractual document, together with the Insurance Product Information Document and the Record of Negotiations, contains the information required under Section 83 et seq. of Act No. 170/2018 Sb., on Insurance and Reinsurance Distribution.

1. Information about the Insurer**MAXIMA pojišťovna, a. s.**

Address: Italská 1583/24, 120 00 Prague 2 Vinohrady, Czech Republic

Phone: +420 273 190 400 • Email: info@maxima-as.czWebsite: www.maximapojistovna.cz

Company ID: 61328464 • Ref. No. in BR: B 3314 at the Municipal Court in Prague • Data box: q23e43v

An employee of the insurance company may receive appropriate remuneration for concluding an insurance contract.

2. Method of determining the amount of indemnityThe indemnity is determined with regard to the amount of treatment costs incurred and is limited by the **indemnity limit** agreed in the insurance contract.**3. Consequences of breach of obligations of the Insured and the Policyholder**

If there is a breach by the Policyholder or the Insured of any of the obligations provided for by law, the Insurance Terms and Conditions or the insurance contract when taking out the insurance or when amending the insurance contract and if it results in a lower premium, the Insurer **may reasonably reduce the indemnity** unless the law provides otherwise. A reasonable reduction in the indemnity means a reduction by the ratio of the premium paid and the premium that should have been paid should the obligation had not been breached.

The Policyholder and the Insured are obliged to provide the Insurer with true information regarding the insurance to be taken out when concluding the insurance contract or when reporting a loss event, otherwise the Insurer has the right to **refuse (not to pay) the indemnity or withdraw from the insurance contract**.

If the breach of obligations provided for by law, the Insurance Terms and Conditions or the insurance contract has a significant impact on the occurrence of a loss event, its course, on increasing the scope of its consequences, on identifying or determining the amount of indemnity, the Insurer may **reduce the indemnity** in proportion to the impact of this breach on the scope of its obligation to pay, unless the law provides otherwise.

The Insurer may **reduce the indemnity** if the occurrence or increase in the scope of the consequences of the loss event is caused by gross negligence of the persons specified in the General Insurance Terms and Conditions.

In cases where the law does not allow a reduction in the indemnity, the Insurer has **the right to reimbursement of the amounts paid** in relation to the person breaching the obligation, in the same extent as it would otherwise be entitled to reduce the indemnity.

If the obligation to notify an increase in the insurance risk is not met and the Insurer terminates the insurance contract on the basis of its findings, the **Insurer is entitled to the premium until the end of the insurance period in which the insurance expired**.

4. Method of handling complaints and resolving disputes

The Insurer prefers out-of-court settlement of any disputes. Complaints may be submitted using the form available at http://www.maximapojistovna.cz/sites/default/files/formular_pro_podani_stiznosti.pdf, by email to info@maxima-as.cz or in writing to the Insurer's address. The reply with the notification and justification of complaint settlement is sent in writing to the complainant within 30 days.

The complaint may also be submitted to the Czech National Bank, Na Příkopě 28, Prague 1, which is the supervisory authority for the activities of insurance companies. The CNB does not have the competence to decide a dispute between the complainant and the insurance company.

The complainant may exercise their right to payment by the action brought in civil proceedings at a court with substantive and territorial jurisdiction.

You can also contact the Ombudsman in matters relating to the right to equal treatment and protection against discrimination. The complaint may be submitted in writing or orally with a protocol and is not subject to a fee.

In the case of non-life insurance, policyholders, insurers and beneficiaries may also contact the Czech Trade Inspection Authority with their case within 1 year of the complaint, for the purpose of out-of-court dispute resolution. Learn more at www.coi.cz or at Czech Trade Inspection Authority, Štěpánská 567/15, 120 00 Prague 2, phone: +420 296 366 360. Proceedings before the CTIA are governed by Act No. 634/1992 Sb., on Consumer Protection.

The consumer may also use an out-of-court settlement of an insurance dispute for the resolution of consumer disputes by initiating proceedings with the Ombudsman of the Czech Insurance Association. The motion is filed electronically via the form at <https://www.ombudsmancap.cz>

5. Payments beyond the premium

The insurance company does not collect any payments or fees beyond the premium.

If the insurance ceases **before the commencement date**, the Insurer shall refund to the Policyholder the premium paid, less the costs associated with the establishment and administration of the insurance contract, which amount to 30% of the premium received (cancellation charge).

If the insurance ceases **after the commencement date**, the Insurer shall refund to the Policyholder the unearned premium, less the costs associated with the establishment and administration of the insurance contract, which amount to 30% of the premium received (cancellation charge). Further conditions applicable to the specific reasons for cessation are set out in the insurance terms and conditions.

6. Applicable law

The insurance contract and legal consequences arising from it are governed by the law of the Czech Republic. Disputes arising from the insurance contract will be resolved before the courts of the Czech Republic.

7. Solvency report

The solvency report is published every year and available at <https://www.maximapojistovna.cz/o-spolecnosti/vyrocnizpravy>.

