

TM - Liability insurance for commercial activities number 7115299.

No. 27. Liability for package tours for Season Tours kt.501012-2030. (Google translate)

1. Insurance scope.

1.1 The insurance covers liability for damages, which falls on the insured pursuant to Article 22 of Act No. 95/2018 on package tours and linked travel arrangements, due to personal injury or damage to property caused by an inadequate package tour that the insured has organized and/or sold.

1.2 The insurance is an addendum to the liability insurance for the insured's business operations and covers only events

that fall outside the scope of that insurance.

2. Insurance terms.

2.1 In addition to these special terms, the general terms for liability insurance against liability in business operations (Articles 1-27) apply to the insurance, as applicable.

3. Insurance amounts.

3.1 Notwithstanding the insurance amount specified in the insurance policy pursuant to Article 16.1 of the General Terms and Conditions for Liability Insurance, the Company's liability to each individual injured party pursuant to these Terms and Conditions for bodily injury and property damage is limited to the amounts specified in the

insurance policy or premium receipt.

3.2 The Company's liability for each individual insured event is limited to the insurance amount, cf. Article 16.1 of the General Terms and Conditions for Liability Insurance, but compensation for property damage will never exceed the amount specified in the insurance policy or premium receipt for the claim date.

If the insurance amount does not cover the damage subject to compensation, after taking into account the limitation pursuant to Article 3.1 of the claim date, proportional compensation will be paid to the individual injured party.

3.3 When the insured is permitted under other laws or international agreements to limit the compensation that he is liable to pay pursuant to the first paragraph of Article 22 of the Act on Package Travel and Linked Travel Arrangements, the company will never pay compensation higher than the permitted limitation. If the insurance amount does not cover the damage subject to compensation, after taking into account the limitation pursuant to Article 3.1 of the contract, proportional compensation will be paid to the individual victims of the damage.

4. The insured's own risk.

4.1 For each loss, the insured is liable at his own risk for a certain amount specified in the insurance policy or premium receipt.

5. Special limitations.

5.1 The insurance does not cover liability for:

- a. financial loss that cannot be attributed to an accident or damage to property (general financial loss),
- b. liability for damage to the traveler's luggage while it is in the custody of the carrier,
- c. special punitive damages.

6. Geographical limits.

6.1 Instead of Article 14 in the general terms and conditions of the liability insurance, this clause applies to the rule that the insurance covers damage that occurs anywhere in the world where the traveler is traveling in accordance with a package travel contract and linked travel arrangements.

7. Insurance period.

7.1 The insurance covers claims for damages for damage that occurs during a package travel that begins during the insurance period. The insurance covers damage that occurs during a package travel until one year has passed since the beginning of the trip.

7.2 Damages that are reported more than two years after the end of the package travel are not covered.

8. Other insurance.

8.1 The company will not pay:

- a. a claim for damages that is covered by the insured's or a third party's mandatory liability insurance,
- b. a claim for compensation that is covered by other insurance or public insurance.

9. Reclaim.

9.1 The company acquires the insured's rights against a third party to the extent that it has paid compensation.