

# Flatio.com Rental Insurance for Travel Stays

## Insurance Product Information Document

Insurance provider: INTER PARTNER ASSISTANCE, S.A., acting through INTER PARTNER ASSISTANCE, an organisational unit

The information contained in this document is intended to help you understand the basic features and policy of the insurance.

Complete information is provided in other documents: in the General Insurance Conditions for Rental Insurance for Travel Stays of 1 July 2023 (hereinafter referred to as the "Insurance Policy") and in the group insurance policy.

## What type of insurance is this?

Non-life insurance against selected risks listed in the section "**Subject of the Insurance**". It covers in particular the liability of the co-insured for damages to movable property in the residential unit and to structural components of the residential unit, as well as the protection of the insured's legal interests and also includes assistance services. The insurance covers only claims related to the rental of living space.

**The insurance is arranged by the group insurance contract concluded between the insurer and the policyholder. The insurance is arranged by the policyholder for the benefit of the landlord of the residential unit.**

The Policyholder that has entered into the Group Insurance Policy with the Insurance Provider is: Flatio, s. r. o., Company ID No.: 03888703 with its registered office at Dominikánské náměstí 187/5, 602 00 Brno.

**Information about insurance related to the purchase of goods or services:** The insurance can be taken out together with the purchase of the goods or services provided by the policyholder; the goods or services can also be purchased separately, i.e. without insurance. A description of the insurance and the insurance coverage, if taken out together with the purchase of goods or services, is set out in this document.



## What is the Subject of the Insurance?

Rental insurance includes:

- ✓ liability insurance
- ✓ insurance of assistant services
- ✓ legal protection insurance

### Subject of the insurance

- ✓ **liability insurance:** The subject of the liability insurance is the liability of the lessee for damage caused to the insured as stipulated by law or the rental agreement:
  - on tangible movable property which constitutes the household furnishings (hereinafter also referred to as "property") of the dwelling and serves its operation or the satisfaction of the needs of the insured or co-insured, which is owned by the insured,
  - on the structural components of the residential unit (e.g. walls, windows, doors, kitchen unit).
- ✓ **Assistance services insurance** covers handling an emergency situation in the home, help with internet connection or help with removing a blocked-up door or front door lock.
- ✓ **Legal protection insurance** covers the protection of the insured's interests in cases of dispute with the lessee related to non-payment of rent or damage to property caused by the lessee.

**Notice: Further information regarding the subject of insurance and what is covered can be found in the General Terms and Conditions.**



## What the insurance does not cover

- ✗ In cases where the damage incurred was foreseeable or known at the time the policy was taken out.

### Liability insurance

- ✗ In cases where damage was incurred as a result of breach of your duties or failure to prevent and minimise harm.
- ✗ For damage caused to property used without legal title or against the will and/or without the owner's knowledge.

- ✗ For damage to audio, visual and data media.
- ✗ For damage to cash.

#### **Insurance of assistant services**

- ✗ In cases where damage to a household appliance does not affect its function (e.g. scratches, cracks, etc.);
- ✗ In cases where the failure of a household appliance was caused by unauthorised and unprofessional intervention;
- ✗ In cases where the damage occurred in common areas in apartment buildings and properties with more than one apartment, such as hallways, stairwells, common attics, basements.

#### **Legal protection insurance**

- ✗ To disputes between the insured and their close person;
- ✗ To disputes between the insured, or the beneficiary, and the policyholder, if they are two different persons.

**Notice: A complete list of restrictions and exclusions is set out in the General Terms and Conditions.**



### **Are there any limitations in insurance coverage?**

- ! The insurance benefit is provided up to the maximum limit of the insurance benefit specified in the Insurance Policy.

**Notice: A complete list of restrictions and exclusions is set out in the General Terms and Conditions.**



### **Where am I covered?**

The insurance applies to insured events that occurred during the duration of the insurance period in the territories specified in the group insurance contract.

**Notice: Full details can be found in the General Terms and Conditions.**



### **What are my obligations?**

The insured shall be obliged to take care that the insured event does not occur, in particular, he/she shall not violate the obligations aimed at averting or reducing the danger, which are imposed on the insured by or on the basis of the legal regulations or the insurance policy.

If a damaging event has already occurred, the insured is obliged to take measures to ensure that the damage does not increase and to secure sufficient evidence of the extent of the damaging event, in particular by preserving the damaged items or parts thereof by means of photographic or film material, video footage and testimony of third parties.

The insured is obliged to report the occurrence of a damaging event without undue delay after its occurrence via the insurer's assistance centre on the following telephone number: +420 272 099 954 or +44 173 733 4404; e-mail: info@axa-assistance.cz.

**Notice: For a complete list of responsibilities, please refer to the General Terms and Conditions.**



### **When and how to make payments?**

The premium is paid by the policyholder according to the terms of the group insurance policy.

The policyholder arranges the insurance for the insured free of charge, i.e. the insured does not pay for the insurance.



### **When does the insurance coverage start and end?**

The start of insurance begins on the first day of the lease.

The end of the insurance occurs on the last day of the lease.

**Notice: Full details can be found in the General Terms and Conditions.**



### **How can I terminate my insurance?**

The insured is entitled to terminate the insurance against the policyholder before the date of commencement of the insurance.

**Notice: For more information regarding the termination of insurance, please refer to the group insurance policy.**