



Additional terms and conditions for collective insurance of persons from the consequences of an accident

article 1: general provisions

- [1] The general terms and conditions for insurance of persons from the consequences of an accident (hereinafter: General Terms and Conditions) and these additional conditions are an integral part of the Agreement for collective insurance of persons from the consequences of an accident.
- [2] The Policyholder is a legal or natural person - a trading company or other organization, which signs the collective insurance, regardless of if the premium is paid from the funds of the Policyholder or from the salaries of the insured employees..

article 2: insured persons

- [1] Persons who may be insured are employed by the Policyholder with an employment contract with indefinite duration, persons with an employment contract for a fixed period of time or who are hired for a specific task without employment contract. If it is agreed and indicated in the insurance policy, persons who form an organizational unit with the policyholder may also be insured.
- [2] The persons referred to in paragraph (1) of this Article are insured regardless of their state of health, general working ability and age, and the insurance is without paying an increased premium in the sense of Article 9, paragraph (1), count 6 of the General Terms and Conditions, except for the persons who, according to Article 4, paragraph (3) of the General Terms Conditions, are in any case excluded from insurance.
- [3] If only insurance against the consequences of an accident at the workplace is agreed, the insurance includes accidents at the workplace, accidents that might occur on the way from home to the workplace, when returning home from the workplace, and when performing tasks as ordered by the policyholder.
- [4] With this insurance are not covered persons employed by the policyholder with an employment contract with indefinite duration, persons with an employment contract for a fixed period of time or who are hired for a specific task without employment contract if:
 - 1) they are older than 75 years;
 - 2) they are on sick leave on the day of signing or rearranging of the insurance, but only until they return to their workplace.

article 3: insured risks

- [1] With the collective insurance of persons against the consequences of an accident, the following risks can be insured: death as a result of an accident, disability, daily allowance during temporary incapacitation for work, compensation for days spent in hospital and medical expenses.

article 4: method of conclusion of insurance

- [1] The collective insurance of persons from the consequences of an accident can be concluded with or without a list of the names of the insured.

article 5: insurance with list of insured names

- [1] If insurance is agreed with a list of the names of the insured, only those persons whose names are listed in the policy or in the list attached to the policy shall be insured.
- [2] For newly registered persons, the insurance coverage begins at 24:00 on the day that is specified as the beginning of the insurance in the written application submitted to the insurer, but not before 24:00 of the day when the insurer received the application. For deregistered insured persons, the coverage ends at 24:00 on the day specified in the deregistration as the day of termination of the insurance.
- [3] In any case, the insurance coverage for an individual insured person ends at 24:00 on the day when his/her employment or membership ceases.

article 6: insurance without list of insured names

- [1] If collective insurance is agreed according to payroll or other records, all persons employed by the policyholder are insured, except for those who have stated in writing that they do not want to be insured.
- [2] The insurance coverage for newly employed persons begins at 24:00 on the day when, according to the contract, their employment, i.e. membership, begins.
- [3] If the collective insurance was agreed according to the number of employees, without a clause for the calculation of the premium at the end of the insurance year, all employed persons - members are insured, except those who have declared in writing that they do not want to be insured.
- [4] For employees - members, who, during the insurance period, declare in writing that they do not want to be insured, the coverage ends at 24:00 on the day when the written statement is submitted to the policyholder, i.e. the insurer.
- [5] In any case, the insurance coverage for each insured person ends at 24:00 on the day when his/her employment, i.e. membership, ends.

article 7: sum insured

- [1] The sum insured, as specified in the policy, is the largest amount of the insurer's obligations for each insured person.
- [2] Different sums insured can be agreed considering the type of work performed by the insured, that is, the risk class in which the insured is classified.
- [3] If the policy does not specify equal sums insured from the consequences of an accident for all insured persons, then, in the event of an accident, those sums insured that correspond to the risk class in which the regular work tasks fall, shall be considered valid for the insured and which are performed by the insured according to the allocations for the occupation, which class is an integral part of the tariff of premiums for the insurance of persons from the consequences of an accident.

article 8: scope of insurer's obligations

- [1] The provisions of the General Terms and Conditions shall apply for insurance in the event of death due to an accident, permanent disability, temporary incapacitation for work, overnight and treatment in a hospital as well as expenses for treatment due to an accident.
- [2] In case of death of the insured due to an accident, the spouse of the insured shall be the insurance beneficiary. If there is no spouse, the beneficiary is determined according to the General Terms and Conditions for personal accident insurance.

article 9: premium payment

- [1] The policyholder is obliged to pay the premium within the period specified in the insurance policy for all insured persons without exception and for the entire duration of the insurance.
- [2] If the calculation of the premium is agreed at the end of the insurance year, the final calculation of the premium is performed according to the average number of insured persons. Not later than 30 days after the end of each insurance year, the policyholder shall provide the insurer with data on the number of insured persons on the last day of each month. The average number of insured persons in the insurance year is determined by adding up the number of insured persons on the last day of each month in the insurance year for which the premium is calculated, and dividing the resulting sum by 12. If the average number of insured persons is greater than the number for which the premium has already been paid, the policyholder must pay the difference in the premium; if that number is lower, the insurer must return to the policyholder the excess of the paid premium.
- [3] The insurer's obligations towards each insured person are also valid in the event when the policyholder had not paid the premium within the period specified in the policy, when the accident occurred during the insurance period in the sense of Articles 6 and 16 of the General Terms and Conditions.
- [4] The policyholder is obliged to provide the insurer with access to his records from which the number and names of the insured can be determined, as well as the amount of the calculated and paid premium.

article 10: insurance of family members

- [1] The parents of the insured and his/her spouse may be insured against the consequences of an accident if they are not older than 75 years, as well as children older than 14 years. For the insurance of parents, spouse or children, a written statement of the policyholder or the insured is required, stating the names, relationship and date of birth.
- [2] The insurance coverage for family members begins at 24:00 on the day that is specified as the beginning of the insurance in the written application submitted to the insurer, but not before 24:00 of the day the insurer received the application. For deregistered insured persons, the coverage ends at 24:00 on the day indicated in the deregistration as the end of the insurance.
- [3] The provisions of Article 7 of these Additional Terms and Conditions apply to the sums insured of family members.

article 11: cancelation of the insurance agreement

- [1] The provisions of Article 16 of the General Terms and Conditions for insurance of persons from the consequences of an accident apply to the cancellation of the insurance agreement.
- [2] In the case of insurances where the premium is paid with a salary deduction, the insurer can cancel the insurance contract only upon consent of the insured.

article 12: application of the general terms and conditions for insurance of persons from the consequences of an accident

- [1] For the insurances concluded in accordance with these Additional Terms and Conditions, the General Terms and Conditions for the insurance of persons from the consequences of an accident (accident) shall also apply, if they do not conflict with the Additional Terms and Conditions.

article 13: validity of the terms and conditions

- [1] These Additional Terms and Conditions enter into force from the day of their adoption and will apply from 01.01.2021.