

Bill Protection Insurance

No matter what happens,
you'll be covered



- / for illness or loss of employment - CZK 4,000
- / a month for whatever you need
- / simple to arrange

/ www.equabank.cz

Most of us would be forced to rely on state benefits if we were to fall ill or lose a job. They can never replace our normal income, which we are used to. It is common to experience a financial loss every month when we are ill or out of work.

Bill Protection Insurance ensures your financial shortfall and the effect on your day-to-day life will be minimised.

Bill Protection Insurance is the right choice if you are worried about your finances should you fall ill or lose your job.

Scope of insurance

You can choose from two insurance packages:

Insured risk	Basic	Comprehensive
3rd degree disability (lump sum insurance benefits)	CZK 50,000	CZK 50,000
Incapacity for work (monthly insurance benefits – max. 12 months)	CZK 4,000	CZK 4,000
Loss of employment (monthly insurance benefits – max. 6 months)		CZK 4,000

Payment of insurance benefits

Incapacity for work

Eligibility for insurance benefits: when incapacity for work lasts for more than 30 calendar days

Insurance benefits: every month, for up to 12 months – the insurer will pay you CZK 4,000 for every calendar month during your incapacity for work, with the first instalment paid after the 30th day of your on-going incapacity for work

Loss of employment

Eligibility for insurance benefits: when unemployment lasts for more than 60 days and does not occur in the 90-day waiting period after the start of coverage

Insurance benefits: every month, for up to 6 months – the insurer will pay you CZK 4,000 for every calendar month during your unemployment, with the first instalment paid for the month in which you are unemployed for the 60th day

3rd degree disability

Eligibility for insurance benefits: after recognition of 3rd degree disability or recognition of extraordinary 3rd degree benefits from the Czech Social Security Administration

Insurance benefits: lump sum amount of CZK 50,000

Insurance fees

Basic package	CZK 129 per month
Comprehensive package	CZK 199 per month

Insurance fees will be debited from your current account Equa bank beginning with the month after you arrange insurance.

Things to look out for

Entry conditions

You must meet the following conditions when arranging this insurance:

- you are under the age of 65
- you do not have a disability pension
- you are not currently experiencing incapacity for work

Examples of insurance exclusions

The insurer is not obliged to provide benefits in the case of an insurable event, for example, in the following instances:

- illnesses and injuries that are a continuation or recurrence of illnesses or injuries that occurred, were diagnosed or manifested before the beginning of the insurance, whose symptoms or complications were detected or manifested before the beginning of the insurance, or whose diagnosis or treatment was performed before the beginning of the insurance
- depressive states, mental disorders and neuroses
- degenerative diseases of the spine and their consequences
- loss of employment that occurs during or at the end of the probationary period after starting employment
- loss of employment, which is pre-notified by the employer before the beginning of the insurance
- loss of employment that actually occurs before the date of commencement of the insurance

A complete list of exclusions is specified in the Terms and Conditions of Life and Non-Life Insurance No. 1/2014.

What to do in the case of an insurable event

Please contact BNP Paribas Cardif Pojišťovna, a.s. directly:

address: Boudníkova 2506/1, 180 00 Prague 8 - Libeň
phone: +420 234 240 362, **fax:** +420 234 240 112
email: czinfo@cardif.com, **website:** www.cardif.cz

Insurance events may be reported retroactively, with a limitation period of 4 years from the date of occurrence of the insurable event.

The termination of the insurance

Insurance will lapse in the following cases:

- on the last day of the calendar year, in which you reach 70 years of age
- the last day of validity of your current account
- upon written agreement
- default in payment of the insurance fees lasting more than 2 months
- upon withdrawal from insurance within a term of 30 days from arrangement of the insurance (withdrawal is performed over the phone or in writing)
- on any other grounds set out in the insurance policy and in the insurance conditions

The complete insurance conditions, including exclusions, are available at a www.equabank.cz, in the Terms and Conditions of Life and Non-Life Insurance No. 1/2014 and in Insurance Policy BILLEQ 1/2014.

Arrange insurance coverage



Simply and in a few clicks online in internet banking at www.equabank.cz



At a branch, a list of branches is available at www.equabank.cz/pobocky

For more information, please contact



Client centre Equa bank
222 010 222, Mon–Sun 8:00 am to 8:00 pm



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