

## Card and Personal belongings Insurance

In case of an unpleasant loss,  
you will get our full support



- / for misuse of your card or the loss or theft of your personal belongings
- / new replacement values of up to CZK 35,000 or CZK 50,000
- / simple to arrange

Worried that someone would misuse your card if you happened to lose it or it was stolen? Often you end up losing personal belongings in addition to a card.

Are you concerned when using internet or mobile banking or when shopping online? That is why we are offering advantageous Card and Personal belongings Insurance coverage in cooperation with BNP Paribas Cardif Pojišťovna, a.s.



## Who is insured

Insurance covers the owner of a current account or payment card holder who arranges this insurance and agrees with the Insurance Policy and the Terms and Conditions of Insurance.

## Validity of insurance

The insurance is effective from the day after its inception and is valid worldwide.

## Insurance fees

<b>Basic package</b>	CZK 39/month
<b>Comprehensive package</b>	CZK 89/month

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

## Scope and limits of insurance coverage

Covered risks	Insurance set		
	Basic	Comprehensive	
Misuse of a payment card, including misuse in internet transactions using PIN or 3D Secure technology as a result of loss or theft	CZK 35 000	CZK 50 000	
Forced cash withdrawals			
Theft of withdrawn cash *	a) from the insurer person's account associated with the card	CZK 3 000	CZK 6 000
	b) regardless of source and time of withdrawal	CZK 2 000	CZK 4 000
<b>Theft and loss of personal belongings</b>			
Loss/theft of keys, documents, wallet, hand luggage, medications, medical devices and glasses	CZK 35,000	CZK 50,000	
<b>Theft of personal belongings of any age</b>			
Jewellery, watches, meal vouchers, cosmetics	CZK 35,000	CZK 50,000	
<b>Theft of personal belongings no more than 3 years old from the date of acquisition</b>			
Mobile phone (including a company phone)	CZK 35,000	CZK 50,000	
Misuse of mobile phone			
MP3/4 player			
Laptop computer (including a company computer), tablet (including a company tablet), electronic book reader, camera, video camera, power bank, USB flash drive, external hard drive, memory card, headphones, Wi-Fi dongle, calculator	–		
Misuse of a tablet	–		
Insurance for misuse of electronic payments	–	CZK 50 000	
Insurance for goods purchased over the Internet	–		
File rescue from data devices	–	CZK 10,000 Once per calendar year	
<b>Assistance service insurance (limits apply to individual calendar year)</b>			
Legal assistance related to enforcing the insured's legitimate interests	–	2 x 60 minutes	
Assistance for reputation damage on the internet	–	1 x CZK 10,000	

\* The insured will only be provided with insurance benefits once in the case of an insurable event, either under letter a) or letter b).

## Occurrence of an insurable event and insurance benefits

### Misuse of a card due to loss or theft of the card (including Internet transactions and misuse of PIN code)

Entitlement to insurance benefits arises if a card is misused during a maximum of 120 hours prior to the moment that the insured reports the loss/theft of their card to the bank and requests blocking of the card, until the moment that the bank accepts responsibility for any misuse of the card.

Insurance benefits shall equal the unauthorised transactions resulting from misuse of the card, including the costs to block a lost or stolen card and to issue a new card, up to the limit of the insurance benefits.

### Forced withdrawal

#### An insurable event is:

- theft of cash in the event of a violent assault when withdrawing from an ATM,
- theft as a result of a forced withdrawal from an ATM made under the threat of physical violence against to the insured or a close person within 12 hours of the withdrawal from an ATM,
- theft from an ATM of cash withdrawn in a violent assault or under the threat of physical violence, if theft occurs during a withdrawal from an ATM or within 12 hours of a withdrawal from an ATM.

Insurance benefits equal the stolen cash, up to the limit of the insurance benefits.

### Theft of cash

An insurable event is the theft of cash that the insured withdrew from the account to which their card is associated, at a bank branch or from an ATM and such cash was in a stolen wallet or handbag, under the condition that such theft occurred within 120 hours from the withdrawal of the cash at the latest or the theft of the cash regardless of the source and time of withdrawal. Insurance benefits equal the stolen cash, up to the limit of the insurance benefits.

### Loss and theft of personal belongings

#### An insurable event is:

- loss or theft of keys, documents, hand luggage, wallet, medicines, medical devices and sunglasses and eyeglasses,

- theft of a mobile phone, book reader, tablet, laptop computer, camera, meal vouchers, jewellery, watches, cosmetics and personal care products, pocket and multifunction knives, pens and stationery, camcorders, power banks, USB flash drive, external hard drive, memory cards, headphones, Wi-Fi dongle, calculators (according to the selected coverage level).

Entitlement to insurance benefits is established in the case of an insurable event if the following conditions are met:

- stolen mobile phone, tablet, laptop computer, player, camera, book reader, camcorder, power bank, USB flash drive, external hard drive, memory card, headphones, Wi-Fi dongle, calculator, must not be older than 3 years at the time of the insurable event,
- the reacquired insured electronics must be identical or similar in terms of functionality, price and quality (parameters) as the stolen item. If this condition cannot be met, the insured will have the option to acquire a higher standard item in terms of functionality, price and quality whereby in such case the insurance benefits will be limited by the price of the stolen item and the limit on insurance benefits,
- insurance only applies to one mobile phone that the insured keeps on their person.

Insurance benefits shall equal the costs to acquire new personal belongings, up to the limit on the insurance benefits. Insurance benefits shall equal the costs to acquire new personal belongings, up to the limit on the insurance benefits.

### Misuse of a mobile phone, tablet

An insurable event is the misuse of a mobile phone or tablet due to its theft.

Insurance benefits shall equal the cost of services used over a maximum of 120 hours prior to reporting of the theft of a mobile phone or tablet and the rest to block a SIM card and the blocking of the mobile phone or tablet and fees associated with blocking the mobile phone, or tablet, and SIM card.

### Insurance for misuse of electronic payments

An insurable event is misuse of electronic payments, which primarily include:

- misuse of electronic payments (using a mobile phone or tablet), misuse of plastic cards (even if theft does not

- occur) or virtual cards or electronic wallets (NFC and all the policyholder's official applications),
- misuse of Internet or mobile banking.

### Insurance for goods purchased over the Internet:

An insurable event is a financial loss experienced by the insured resulting from failure to deliver or incomplete delivery or delivery of damaged goods purchased by the insured over the Internet.

### File rescue from data devices

An insurable event is any damage to a data device owned by the insured that prevents access to the information stored on the damaged carrier. File rescue from a data device may only be used with the following types of data devices:

- hard drives (IDE, IDE to RAID0, SATA, SATA to RAID0, USB/FireWire, Microdrive, PCMCIA, SSD),
- removable USB devices,
- memory cards (Flash, PCMCIA, Memory Stick, Microdrive),
- photo cards (SD, MMC),
- CD, DVD, Blu-ray,
- mobile phones
- tablets.

### Legal assistance insurance:

Legal assistance insurance may be used in the event of loss events under Insurance for goods purchased over the Internet and Insurance for misuse of electronic payments; in such case, the insured will be provided with legal assistance consisting of professional consultation and aid involving complaints, refunds of paid purchase prices, receiving an appropriate discount, or conducting repairs.

### Internet reputation assistance

If the insured's reputation is defamed or insulted online during coverage, or information about the insured is unlawfully disclosed on the Internet or the insured needs assistance over the course of coverage regarding basic information about online security, the insured will be provided with technical assistance or one-time expert consultation.

### ATTENTION!

A copy of a record from the Czech Police or other law enforcement entity reporting the theft of a card or personal belongings, cash or violent assault must be provided when seeking insurance benefits. The insured is also required to block a payment card if such payment card is lost or stolen.

### 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](mailto:czinfo@cardif.com) website: [www.cardif.cz](http://www.cardif.cz)**

### Examples of insurance exclusions

The following events, for example, are excluded from insurance

- misuse of a card that occurs prior to its acceptance,
- misuse that occurred in connection with or as a result of late reporting of the loss or theft of a card,
- incurred at a time when the insured item was handled by a person other than the insured,
- incurred as a result of the loss or neglect of property by the insured,
- purchases on the Internet of the following goods: real estate, animals, plants,
- securities, coupons, certificates, groceries, weapons, digital data, alcohol and more,
- misuse of electronic payments resulting from the intent or wilful negligence of the insured.

An overview of all exclusions is specified in the Terms and Conditions of Private Non-Life Insurance No. 3/2018.

## The termination of the insurance

Insurance will lapse in the following cases:

- the last day of validity of the client's current account,
- upon written agreement,
- upon withdrawal from insurance within a term of 14 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, the insurance conditions and the law.

**Detailed insurance conditions, including exclusions from insurance, are stipulated in Insurance Policy No. PIPEQ 1/2020 and the Terms and Conditions of Private Non-Life Insurance No. 3/2018 which govern the insurance.**

You can find them at [www.equabank.cz](http://www.equabank.cz).

## Arrange insurance coverage



simply and in a few clicks online in internet banking at [www.equabank.cz](http://www.equabank.cz)



at a branch, a list of branches is available at [www.equabank.cz/pobocky](http://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



[klientske.centrum@equabank.cz](mailto:klientske.centrum@equabank.cz)