
Accident Insurance

Insurance Product Information Document
Brief Overview of the Processing of Personal Data
Insurance Information
Insurance Contract
Insurance Terms and Conditions

Content:	Page
Insurance Product Information Document	3
Brief Overview of the Processing of Personal Data	5
Insurance Information	7
Insurance Contract	10
Special Insurance Terms and Conditions for group accident insurance 16/2018 (SITC-RCZU)	14

Accident Insurance

Insurance Product Information Document

Company:

Generali Česká pojišťovna a.s.

Czech Republic

Product:

Group Accident Insurance

This document provides only a brief overview of the essential characteristics of this insurance. You can find full pre-contractual and contractual information about the product in other documents, in particular in the Insurance Information (pre-contractual information), the Insurance Terms and Conditions, and in the Group Insurance Contract No. 19100985/2018 (hereinafter referred to as the „Insurance Contract“) concluded between Generali Česká pojišťovna a.s. (hereinafter referred to as the „Insurance Company“) as an insurer, and RunCzech s.r.o. (hereinafter referred to as the „RunCzech“) as a policyholder. The specific scope of insurance is indicated in the Insurance Contract.

What type of insurance is provided?

Accident insurance provides insurance protection in the event that the insured person suffers an accident.

The applicant for insurance does not become a party to the insurance contract, but only accedes to it as an insured person.



What is the subject of the insurance?

Payment of insurance benefits in the event of an accident, which occurs during the race or during volunteering in connection with the race.

Insurance covering death due to injury

- ✓ one-off payment of the agreed sum insured in the event of death due to injury within one year of the accident

Insurance covering third degree disability due to injury

- ✓ one-off payment of the agreed sum insured in the event of a third degree disability occurring due to injury within one year of the accident

Insurance covering the incapacity to work due to injury

- ✓ payment of the agreed daily benefit from the 15th day of incapacity to work due to injury

Accidental hospitalisation daily benefit insurance

- ✓ payment of the agreed daily benefit for each day of hospitalisation due to injury

The full insurance coverage is specified in the Insurance Contract and in the Insurance Terms and Conditions.



What is not covered by the insurance?

Selected exclusions from insurance:

- ✗ damage caused by an accident resulting from the consumption of addictive substances
- ✗ damage caused by an accident occurring outside the areas designated for the race
- ✗ damage caused by an accident occurring due to disregard of the race organizer's instructions
- ✗ damage caused by an accident related to attempted suicide or intentional self-harm
- ✗ damage caused by an accident related to disorderly conduct or criminal activity
- ✗ the insurance does not cover and no right to any payment or claim arises from the insurance in connection with the application of international sanctions

The full extent of the exclusions is set out in the Insurance Terms and Conditions.



Are there any limitations in the insurance cover?

- ! in the event of the incapacity to work, the daily benefit is paid out for a maximum of 60 days
- ! in the event of hospitalisation, the daily benefit is paid out for a maximum of 30 days

Further limitations are set out in the Insurance Contract and in the Insurance Terms and Conditions.



Where is the insurance coverage valid?

- ✓ The territorial validity is unlimited



What obligations do I have?

In particular, the Insured has the following obligations:

- To pay the insurance fee to the RunCzech (not applicable to volunteers)
- To notify the Insurance Company of the occurrence of the insurance event within the period specified in Insurance Terms and Conditions
- To provide assistance and submit documents necessary for the investigation of the insurance event

In particular, the RunCzech is obliged to inform each Insured on the contents of the Insurance Contract and on the methods how the insured persons' personal data is processed, as well as to pay the premium.

Other obligations are set out in the Insurance Terms and Conditions and in the Insurance Contract.



When and where do I make payment?

The runner pays the insurance fee to RunCzech. The volunteer does not pay the insurance fee.

RunCzech pays the insurance premium to the Insurance Company. The method and frequency of premium payments are stated in the Insurance Contract.



When does insurance coverage start and end?

Individual insurance is arranged for a definite period

The commencement of insurance for a runner occurs 30 minutes before the start of the race and terminates by crossing the finish line, by the expiration of the time limit for the race, disqualification, exclusion, or withdrawal from the race.

The commencement of insurance for a volunteer occurs at 0:00 on the day before the race or at 0:00 on the day of the race and terminates at 24:00 on the day before the race or at 24:00 on the day of the race, depending on the agreed duration of the insurance.



How can I terminate the contract?

The Insurance Contract is concluded between the Insurance Company and the RunCzech. Therefore, this Insurance Contract may be terminated by either of the contracting parties. The Insured is not a party to the Insurance Contract, and for this reason cannot change or terminate it.

Brief overview of the processing of personal data when arranging and changing insurance

In this document, we would like to briefly introduce you to how we handle your personal data when arranging and changing insurance. Details are available at www.generaliceska.cz in the Personal Data section, or we will be happy to disclose them upon request at all of our points of sale.

Who is the controller of your data?

The controller of your personal data is Generali Česká pojišťovna a.s., Company ID No. 45272956, registered office at Spálená 75/16, Nové Město, 110 00 Prague 1.

Why do we process your personal data and what is our entitlement to do so?

● Preparation and conclusion of the contract

The provision of data is entirely voluntary. However, if you do not provide us with the data needed to arrange the insurance, we cannot prepare an insurance offer or conclude an Insurance Contract (or amendment) with you. For these reasons, we need some identification data, namely your name, surname, personal number (date of birth) and home address. In the case of natural persons engaged in business, we also need the identification number, if assigned.

We may also ask you to provide other necessary data

depending on the nature of your chosen product. Examples: data about insured property or relations, occupation, income, risky behaviour, sports you partake in, and investment knowledge and experience.

● To perform the contract

We must also process your personal data for the proper administration of Insurance Contracts, including changes to them, the settlement of insured claims, the provision of assistance services and our communication with each other. We also process other data depending on what products you use and what personal data you have communicated to us or that we have ascertained, for example during the settlement of an insured claim.

● To meet legal obligations

Some legal regulations directly oblige us to process your personal data and to pass on selected data to other parties. These are, in particular, regulations governing the distribution of insurance, the insurance sector, and measures against money laundering and terrorist financing. We are also obliged to cooperate with courts, law enforcement authorities, tax administrators, the Czech National Bank as the supervisory authority, executors, etc.

● To protect our legitimate interests or those of a third party

We process personal data for the following legitimate interests:

- risk evaluation and management,
- quality management of provided services and customer relations,
- preparation of a non-binding offer or calculation of insurance premiums, if a contract is not concluded afterwards.
- preparation, conclusion and fulfilment of contracts in your favor,
- reinsurance and co-insurance,
- internal administrative purposes (e.g. internal records, reporting),
- to protect our legal claims (e.g. during recovery of owed insurance premiums or other receivables, and within court proceedings or proceedings before the authorities for out-of-court resolution of disputes, before the Czech National Bank or other public authorities),
- the prevention and detection of insurance fraud and other illegal conduct (e.g. use of the REPI payment information register),
- direct marketing,
- in determining, executing or defending legal claims (if a document is signed with a biometric signature we process the biometric characteristics of the signature so that we can prove, in the event of a dispute, that the expression of will confirmed through your signature was really made by you, and thus provide you with a higher level of protection against any potential misuse of your personal data.

Which data do we process about you?

We process the following personal data:

- your **identification and contact details** (your e-mail address and telephone number are not mandatory data unless the insurance is arranged online or remotely, but if you provide them to us our communication will be faster and more efficient),
- **sociodemographic data** (e.g., age, job),
- **data from our mutual communication**,
- **data about the products and services used**,
- **information about solvency, financial standings and credibility**,
- **payment data** (e.g., data about paid or outstanding premiums, account number, etc.),
- **biometric data** contained in the biometric signature,
- other **specific data** needed to establish the agreed product.

Is any decision-making automated?

Yes, we sometimes use automated decision-making, including profiling.

Automated decision-making is a process by which we reach a decision exclusively without the involvement of people. It is often used when you communicate with us on line. We mainly use it when drawing up an insurance offer and during the on-line arrangement of Insurance Contracts. Our on-line arrangement software assesses the conditions under which we will insure you based on the data you enter and other available information. It also calculates the premium and/or the sum insured.

These processes can accelerate and simplify the arrangement and administration of insurance and generally improve our services.

If you do not want us to process your personal data when arranging insurance in this way, instead of on-line arrangement you can visit our sales points where we will be happy to discuss the insurance conditions with you in person.

Can I request assessment by a person?

Yes, if automated decision-making, including profiling, has been used, you can ask for it to be assessed by a person.

To whom do we transfer your personal data?

In justified cases and strictly in the necessary scope, we provide your personal data to the following categories of recipients:

- our reinsurers and co-insurers,
- other insurance companies for the purpose of preventing and detecting insurance fraud and other illegal conduct,
- our contractual partners, e.g. other Generali Group companies as part of outsourcing, distributors, assistance service providers, independent claims adjusters, physicians, experts, contractual service providers, postal service providers, call centres, lawyers,
- other entities, if legislation obliges us to transfer the data or it is necessary to protect our legitimate interests (e.g. courts, executors, the Police of the Czech Republic, the Czech Insurers' Bureau),
- in limited scope to the shareholder within the framework of reporting.

Do we transfer personal data abroad?

In justified cases and only to the extent strictly necessary, we may also transfer your personal data abroad, both within the European Union and outside it. This may also apply to data about your health.

How long will your data be stored?

We discussed an insurance offer, but no insurance was arranged?

We will keep your personal data until the end of the second calendar year after our last communication. We will also process them for the duration of the statute of limitations, during which time it is possible to exercise any claim arising from this.

Have we arranged insurance?

We will process your personal data for the duration of the Insurance Contract and also for the duration of litigation and other proceedings. After the termination of a contract, litigation or other proceedings, we will keep your personal data for the duration of the statute of limitations, during which time it is possible to exercise any claim arising from the terminated contract. We will keep the data for a maximum of 15 years and for a further period of 1 year after the expiry of the statute of limitations relating to any claim taking into account the protection of our legal claims. In addition, we will also process your personal data in the event of continued or repeated financial performance from a concluded contract (e.g. when paying insurance indemnity in the form of an annuity).

If legislation places such an obligation on us, we will archive documents that include your data for the statutory period.

What are your rights in relation to the processing of personal data?

You have **the right to access** the personal data we process about you, **the right to correct** inaccurate or incomplete data, and **the right to file a complaint** with the Office for Personal Data Protection, Pplk. Sochora 27, 170 00 Prague 7, www.uoou.cz. Under certain conditions, you also have **the right to the erasure** of personal data concerning you or **to restrict** their processing, and **to the portability** of your data. You have the right to object at any time, free of charge, to the processing of your personal data by us on the grounds of our legitimate interests, including profiling, or for direct marketing purposes. You also have **the right to review an automated decision** that has substantial consequences for you.

How can you contact our Data Protection Officer?

You may contact our Data Protection Officer with your requests, inquiries or complaints at the address: Generali Česká pojišťovna a.s., Na Pankráci 1720/123, Prague 4, 140 00, dpo@generaliceska.cz.

Information about the Insurance



arranged by contract no. 19100985/2018
for group accident insurance

1. Information about the Insurance Company

Generali Česká pojišťovna a.s. (hereinafter also „the Insurance Company“) with its registered office at Spálená 75/16, Nové Město, 110 00 Prague 1, Czech Republic, ID No. 452 72 956, operating insurance and related activities, registered in the Commercial Register kept by the Municipal Court in Prague, file no. B 1464. Client service: +420 241 114 114. Contact form: www.generaliceska.cz/napiste-nam. Data box: v93dkf5. Current contact details can be found at www.generaliceska.cz. Any complaints can be submitted in writing directly to the address of the Insurance Company. Complaints can also be submitted to the Czech National Bank. The subject of out-of-court consumer dispute resolution is the Czech Trade Inspection Authority (www.coi.cz) or the Office of the Ombudsman of the Czech Association of Insurance Companies (www.ombudsmancap.cz). The Insurance Company prepares a solvency and financial condition report, which is accessible on its website www.generaliceska.cz.

The competent courts in the Czech Republic are also designated for resolving any judicial disputes.

2. What governs the insurance

The insurance is governed by Act No. 89/2012 Coll., the Civil Code, other legal regulations of the Czech Republic, insurance contract no. 19100985/2018 for group accident insurance concluded between RunCzech s.r.o. as the policyholder and the Insurance Company as the insurer (hereinafter referred to as „the insurance contract“) and Special Insurance Terms and Conditions for Group Accident Insurance 16/2018 (SITC-RCZU), hereinafter referred to as „the insurance conditions“.

These documents, together with this Insurance Information, are published at www.runczech.com.

By concluding the insurance, the interested party becomes the insured, but is not a party to the insurance contract. Therefore, they cannot change or terminate the insurance contract. The insurance is arranged simultaneously with race registration or volunteer registration, or additionally after race registration. It is possible to register for a race or volunteer without insurance. Insurance cannot be arranged separately.

The insurance contract is governed by the legal system of the Czech Republic. The insurance contract is concluded in Czech, and for communication with the Insurance Company (especially when investigating insured events), both Czech and Slovak languages can be used. The insurance is arranged without a fee for arranging the insurance.

3. What is the subject of the insurance

The insurance is arranged for the event of a serious injury to a racer during a race or 30 minutes before the start of the race, or to a volunteer during volunteering in connection with the race.

In the event of an insured event, the Insurance Company pays:

- CZK 200 per day from the 15th day of incapacity for work, or home treatment (for persons not entitled to sickness benefits), for up to 60 days of incapacity for work,
- CZK 200 per day for each day of hospitalization, for up to 30 days of hospitalization,
- CZK 250,000 as a lump sum in the event of third-degree disability,
- CZK 100,000 as a lump sum in the event of death.

The territorial validity of the insurance is not limited.

4. What must be met for acceptance into insurance

Insurance can be arranged for interested parties who:

- a have registered for a race and are at least 12 years old (with the exception of family runs, where there is no age limit), have agreed to be included in the insurance, have paid the insurance fee, and have been informed about the content of the insurance contract and insurance conditions, or
- b have registered for volunteering in connection with the race and are at least 15 years old, have agreed to be included in the insurance, and have been informed about the content of the insurance contract and insurance conditions.

5. When insurance arises and ceases

The insurance is concluded for a definite period.

The beginning of the racer's insurance occurs 30 minutes before the start of the race and ceases upon crossing the finish line, expiration of the race time limit, disqualification, exclusion, or withdrawal from the race.

The beginning of the volunteer's insurance occurs at 0:00 on the day before the race or at 0:00 on the day of the race and ceases at 24:00 on the day before the race or at 24:00 on the day of the race, depending on the agreed duration of the insurance.

6. What constitutes an insured event

An insured event is an injury to the insured that occurs during the race with the following consequences:

- a** the issue of confirmation of incapacity to work in excess of the deferment period,
- b** hospitalization up to 24 hours after the race, this hospitalisation being essential from a medical point of view and being at least for 24 hours,
- c** occurrence of a third degree disability within one year of the accident,
- d** death within one year of the accident.

7. How to report an insured event

An insured event can be reported to the Insurance Company:

- by phone to Client Service at +420 241 114 114
- electronically via the online form at www.generaliceska.cz
- in writing to Generali Česká pojišťovna a.s., P. O. BOX 305, 659 05 Brno, Czech Republic

Insurance	When to report an insured event	What to submit
incapacity to work due to injury	until the end of the deferment period (i.e., up to 14 days from the occurrence of the incapacity to work)	<ul style="list-style-type: none">● Notification of an Insured Event form● Decision on Temporary Incapacity to Work (sick note) if the Insured is entitled to sickness benefits; the Insurance Company's Medical Report form if the Insured is not entitled to sickness benefits
hospitalisation due to injury	within 30 days of the end of hospitalisation	<ul style="list-style-type: none">● Notification of an Insured Event form● Copy of the discharge report from the hospital
third degree disability due to injury	without unnecessary delay	<ul style="list-style-type: none">● Notification of an Insured Event form● Report from the first treatment after the accident● Assessment of disability from the District Social Security Administration
death due to injury	without unnecessary delay	<ul style="list-style-type: none">● Notification of an Insured Event form● Medical Report from first treatment after the accident● Copy of the Death Certificate● Copy of the post-mortem examination certificate

8. What are the exclusions from insurance

The Insurance Company will not pay insurance benefits for injuries arising:

- a** in relation to the use or application of addictive substances (e.g., alcohol),
- b** in relation to attempted suicide or intentional damage to health,
- c** in relation to disorderly conduct by the Insured or in connection with criminal activity of which he/she is found guilty by a court,
- d** in relation to war, civil war, civil unrest or a terrorist attack,
- e** outside the areas designated for the race,
- f** due to failure to respect the instructions of the race organiser.

The Insurance Company is not obliged to provide insurance coverage, insurance benefits, and is not liable for compensation for any damage or the provision of any benefit if the provision of such insurance coverage, insurance benefits, payment arising from a claim for damages or benefit would conflict with sanctions, prohibitions or restrictions imposed under UN resolutions, trade or economic sanctions or legal acts of the Czech Republic, the Slovak Republic, the European Union, the United Kingdom (UK) or the United States of America (USA). More information and links to international sanctions lists are available at <https://www.generaliceska.cz/sankce-zemi-osob>.

9. Insurance fee and taxes

The insurance fee is paid by the racer to RunCzech s.r.o. (the policyholder) and amounts to:

Type of race	Insurance fee
Marathon (42.195 km)	CZK 60
Half Marathon (21.0975 km)	CZK 50
Birell 10K Night Race Prague	CZK 23
10K Run (Karlovy Vary, Ústí nad Labem)	CZK 23
Adidas Women's 5K Run Prague	CZK 12
Liberec Trail Run 12 km	CZK 26
Liberec Trail Run 22 km	CZK 26
5K Run (České Budějovice, Olomouc)	CZK 12
Prague Relay 4 x 5 km	CZK 12
Family Run	CZK 10

The amount of the insurance fee is not affected by age, gender, or health status.

Volunteers do not pay an insurance fee.

The insurance is subject to the legal regulation of the Income Tax Act, as amended. Insurance benefits are exempt from tax.

10. Payments arising from the insurance contract beyond the premium

Beyond the insurance fee, the Insurance Company does not require any fees for acts and services related to the insurance.

11. What are the consequences of breaching obligations arising from the insurance contract

In the event of a breach of contractual and/or legal obligations, the Insurance Company may, depending on the specific circumstances, reduce or refuse insurance benefits.

Insurance Contract No. 19100985/2018

for group accident insurance

as amended and effective from 15. 8. 2025

Contracting Parties:

Insurer

Generali Česká pojišťovna a.s.

With Registered Office at Spálená 75/16, Nově Město, 110 00 Prague 1

Company ID Number: 452 72 956

Entered in the Commercial Register maintained by the Municipal Court in Prague, file no. B 1464, a member of the Generali Group, registered in the Italian register of insurance groups, maintained by IVASS, under number 026

Represented by **David Vosika**, Member of the Board of Directors, **Pavol Pitoňák**, Member of the Board of Directors (hereinafter referred to as the "Insurance Company")

and

Policyholder

RunCzech s.r.o.

With Registered Office at Františka Křížka 461/11, Holešovice, 170 00 Prague 7

Company ID Number: 251 07 615

Entered in the Commercial Register maintained by the Municipal Court in Prague, file no. C 50213

Represented by **Carlo Capalbo**, Executive Director

(hereinafter referred to as "RunCzech")

conclude this contract in accordance with the provisions of Section 2827 Act No. 89/2012 Coll., Civil Code, as amended (hereinafter referred to as the "Civil Code"):

Insurance contract for group insurance (hereinafter referred to as the "Insurance Contract"):

Article 1 – Roles of the Contracting Parties

1. **Generali Česká pojišťovna a.s.** is an insurance company within the meaning of Act No. 277/2009 Coll., on insurance, as amended, and carries out insurance and other activities to the extent of the granted business license.
2. **RunCzech s.r.o.** is a company that organizes sports and cultural events.
3. The contracting parties to the insurance contract hereby declare their interest in providing insurance protection to **runners** registered for a run under the RunCzech brand (hereinafter referred to as „the race“) and **volunteers** registered for volunteering in connection with the race (jointly hereinafter also „RunCzech race participants“).
4. The Insurance Company sets the insurance conditions and the amount of the premium, accepts premiums from RunCzech, administers the insurance, and pays insurance benefits.

Article 2 – What is the subject of the Insurance Contract

1. The insurance contract is concluded for the insured risk of persons other than the policyholder – RunCzech race participants.
2. The insurance contract regulates the rights and obligations of the contracting parties concerning the establishment and administration of group accident insurance, and the investigation and settlement of insured events.
3. The mutual rights and obligations of the contracting parties are governed by the insurance contract, the Special Insurance Terms and Conditions for Group Accident Insurance 16/2018 (SITC-RCZU), which form an integral part of the insurance contract and are its Annex No. 1. Furthermore, this contractual relationship is governed by the Civil Code and other generally binding regulations.

4. By this insurance contract, the Insurance Company undertakes to provide insurance benefits to the authorized person if an insured event occurs, and RunCzech undertakes to pay the agreed premium to the Insurance Company.
5. The contracting parties have agreed that RunCzech shall prove the insured person's consent to the insurance to the Insurance Company within 14 days from the day of delivery of the Insurance Company's request for the insured person's consent to the insurance.

Article 3 – What is the Content of the Insurance

Group accident insurance (hereinafter referred to as „insurance“) is concluded for the occurrence of an accident as defined in SITC-RCZU, which results in a fact stated in Article 4.

Article 4 – What are the Causes of Insured Events

The following causes of insured events are included in the insurance contract:

- a death,
- b third-degree disability,
- c incapacity for work,
- d hospitalization.

Article 5 – What are the insurance amounts

1. The insurance is concluded for the following sums insured:

Name of insurance	Sum insured
Insurance covering death due to injury	A lump sum of CZK 100,000
Insurance covering third degree disability due to injury	A lump sum of CZK 250,000
Insurance covering incapacity to work due to injury	CZK 200 per day
Accidental hospitalisation daily benefit insurance	CZK 200 per day

2. Limits on insurance benefits are stated in Article 6, paragraph 5 and Article 7, paragraph 4 of SITC-RCZU.

Article 6 – Who can be Insured

1. Based on the insurance contract, only natural persons – RunCzech race participants – can be insured, who:
 - a expressed interest in joining the insurance,
 - b were demonstrably informed of the content of the insurance contract including SITC-RCZU,
 - c simultaneously fulfilled all conditions for acceptance into insurance stated in Article 3, paragraph 1 of SITC-RCZU,
 - d granted consents to the Insurance Company to the extent of the Insured Person's Declaration on the Insurance Application Form, the model of which is Annex No. 2,
 - e were informed of the Insurance Information, which forms Annex No. 3,
 - f were informed of the Insurance Product Information Document (IPID), which forms Annex No. 4,
 - g were informed of the Brief Information on Personal Data Processing, which forms Annex No. 5,all expressed by confirming or signing the Insurance Application Form,
 - h were included by RunCzech in the list of insured persons within the meaning of Article 7, for whom RunCzech pays the premium, and
 - i were accepted into insurance by the Insurance Company (hereinafter referred to as „the insured person“).
2. The insurance is concluded:
 - a **online** simultaneously with registration for the race or simultaneously with registration for volunteering in connection with the race, or additionally after registration for the race, no later than three days before the race, or
 - b **in person** through a paper insurance application form simultaneously with registration for volunteering in connection with the race.

Article 7 – How RunCzech Pays the Premium to the Insurance Company

1. The Insurance Company and RunCzech have agreed on a one-time premium in the amount of:
 - a for one insured runner

Type of race	Premium for one insured runner	Time Limit
Marathon (42.195 km)	CZK 60	7:00 hrs.
Half marathon (21.0975 km)	CZK 50	3:00 hrs.
Birell 10K Night Race Prague	CZK 23	1:30 hrs.
10K Run (Karlovy Vary, Ústí nad Labem)	CZK 23	1:30 hrs.
Adidas Women's 5K Run Prague	CZK 12	0:50 minutes.
5K Run (České Budějovice, Olomouc)	CZK 12	0:45 minutes
Liberec Trail Run (12 km)	CZK 26	2:00 hrs.
Liberec Trail Run (22 km)	CZK 26	4:00 hrs.
Prague Relay 4 x 5 km	CZK 12	2:30 hrs.
Family Run	CZK 10	0:45 minutes

- b for one day of volunteer insurance CZK 37.
2. The amount of the one-time premium is determined regardless of the insured person's age at entry, gender, and health status.
 3. RunCzech sends the Insurance Company a list of insured persons and the premium for all insured persons in the given race under the conditions stipulated by a special agreement.
 4. The time limit stated in paragraph 1 is decisive for the termination of insurance according to Article 11, paragraph 2, letter a of SITC-RCZU.

Article 8 – What are the Rights and Obligations of the Insurance Company and RunCzech

1. In addition to the rights and obligations arising from the Civil Code and SITC-RCZU, the contracting parties have the further obligations stated herein.
2. **Insurance Company:**
 - a provides RunCzech with the necessary cooperation for fulfilling the subject of the insurance contract,
 - b notifies RunCzech of facts leading to the termination of insurance,
 - c provides insurance benefits upon receipt of all documents necessary to ascertain the extent of its obligation to perform.
3. **RunCzech:**
 - a ensures the identification of insured persons including: first name and surname, residential address, date of birth, phone, e-mail,
 - b notifies the Insurance Company without undue delay of facts on the basis of which insurance arises or terminates,
 - c submits to the Insurance Company a list of insured persons in the structure specified by a special agreement,
 - d pays the premium.

Article 9 – How are confidential information and personal data protected

1. RunCzech declares that it has been informed about the processing of the communicated personal data of the insured persons and that details regarding personal data are available at www.generaliceska.cz in the Personal Data section. RunCzech undertakes to inform individual insured persons to this extent. Furthermore, it undertakes to promptly notify the Insurance Company of any changes to personal data.
2. The conditions for personal data processing within the insurance contract are regulated by a special agreement.

Article 10 – What are the Final Provisions

1. The insurance contract becomes effective on August 15, 2025, and is concluded for an indefinite period with a three-month notice period.
2. The effectiveness of the insurance contract may also be terminated by agreement of the contracting parties.

3. Both the termination of the insurance contract and the agreement on the termination of the insurance contract's effectiveness must be in written form and must contain, in addition to specifying the moment of termination of the insurance contract's effectiveness, the method of settling the obligations of the contracting parties arising from this contractual relationship.
 4. Upon the termination of the insurance contract's effectiveness, RunCzech's right to register further interested parties for insurance ceases.
 5. The termination of the insurance contract's effectiveness does not terminate the rights and obligations of the contracting parties arising from insurances concluded prior to the termination of the insurance contract's effectiveness. These rights and obligations continue to exist, are governed by this insurance contract and SITC-RCZU, and terminate in the manner defined in SITC-RCZU.
 6. If RunCzech ceases to exist without a legal successor, the insured person will not take its place.
 7. The annexes to the insurance contract form an integral part thereof.
 8. The insurance contract may be amended or supplemented only in the form of written, consecutively numbered addendums to the insurance contract, accepted with the consent of the contracting parties.
 9. The insurance contract is drawn up in two identical copies, one of which is received by RunCzech and one by the Insurance Company.
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Annexes:

- Annex No. 1: Special Insurance Terms and Conditions for Group Accident Insurance 16/2018 (SITC-RCZU)
- Annex No. 2: Insurance Application Form – model
- Annex No. 3: Information about the Insurance
- Annex No. 4: Insurance Product Information Document (IPID)
- Annex No. 5: Brief Overview of the Processing of Personal Data

SPECIAL INSURANCE TERMS AND CONDITIONS FOR GROUP ACCIDENT INSURANCE 16/2018 (SITC-RCZU)

as amended and effective from 15. 8. 2025

The group accident insurance will be governed by the Insurance Contract, these Special Insurance Terms and Conditions (hereinafter referred to only as the "SITC"), Act No. 89/2012 Coll., Civil Code, as amended (hereinafter referred to only as the "Civil Code") and other generally binding legislation of the Czech Republic. It is possible to deviate from the provisions of the SITC in the Insurance Contract.

Article 1 Glossary

The following terms are used in the SITC and the Insurance Contract:

Insurance Company – Generali Česká pojišťovna a.s. (insurer)

RunCzech – RunCzech. s r.o. (policyholder)

race – a race organised under the RunCzech brand

Insurance Contract – an insurance contract for group accident insurance for a RunCzech race concluded between RunCzech as the policyholder and the Insurance Company as the insurer

Insured – a person registered for the race (hereinafter referred to as „runner“) or a person registered for volunteering in connection with the race (hereinafter referred to as „volunteer“)

authorized person – a person who acquires the right to insurance benefits as a result of an insured event; the authorized person is the insured person, with the exception of an insured event from accidental death insurance, where the authorized persons are those specified in § 2831 of the Civil Code.

insured event – an accidental event, as a result of which the Insurance Company provides insurance benefits, defined in the SITC and occurring during the term of the insurance.

accident – an unforeseen and sudden action of external forces or the insured person's own physical force independent of their will, which caused bodily harm to the runner during the race or 30 minutes before the start of the race, or to the volunteer during volunteering in connection with the race.

incapacity for work – for the insured person:

- a with the right to sickness benefits, it refers to temporary incapacity for work, during which the insured person does not perform their employment or self-employment due to the accident.
- b without the right to sickness benefits, it refers to medically necessary home treatment for the accident.

deferment period – a period of 14 days from the start of incapacity for work, during which the Insurance Company does not pay insurance benefits (daily allowance); this is a form of co-payment by the insured person; it applies to accident incapacity for work insurance.

hospital – a medical facility of a healthcare provider where the insured person receives therapeutic care in the form of acute inpatient intensive or standard care, in accordance with valid legal regulations.

hospitalization – the insured person's stay in the inpatient department of a hospital.

Article 2 What is the Subject of Insurance

- 1 Group accident insurance (hereinafter referred to as „insurance“) is arranged as sum-insured insurance and falls under the sub-section of sickness insurance of the Civil Code.
- 2 The insurance applies to a group of insured persons defined in the insurance contract and in the SITC and includes:
 - a insurance covering death due to injury,
 - b insurance covering third degree disability due to injury,
 - c insurance covering incapacity to work due to injury,
 - d accidental hospitalisation daily benefit insurance.

Article 3 What are the Conditions for Acceptance into Insurance

- 1 Insurance can be arranged for an interested party who has:
 - a registered with RunCzech for a race and at the same time
 - reached the age of 12, with the exception of a family run where there is no age limit for entry,
 - agreed to join the insurance,
 - paid the entry fee including the insurance fee,
 - been informed of and demonstrably agrees to the content of the insurance contract and SITC, or
 - b registered with RunCzech for volunteering in connection with the race and at the same time:
 - reached the age of 15,
 - agreed to join the insurance,

- been informed of and demonstrably agrees to the content of the insurance contract and SITC.

- 2 The Insurance Company will decide on acceptance into insurance based on the fulfillment of the conditions for acceptance into insurance.

Article 4 INSURANCE COVERING DEATH DUE TO INJURY

- 1 **Definition of insured events**

The insured event is the injury of the Insured resulting in death within one year of the accident.
- 2 **Cases which the insurance does not cover (exclusions arranged)**

The Insurance Company will not pay insurance benefits in the cases specified in Art. 8.
- 3 **How to report an insured event**

The beneficiary will notify the Insurance Company of an insured event without unnecessary delay and provide the following:

 - a completed Notification of an Insured Event form,
 - a medical report from the first treatment after the accident,
 - a copy of the Death Certificate,
 - a copy of the Post-Mortem Examination Certificate and other documents which the Insurance Company requests.
- 4 **Insurance benefit to which entitlement is created**

The Insurance Company will pay the beneficiary the agreed sum insured as a lump sum.

The insurance benefit will not be paid if entitlement was created to pay out an insurance benefit for third degree disability insurance.

Article 5 INSURANCE COVERING THIRD DEGREE DISABILITY DUE TO INJURY

- 1 **Definition of insured events**

The insured event is the injury of the Insured resulting in the occurrence of a third degree disability within one year of the accident.
- 2 **Cases which the insurance does not cover (exclusions arranged)**

The Insurance Company will not pay insurance benefits in the cases specified in Art. 8.
- 3 **How to report an insured event**

The Insured will notify the Insurance Company of an insured event without unnecessary delay and provide the following:

 - a completed Notification of an Insured Event form,
 - a medical report from the first treatment after the accident,
 - a disability assessment issued by the respective District Social Security Administration with the result determining third degree disability and other documents which the Insurance Company requests.
- 4 **Insurance benefit to which entitlement is created**

The Insurance Company will pay the Insured the agreed sum insured as a lump sum.

Article 6 INSURANCE COVERING INCAPACITY TO WORK DUE TO INJURY

- 1 **Definition of insured events**

The insured event is the injury of the Insured resulting in the issue of a confirmation of incapacity to work for a period exceeding the deferment period.
- 2 **Other rules relating to this insurance**
 - a a doctor specified by the Insurance Company may set the length of incapacity to work and thus determine the scope of the insurance benefit,
 - b the Insured will enable the Insurance Company to check adherence to the treatment regime.
- 3 **Cases which the insurance does not cover (exclusions arranged)**

The Insurance Company will not pay insurance benefits in the cases specified in Art. 8 or for the period of incapacity to work:

 - a until notification of an insured event according to para. 4,
 - b which the Insured did not corroborate by submitting a document on incapacity to work or documents required by the Insurance Company by the stipulated deadline,
 - c starting from the day on which the Insured refused examination of his/her health by a doctor specified by the Insurance Company or the day he/she did not appear for this examination without a prior reason,

d starting from the day on which the Insured failed to follow the treatment regime.

4 How to report an insured event

The Insured will notify the Insurance Company of an insured event by the end of the deferment period and provide the following:

- a completed Notification of an Insured Event form,
- the form Decision on Temporary Incapacity to Work (sick note) if the Insured is entitled to sickness benefits; the Insurance Company's Medical Report form with determination of the diagnosis if the Insured is not entitled to sickness benefits and other documents which the Insurance Company requests.

5 Insurance benefit to which entitlement is created

The Insurance Company will pay the Insured the agreed daily benefit from the 15th day of incapacity to work (i.e., after the end of the deferment period), at most however for 60 days of incapacity to work (limit of the insurance benefit).

Article 7 ACCIDENTAL HOSPITALIZATION DAILY BENEFIT INSURANCE

1 Definition of insured events

The insured event is injury of the Insured resulting in hospitalisation up to 24 hours after the race, this hospitalisation being essential from a medical point of view and being at least for 24 hours.

2 Cases which the insurance does not cover (exclusions arranged)

The Insurance Company will not pay insurance benefits in the cases specified in Art. 8.

3 How to report an insured event

The Insured will notify the Insurance Company of the insured event within 30 days of the end of hospitalisation and provide:

- a completed Notification of an Insured Event form,
- a copy of the discharge report from the hospital and other documents which the Insurance Company requests.

4 Insurance benefit to which entitlement is created

The Insurance Company will pay the Insured the agreed daily benefit for each day of hospitalisation, however, at most for 30 days of hospitalisation (limit of the insurance benefit).

Article 8 What Other Cases are Excluded from Insurance (Exclusions from All Insurances)

- 1 The Insurance Company will not pay insurance benefits for an injury sustained:
 - a in relation to the use or application of addictive substances (e.g., alcohol),
 - b in relation to attempted suicide or intentional damage to health,
 - c in relation to disorderly conduct by the Insured or in connection with criminal activity of which he/she is found guilty by a court,
 - d in relation to war, civil war, civil unrest or a terrorist attack,
 - e outside the areas designated for the race,
 - f due to failure to respect the instructions of the race organiser.
- 2 The Insurance Company is not obliged to provide insurance coverage, insurance benefits, and is not liable for compensation for any damage or provision of any benefit if the Insurance Company would, as a result of providing such insurance coverage, insurance benefits, payment arising from a claim for damages or benefits, be in conflict with sanctions, prohibitions or restrictions imposed in the sense of UN resolutions, trade or economic sanctions or legal acts of the Czech Republic, the Slovak Republic, the European Union, the United Kingdom (UK) or the United States of America (USA). More information and links to international sanctions lists are available at <https://www.generaliceska.cz/sankce-zemi-osob>.

Article 9 What Other Rules Apply to an Insured Event

- 1 The beneficiary will provide the Insurance Company the necessary cooperation while investigating an insured event.
- 2 The Insurance Company may verify the submitted documents, arrange consultation regarding the information obtained or have it professionally assessed, and it may require expert opinions.
- 3 Documents, in particular medical documentation, issued by the Insured or his/her family member (e.g., husband, parent, child) are not sufficient to corroborate an insured event.
- 4 The Insurance Company will not be deemed to be in delay in providing the insurance benefit for an insured event for the period over which the beneficiary is in delay with fulfilling his/her obligations.
- 5 Documents will be submitted by the beneficiary in Czech and will be retained by the Insurance Company
- 6 Documents proving the occurrence of an insured event must be drawn up in accordance with Czech law. The Insurance Company will acknowledge that

documents which are drawn up in accordance with foreign law and in a foreign language are fit to prove the occurrence of an insured event if their content indisputably shows that the insured event occurred. The Insured will, at his/her own cost, ensure an officially certified translation of such documents into Czech; the Insured will not be obliged to do so if documents are drawn up in Slovak.

Article 10 How Insurance Benefits are Paid Out

- 1 The insurance benefit will be paid following the receipt of documents necessary to ascertain the existence and extent of the Insurance Company's liability to provide performance.
- 2 The Insurance Company will provide the beneficiary the insurance benefit in cash, payable in Czech crowns.
- 3 The beneficiary may not assign a receivable for the insurance benefit without the consent of the Insurance Company.

Article 11 What You Need to Know About the start and end of the Insurance

- 1 The commencement of insurance for a runner occurs 30 minutes before the start of the race; the commencement of insurance for a volunteer is specified in the Table.
- 2 Insurance terminates based on actions by the insured person, the Insurance Company, or RunCzech carried out in accordance with the Civil Code, and furthermore:
 - a Insurance for a runner terminates at the moment they cross the finish line, upon expiration of the time limit set for the race, at the moment they are disqualified or excluded from the race, or withdraw from the race.
 - b The termination of insurance for a volunteer is specified in the Table.

Variant	Commencement of volunteer insurance occurs:	Volunteer insurance terminates:	Duration of volunteer insurance:
1.	at 00:00 h on the day before the race	at 24:00 h on the day before the race	the day before the race (1 day)
2.	at 00:00 h on the day of the race	at 24:00 h on the day of the race	the day of the race (1 day)
3.	at 00:00 h on the day before the race	at 24:00 h on the day of the race	the day before the race and the day of the race (2 days)

Article 12 For What Period is Insurance Arranged

Insurance is arranged for a definite period, specifically as follows:

- a runner's insurance for the duration of the race, including 30 minutes before the start of the race, unless earlier termination occurs according to Article 11, par. 2, letter a),
- b the duration of volunteer insurance is specified in the Table.

Article 13 For What Period is Insurance Arranged

- 1 The authorized person shall report any change in circumstances causing the termination of insurance to the Insurance Company.
- 2 The authorized person communicates with the Insurance Company:
 - a in written form to the address Generali Česká pojišťovna a.s., P. O. BOX 305, 659 05 Brno, or
 - b in non-written form:
 - by phone to Client Service at +420 241 114 114,
 - electronically via the online form at www.generaliceska.cz.
- 3 A non-written notification is considered made if the Insurance Company confirms in writing that it has received the notification, or begins to act in accordance with it.
- 4 The Insurance Company communicates with the insured person in written form via a postal license holder or electronically via the insured person's e-mail address.

Article 14 What You Need to Know About Dispute Resolution

The entity for out-of-court resolution of consumer disputes arising from the insurance contract is, in the case of non-life insurance, the Czech Trade Inspection Authority (www.col.cz) or the Ombudsman's Office of the Czech Association of Insurers (www.ombudsmancap.cz)