

Auto GO Insurance

Information document about a HoppyGo insurance product



Company: UNIQA pojišťovna, a.s.,
Czech Republic

Product: Car insurance

Full pre-contractual and contractual information about the product is provided in other documents.

What type of insurance does this concern?

This concerns **vehicle property insurance**, which can be used to insure a **passenger or light commercial vehicle of a total weight of up to 3.5 tons and a maximum of 9 seats**.



What is the subject of insurance?

Subject of insurance

Damages incurred by the owner of the vehicle specified in the insurance contract as a result of **accidents** described in detail in the insurance contract by **damage to the car, destruction of the car or theft of the car or its parts**.

✓ GO KLASIK

- insured risks contained in GO MINI
- damage or destruction of the car as a result of collision with another traffic participant or other obstacle.

The insurance is arranged for an **insured sum** in the value **corresponding to the insurance value of the vehicle** at the time of conclusion of the insurance contract.

Vehicle insurance includes additional insurance for assistance services, a replacement vehicle and additional insurance of windows. It is also possible to arrange additional luggage insurance and additional personal accident insurance.



What does the insurance not apply to?

- ✗ To damages, which are not caused by the insured risks specified in the insurance contract.
- ✗ To damages caused by the intentional actions of the policy holder, the authorised user of the vehicle, persons living with them in a shared household or persons dependent on them or third parties acting at their instigation.



Are there any limits in the insurance coverage?

- ! Damages caused during use of the vehicle for criminal activities by the policy holder, authorised user of the car, persons living with them in a shared household or persons dependent on them or third parties acting at their instigation, are not covered.
- ! Damages consisting of damage to tyres only, if no other damage to the vehicle, which is an insured event, occurred simultaneously, are not covered.
- ! Damages incurred in the period during which the vehicle was handed over to another person for the purpose of transportation, repairs, maintenance, sale or brokering of these services, are not covered.
- ! Damages caused during competitions of any type or competitions with a speed element, preparatory drives for such competitions or contests and during private or test drives in special complexes or zones (on enclosed circuits), are not covered.
- ! Damages caused to an item transported in the vehicle or on the vehicle and damages caused during extraction or when towing another vehicle, are not covered.
- ! Damages caused as a result of functional stress, natural wear, material fatigue or defects, structural or manufacturing defects in the vehicle, are not covered.
- ! Damages incurred when the vehicle is being driven by a person without a valid driver's licence or by a person under the influence of alcohol or intoxicating or psychotropic substances, are not covered.



Where does the insurance coverage apply to me?

- ✓ The insurance applies to countries located within the geographic territory of Europe and Turkey, with the exception of the territories of Belorussia, Moldavia, the Russian Federation and Ukraine.



What duties do I have?

- **In relation to conclusion of the insurance contract** you are particularly required to answer the insurance company's written questions regarding circumstances that are important for its decision on how to evaluate the insured risk and whether and under what terms it will insure these risks, **truthfully and completely**, and to inform the insurance company of the **existence of multiple insurance** and the details of this insurance.
- **Throughout the duration of the insurance** you are particularly required to **act in manner intended to prevent an insured event**, i.e. to prevent damages to the vehicle. You are also required to immediately **inform the insurance company** of any **changes to the data given in the insurance contract**, particularly data about the owner of the vehicle, the method of use of the vehicle, changes to your permanent address and contact data.
- In the event that a **harmful or insured event does occur**, you are particularly required to fulfil the duty stipulated by the law regulating road traffic and **execute a joint record of the traffic accident** or report a traffic accident that is a harmful event to the **police**. You are also required to report a harmful event to the police in cases when you believe that a crime was committed in relation to this event or if a vehicle was stolen. You are also required to immediately inform the insurance company of origin of an insured event in writing and proceed in compliance with its instructions.



When and how should you make payments?

The insurance premium value is given in the insurance contract. The insurance premium is paid as a lump sum, according to the instructions of the HoppyGo platform to the account of HoppyGo and must be paid as of the date the insurance begins.



When does insurance protection begin and when does it end?

The insurance company provides insurance protections from the date specified in the insurance contract as the beginning of insurance. The insurance is arranged for a limited period until the date of the end of insurance specified in the insurance contract. Insurance protection lasts throughout the duration of the insurance and is terminated when the insurance ends or is terminated for the reasons set out in the law, or in the insurance contract, or in the insurance terms, which are part of this contract. During the period until photographic documentation concerning the insured vehicle is supplied or permitted, high excess is applied in the event of an insured event.



How can I give notice on the insurance?

Notice

You can give **notice** on the insurance within the time limit specified for this purpose by the law, or the insurance contract. In such cases the insurance ends on elapse of the period of notice, if this is determined, or on elapse of the insurance period. You can give notice on the insurance **without giving a reason** within a time limit of **two months from the date of conclusion of the insurance contract** (the period of notice is eight days), within a time limit of **six weeks before the end of the insurance period or within three months from the date of notification of an insured event** (the period of notice is one month).

Other methods of terminating the contract

You can also **withdraw from the insurance contract** within the time limit stipulated by the law or the insurance contract for this purpose. In such cases all the insurance arranged on the basis of the insurance contract is void and the parties return performance to each other. You can withdraw from an **insurance contract** that was **concluded exclusively by remote communication** without giving a reason within a time limit of fourteen days from the date it was concluded or from the day you were informed of the insurance terms to an insurance contract concluded in such a manner.

Other reasons for terminating insurance are stipulated by the law or in the insurance contract, or in the insurance terms, which are part of the contract.