

**Insurance for entrepreneurs and legal entities**
**Table of contents**

Article 1	Introductory Provisions
Article 2	Insurable Risks
Article 3	Subject of Insurance, Insurance Value
Article 4	Other Exclusions from the Insurance
Article 5	Insurance Benefit
Article 6	Insurance Claim Limits
Article 7	Other Obligations Arising from the Insurance
Article 8	Interpretation of Terms
Table No. 1:	Security levels and insurance claim limits for the theft of things by burglary and robbery under Article 6(2) of these DPPMP-P conditions

**Article 1**
**Introductory Provisions**

The following Supplementary Insurance Conditions for Movable Property Insurance DPPMP-P-01/2014 (hereinafter referred to as "DPPMP-P") supplement the provisions of the General Insurance Conditions for Property/Casualty Insurance VPPMO-P-01/2014 (hereinafter referred to as "VPPMO-P") and are effective as of 1st January 2014.

**Article 2**
**Insurable Risks**

- The insurance can be arranged to cover the following insurable risks:
  - fire, explosion, direct stroke of lightning, plane crash or fall of a part thereof or of cargo;
  - flood or deluge;
  - storm or hailstorm;
  - landslide, falling rocks or soils, avalanche slide or collapse;
  - falling trees, poles or other objects;
  - weight of snow or ice;
  - earthquake;
  - water running out of water distribution or storage facilities. The insurance can also be arranged to cover the following insurable risks:
  - theft due to burglary or robbery; j) wilful damage or wilful destruction.

**Article 3**
**Subject of Insurance, Insurance Value**

- For the purposes of these DPPMP-P conditions, the subject of insurance shall refer to tangible movable property used by the Insured specified in the Insurance Policy for their business activities and listed under the items of the Insurance Policy (hereinafter referred to as the "Subject of Insurance").
- Unless specified otherwise in these DPPMP-P conditions or the Insurance Policy, the insurance value of the Subject of Insurance shall refer to:
  - the new price of the Subject of Insurance, own or another party's, used legitimately on the basis of a written contract, unless listed under letter (c) of this clause;
  - the time-related price of the Subject of Insurance, own or assumed on the basis of a contract of work or performance, unless listed under letter (c) of this clause;
  - the standard price of the Subject of Insurance, own or another party's, specified in Article 4(1)(j) of these DPPMP-P conditions or in the Insurance Policy.

**Article 4**
**Other Exclusions from the Insurance**

- Unless specified otherwise in the Insurance Policy, the insurance shall not cover:
  - valid domestic and foreign treasury notes, banknotes and coins in circulation in cash (hereinafter referred to as "Money");
  - precious metals and articles made thereof, loose pearls and gems;
  - bank and cheque books, payment or credit cards, other similar documents, securities and stamps;
  - written documents, business books, files, drawings, plans, projects, any data carriers and records on them, unless posted as inventory;
  - samples, visual models, prototypes and exhibits;
  - automated machines and terminals for receiving or dispensing Money, stamps, goods, etc., including their contents;
  - road and special vehicles;
  - aircraft and flying devices of all kinds;
  - ships and other vessels of all kinds;
  - things of special cultural and historical value, antiquities, works of art and collections;
  - hay, straw, live plants and crops;
  - animals;

even if a set is insured and the set would otherwise include the aforementioned things by their very nature.

- In connection with the interpretation of insurable risks in the VPPMO-P conditions, the following shall apply for the purposes of these DPPMP-P conditions:
  - Fire** shall not refer to glowing and smouldering with limited access to oxygen or the effects of commercial fire and its heat or the effects of heat during a short circuit in electrical wiring or equipment, unless the fire thus generated spreads further of its own accord.
  - Explosion** shall not refer to the abrupt equalization of negative pressure (implosion) or sonic boom caused by an aircraft. Likewise, an explosion shall not refer to a gradual reaction with constant progress or minimum change of speed (e.g. foaming and similar cases). For the purposes of the insurance, an explosion shall not refer to the reaction in the combustion chamber of engines, in gun barrels and in other equipment in which explosive energy is used deliberately.
  - Direct stroke of lightning** shall not refer to over-voltage created by induction in connection with an indirect stroke of lightning or another cause, acting on electrical or electronic machines, appliances, devices and engines, electronic components and electro-technical components or similar Subjects of Insurance or their parts.
  - Storm** shall not refer to the damage to or the destruction of the Subject of Insurance if the loss is incurred directly or indirectly:
    - in connection with the fact that the building had no windows, no doors or removed, incomplete or makeshift roofing (foil, cardboard, etc.) or in connection with the fact that construction work was carried out on the building;
    - due to dilapidated, decayed or otherwise damaged roofing;
    - due to ingress of rain, hail, snow or dirt through unclosed windows or other openings, unless such openings were caused by a storm;
    - on road or special vehicles located in an open space and on Subjects of Insurance located in an open space which are not intended for outdoor use or storage by the manufacturer or by their very nature, are not resistant to damage or destruction due to normal atmospheric conditions that need to be taken into account depending on the season of the year and the local conditions.
  - Hailstorm** shall not refer to the damage to or the destruction of the Subject of Insurance if the loss is incurred directly or indirectly:
    - in connection with the fact that the building had no windows, no doors or removed, incomplete or makeshift roofing (foil, cardboard, etc.) or in connection with the fact that construction work was carried out on the building;
    - due to dilapidated, decayed or otherwise damaged roofing;
    - due to ingress of rain, hail, snow or dirt through unclosed windows or other openings, unless such openings were caused by a hailstorm;
    - on road or special vehicles located in an open space and on Subjects of Insurance located in an open space which are not intended for outdoor use or storage by the manufacturer or by their very nature, are not resistant to damage or destruction due to normal atmospheric conditions that need to be taken into account depending on the season of the year and the local conditions.
  - Landslide** shall not refer to a landslide due to human activity (human intervention in the work of nature), such as industrial, transport or building operations, whether ongoing or completed in the past. Landslide shall not refer to the slow (creeping) downhill motion in the form of land creep or subsidence of land towards the centre of the Earth due to natural forces or human activity.
 

Building operations shall refer to the undermining or undercutting of shearing areas of slopes or the weighting of rocks on slopes with embankments, piles or backfills.

Damage to or destruction of the Subject of Insurance due to a landslide shall not refer to such damage or destruction that occurs in direct or indirect consequence of volume changes of foundation soils as

a result of freezing or shrinking or with a change in its carrying capacity due to waterlogging, without interfering with the balance of the slope.

- Falling trees, poles or other objects shall not refer to cases where:**
  - these objects are part of the damaged Subject of Insurance or the same set incorporating the damaged Subject of Insurance;
  - the damage is directly or indirectly caused by ejected, thrown, shot or flying items or objects;
  - the damage occurs on road or special vehicles located in an open space and on Subjects of Insurance located in an open space which are not intended for outdoor use or storage by the manufacturer or by their very nature, are not resistant to damage or destruction due to normal atmospheric conditions that need to be taken into account depending on the season of the year and the local conditions.
- Weight of snow or ice** shall not refer to the damage to or the destruction of the Subject of Insurance caused directly or indirectly:
  - due to dilapidated, decayed or damaged roofing, supporting or other structure of the roof;
  - destructive effects of the expansion of ice or frost;
  - on road or special vehicles located in an open space and on Subjects of Insurance located in an open space which are not intended for outdoor use or storage by the manufacturer or by their very nature, are not resistant to damage or destruction due to normal atmospheric conditions that need to be taken into account depending on the season of the year and the local conditions.
- Water running out of water distribution or storage facilities** shall not refer to:
  - water leaking from drain pipes and sewer lines due to a rise in groundwater level, floods, deluges and accumulated water from atmospheric precipitation;
  - water leaked during the use of medical and technical equipment;
  - water leaking from cleaning, washing, irrigation, humidification and supply equipment and from fountains;
  - water leaking from fish tanks, aboveground pools and open tanks of all kinds;
  - water leaking from unclosed stop valves (e.g. valves, taps);
  - water running out of water distribution or storage facilities due to their pressure testing, repairs or modifications.
- Theft due to burglary** shall not refer to the acquisition of the Subject of Insurance or its accessories where the locked place of insurance is entered in an unidentified manner (e.g. with no traces of violence, using an identical key).
- Wilful damage or destruction** shall not refer to:
  - damage to or destruction of construction parts in connection with a theft or attempted theft;
  - wilful damage to or destruction of the Subject of Insurance due to fire, explosion or water running out of water distribution or storage facilities.
- Falling rocks or soils** shall not refer to a fall due to human activity (human intervention in the work of nature), such as industrial, transport or building operations, whether ongoing or completed in the past.
 

Building operations shall refer to the undermining of slopes, undercutting of shearing areas of slopes or the weighting of rocks on slopes with embankments, piles, backfills or structures.

**Article 5**
**Insurance Benefit**

- Unless specified otherwise hereinafter, the Insurance Company shall provide an insurance benefit within the meaning of the applicable provisions of the VPPMO-P conditions.
- If the insurance is arranged for the new price but the time-related price of the Subject of Insurance is lower than 30 % of its new price immediately before the occurrence of the insured event, the Beneficiary shall be entitled to receive from the Insurance Company:

- a) for the damaged Subject of Insurance, an amount equal to the reasonable costs of its repair; the Insurance Company shall reimburse the costs of repair up to the time-related price of the Subject of Insurance immediately before the insured event, reduced by the time-related price of the remains of the replaced parts;
- b) for a destroyed, stolen or lost Subject of Insurance, an amount equal to its time-related price. The amount thus determined shall be reduced by the Insurance Company by the time-related price of its remaining parts.
3. If the Insurance Company is to provide an insurance benefit from the insurance at the new price level and the Beneficiary fails to demonstrate, within 3 years of occurrence of the insured event, that they have repaired the Subject of Insurance or have acquired a new one instead or if the Beneficiary states that they would not repair or re-acquire the Subject of Insurance, the Insurance Company shall provide an insurance benefit not exceeding the time-related price of the affected Subject of Insurance immediately before the insured event, reduced by the time-related price of its remaining parts.
4. If the insured event results in a reduction of inventory, the Beneficiary shall be entitled to receive from the Insurance Company:
  - a) in case of damage to inventory, an amount equal to the reasonable costs of their repair or modification;
  - b) in case of depreciation of the inventory, the difference between its insurance value immediately before the insured event and the price which the Beneficiary would receive from its sale immediately after the insured event;
  - c) in case of destruction, theft or loss of inventory manufactured by the Beneficiary, an amount equal to the reasonable costs required for their production or, as far as inventory not manufactured by the Beneficiary is concerned, an amount equal to the costs of their acquisition immediately before the insured event. The amount thus determined shall be reduced by the Insurance Company by the price of any remains;
  - d) the insurance benefit specified under letters (a) to (c) of this clause shall be limited by the amount the Beneficiary would receive from the sale of the inventory immediately before the insured event.
5. If the insured event results in the damage to, destruction, theft or loss of things of special cultural and historical value, antiquities, including antique furniture, works of art, collectors' items, precious metals and articles made thereof, loose pearls and gems, leather, fur and articles made thereof and musical instruments, the Beneficiary shall be entitled, unless specified otherwise hereinafter, to receive from the Insurance Company an amount equal to the costs of restoration to their original condition or an amount equal to the costs of production of an artistic or technical copy, but no more than the standard price of the thing at the time of occurrence of the insured event. If the thing(s) cannot be restored to their original condition or their copy cannot be produced, the Beneficiary shall be entitled to receive from the Insurance Company the standard price of the thing(s) at the time of occurrence of the insured event. The amount thus determined shall be reduced by the Insurance Company by the price of the remains of the thing(s), if any, or by the price of the remains of the replaced parts of the thing(s), if any, at the time of being damaged due to the insured event.
6. If an entire insured collection is destroyed, stolen or lost, the Beneficiary shall be entitled to receive from the Insurance Company the insurance benefit determined pursuant to clause 5 of this Article. If only a part of an insured collection is destroyed, stolen or lost or if an insured collection is damaged, the Beneficiary shall be entitled to receive from the Insurance Company an amount equal to the costs of restoration to their original condition or an amount equal to the costs of production of an artistic or technical copy of the affected part of the collection. For a destroyed, stolen or lost part of an insured collection the Insurance Company's insurance benefit shall be limited to the amount as determined under clause 5 of this Article.
7. In case of damage to valid domestic and foreign treasury notes, banknotes and coins circulating in cash (hereinafter referred to as "Money"), the Insurance Company shall provide an insurance benefit based on the value of the Money subject to the deduction of the compensation that can be obtained from the bank pursuant to the legal regulations on the provision of compensation for incomplete and damaged Money. In case of destruction, damage or loss of Money, the Insurance Company shall provide an insurance benefit to the value of this destroyed, stolen or damaged Money.
8. If the insured bank or cheque books, payment or credit (telephone, etc.) cards, savings bonds, securities and other similar documents are damaged, destroyed, stolen or lost, the Beneficiary shall be entitled to receive from the Insurance Company the amount spent on

the redemption of such documents. If such documents are used in an unauthorized manner due to an insured event, the Beneficiary shall be entitled to receive from the Insurance Company the amount by which their property has been decreased due to this unauthorized use. The Insurance Company shall not reimburse lost interest and other lost income.

9. If the written documents, business books, files, drawings, plans, projects, any data carriers and records are damaged, destroyed, stolen or lost, the Beneficiary shall be entitled to receive from the Insurance Company an amount equal to the reasonable costs of repair for damaged things or equal to the material costs of reproduction of destroyed, stolen or lost things; the price of the remains of the damaged or destroyed things shall always be deducted from that amount. If the Beneficiary does not pay any costs of reproduction or repair, the Insurance Company shall only pay the value of the materials invested into the thing concerned.
10. If an insured event results in the damage to or the destruction or theft of a construction part specified in the Insurance Policy, the Insurance Company shall provide an insurance benefit equal to the reasonable costs of repair of the damaged construction parts or the costs of re-acquisition of the destroyed or stolen construction parts. The amount thus determined shall be reduced by the Insurance Company by the price of the remains of the construction part, if any, or by the price of the remains of the replaced parts of the construction part, if any, at the time of being damaged due to the insured event.
11. Under the insurance of the costs of repair or re-acquisition of the damaged or destroyed construction parts that constitute the interior of a leased part of a building, the Insurance Company shall also provide an insurance benefit for the damage to or the destruction of properly installed water pipes, valves and connected heating elements (radiators) or drain pipes to the extent to which they are used exclusively for the leased part of the building, provided that the Beneficiary has acquired them at their own expense.
12. The Insurance Company shall also provide an insurance benefit if the Subject of Insurance is damaged or destroyed as an immediate consequence of damage to or the destruction of until then sound and functional construction parts of buildings in which the Subjects of Insurance are placed, due to the effects of the insurable risks stated in Article 2(1)(a) to (h) of these DPPMP-P conditions.
13. The Insurance Company shall provide an insurance benefit under the theft insurance even if the Subject of Insurance is damaged or destroyed due to the perpetrator's behaviour aimed at stealing the Subject of Insurance.
14. The Insurance Company shall provide an insurance benefit also where the Subject of Insurance is lost as the direct result of the occurrence of any of the arranged insurable risks listed in Article 2(1)(a), (b), (d), (e), (f), (g) or (h) of these DPPMP-P conditions in the place of insurance and its immediate effect on the Subject of Insurance.
15. The calculation of the insurance benefit shall not take into account the depreciation of the whole (which refers to a separately defined Subject of Insurance or set), but only the damage, destruction, theft or loss of its parts affected by the insured event.
16. If an insured event due to an insurable risk listed in Article 2(1)(a) of these DPPMP-P conditions affects the things set out in Article 4(1)(a), (b), (c) and (d) of these DPPMP-P conditions, the right to an insurance benefit shall only arise if the things were kept in closed and locked fireproof storage containers, unless another method of storage was otherwise agreed.
17. Under the insurance of the costs of repair of damaged or destroyed construction parts that provide for the security of the locked place of insurance, the Insurance Company shall provide an insurance benefit for the damage to or the destruction or loss of such construction parts if incurred in connection with the theft or attempted theft of the Subject of Insurance.

#### Article 6 Insurance Claim Limits

1. In case of arranged insurance against the insurable risk of theft due to burglary or robbery, the insurance benefits provided for insured events which occur during a single insurance year or a definite period of time for which the insurance is arranged shall not exceed the upper limit agreed in the Insurance Policy for the specific Subject of Insurance.
2. If the Subject of Insurance is stolen by burglary or robbery, the Insurance Company shall provide an insurance benefit in accordance with the other provisions within the Insurance Policy and these DPPMP-P conditions. The Insurance Company shall provide an insurance benefit for the sum of all Subjects of Insurance no higher than the maximum limits set out in TABLE 1 at the end of these DPPMP-P conditions, depending on the method

and quality of security features overcome by the perpetrator at the time of the insured event. For the Subjects of Insurance set out in Article 4(1)(a), (b), (c) and (d), the Insurance Company shall provide an insurance benefit only if they were kept in a locked vault with security level A11 to A14 as shown in the Table. The obligation of keeping in a vault does not apply to security level C1.

#### Article 7 Other Obligations Arising from the Insurance

1. The Policyholder, the Insured or the Beneficiary shall:
  - a) provide for the storage of the insured inventory or other stored things damageable by water at least 12 cm above the floor level or above the finished terrain level, if stored outside a building;
  - b) comply with the scope and method of accounting and the conclusiveness of accounting records as required by generally binding legal regulations.
2. If the Beneficiary violates the obligation set out in clause 1 of this Article and the violation has a substantial impact on the occurrence of an insured event or on the amount of the insurance benefit or if the violation makes it difficult to examine the legal grounds for the insurance benefit, its scope or amount, the Insurance Company shall be entitled to adequately reduce the insurance benefit under the Insurance Policy.

#### Article 8 Interpretation of Terms

The interpretation of terms contained in the VPPMO-P conditions shall be supplemented as follows:

1. **Safety cylinder** shall refer to the cylinder installed in safety mortise locks which meets the requirements of the relevant standards, at the least for safety class RC 3, or 3, including resistance to non-destructive bumping methods - BumpKeys (hereinafter referred to as "Resistance to BK").
2. **Security door** shall refer to a door that fully meets the requirements of the relevant standards, at the least for safety class RC 3, or 3, including an adequate locking system.
3. **Safety bilateral door latch** shall refer to a door latch that meets the requirements of the relevant standards, at the least for safety class RC 3, or 3, and provides Resistance to BK.
4. **Security fittings** shall refer to fittings that fully meet the requirements of the relevant standards, at the least for safety class RC 3, or 3. They especially protect the cylinder against breakage and shall not be removable from the outer side of the door.
5. **Security locking system** shall refer to a set consisting of a safety mortise lock, a safety cylinder and security fittings. These components shall meet the requirements of the relevant standards, at the least for safety class RC 3, or 3. The cylinder shall provide Resistance to BK.
6. **Security padlock** shall refer to a padlock that meets the requirements of the relevant standards, at the least for safety class RC 3, or 3 and provides Resistance to BK, or to a security padlock that is particularly resistant to lock picking and is fitted with a hardened shackle with a minimum diameter of 12mm and provides Resistance to BK.
- Hasps and eye, through which the shackle of the padlock passes shall have a mechanical strength at least equal to the mechanical strength of the security padlock and shall not be removable from the outside.
7. **Safety glazing** shall refer to the glazing (e.g. using laminated glass or glass with safety foil) that meets the requirements of the relevant standards, at the least for safety class P1A.
8. **Stamps** shall refer to postage stamps, revenue stamps, lottery tickets, travel tickets and public transport coupons, rechargeable telephone and other cards, food vouchers, vignettes, etc.
9. **Other glazed parts** shall refer to glazed entrance doors, glazed balcony doors, ventilation and basement windows, roof windows and skylights, glass walls, with the exception of glass bricks, etc.

In case of glazed doors, a key shall not be inserted in the lock from the inside and keyless control of the installed locks shall not be possible from the inside.

10. **Camera system** shall refer to a CCTV system that continuously, 24 hours a day, monitors the secured space (and is equipped with night vision in case of insufficient lighting) and the video output is stored for a minimum of 10 days.
11. **Short firearm** shall refer to a pistol or a revolver.
12. **Qualified guards** shall refer to guards who shall:
  - be physically strong, fit for this purpose and properly trained and instructed for the performance of this work;
  - be aged over 18 and under 60 years of age;
  - guard in such a way that, in case of a multi-guard service, one guard is permanently stationed at a fixed security site (gatehouse, key security post);

- be equipped with communications equipment to make sure that the individual guards can communicate with each other during patrols. In addition, the guards shall be equipped with communications equipment that enable them to immediately call the police or any other similar assistance should they detect theft by burglary or a robbery;
  - carry out inspections of the fence and make sure that doors are closed and locked;
  - carry out patrols in accordance with the patrol book (depending on the size, segmentation, risk, etc. of the guarded building) at least once every 60 minutes;
  - enter every patrol in the patrol book, indicating the time of the patrol, or keep records in another demonstrable way and, if applicable, enter any identified defects in the book of defects, etc.;
  - be monitored by a specifically designated employee of the client, who shall inspect the performance and the quality of the performed guarding, including inspections of all records.
- 13. Bars** shall refer to bars that meet the requirements of the relevant standards, at the least for safety class RC 2, or 2, or a grill whose steel elements (rods) are of a solid material, with a minimum cross section of 1 cm<sup>2</sup>. The mesh size shall not exceed 25 x 15cm (or similar, with a maximum mesh area of 400 cm<sup>2</sup>). The bars shall be sufficiently rigid (e.g. welded) and shall be firmly anchored (embedded in concrete, fixed, etc.) in a non-detachable manner on the outside or locked with security padlocks depending on the size of the bars, with a minimum of four points (anchors). Bars shall also refer to bars made of another material and using another technology which exhibit at least the same mechanical strength against theft by burglary as the bars defined in this clause. From the outside, the bars can be dismantled using only brute force (hammer, chisel, hacksaw, etc.).
- 14. Means of defence** shall refer to a device used for unarmed personal protection, designed to deter the offender from robbery or to paralyze them (electric stun gun or pepper spray, etc.).
- 15. Fireproof storage container** shall refer to a cabinet, vault, container or chamber, whose fire resistance - fire rating is at least S 60 P, or S 60 D, or S 60 DIS, or DI 60 P/DIS pursuant to the applicable standard.
- 16. Shutter** shall refer to shutters which meet the requirements of the relevant standards, at the least for safety class RC 2, or 2, or shutters which can be dismantled from the outside using only brute force (hammer, chisel, hacksaw, etc.).
- 17. Fence** shall refer to a fence with the minimum required height in all places (i.e. even where pipes etc. pass on the surface through the fence). The fence shall prevent free entry, easy break-in and sneaking under/over.
- 18. Full door** shall refer to a door of a solid design (wood, plastic, metal, etc.), with a minimum resistance to intrusion as an interior door, smooth, rotary, rebated, full, single-leaf, with a minimum thickness of 40mm (frame - spruce timber; panel - unhardened paper honeycomb; lining - hard fibreboard, moulded, thickness 3.3mm).
- 19. Leased part of a building** shall refer to the interior of a building or its part leased by the Beneficiary.
- 20. Additional safety lock** shall refer to another lock for locking doors that meets the requirements of the relevant standards, at the least for safety class RC 3, or 3, and provides Resistance to BK.
- 21. Blinds** shall refer to blinds which meet the requirements of the relevant standards, at the least for safety class RC 2, or 2, or blinds which can be dismantled from the outside using only brute force (hammer, chisel, hacksaw, etc.).
- 22. Collection** shall refer to a set of things of the same nature and of the same collector's interest where the sum of the values of the individual things constituting the collection is lower than the value of the collection as a whole.
- 23. Road and special vehicles** shall, for insurance purposes, refer to vehicles with a license for use on roads (i.e. vehicles with an assigned registration or license plate number).
- 24. Service dog** shall refer to a dog designated and trained for guard duty, which shall pass the appropriate tests, subject to written records kept on them.
- 25. Construction parts** shall refer to interior partition walls, interior stairs, doors, windows, paints, wallpapers, tiles, floor tiles, laminated floor coverings, including floating floors, sanitary facilities in bathrooms and toilets, cooker hoods, as well as water, heat, sewerage, gas and electricity distribution systems to the extent they are used exclusively for the insured building or the insured leased part of a building, including water heaters, radiators and floor heating boilers.
- Construction parts shall also refer to mechanical security devices, bricked fireproof storage units or other bricked vaults, i.e. built in the wall or floor, fire alarm systems (hereinafter referred to as "EPS Systems"), electric security alarm systems (hereinafter referred to as "EZS Systems") and camera systems for protecting the subject of insurance.
- 26. Electric security alarm system** shall refer to an EZS System which meets the following conditions:
- the switchboard and the individual components of the EZS System shall meet the criteria for at least security level 2 under ČSN EN 50131-1 - Alarm systems - Electric security systems.
- For the insured things set out in Article 4(a), (b), (c), (d) and (k) of these DPPMP-P conditions, the EZS System shall meet the minimum criteria for security level 3 under ČSN EN 50131-1.
- The design, installation, operation, maintenance and inspections of the EZS System shall be carried out in accordance with the ČSN standard and the legal regulations relating to the standard. The EZS System shall also meet the following conditions:
- the alarm signal of the EZS System controls the siren with a beacon (flasher), located outside the guarded area (building), or the EZS signal is directed to the central security office (hereinafter referred to as "PCO") of the police or the security agency (civilian security service) with a maximum arrival time of 15 minutes;
  - the sensors shall be deployed and combined so as to reliably detect any perpetrator who enters or intrudes the guarded area in any manner;
  - if the guarded area or the EZS System is attacked, an alarm shall be demonstrably triggered.
- 27. Vault** shall refer to a storage unit which meets the requirements of the relevant standards, whose resistance to burglary is determined by the manufacturer and which has, apart from a door, no openings other than for locks, cables and anchors - fixtures. A vault with a weight of up to 150kg shall be, in a locked condition, anchored - fixed to the floor, the wall or a large piece of furniture in a non-dismountable manner or embedded in the wall or the floor. A cash box or a safe shall not be considered to be a vault.
- 28. Three-point deadbolt lock** shall refer to a lock which meets the requirements of the relevant standards, at the least for safety class RC 3, or 3, and provides Resistance to BK; this lock shall secure the door leaf with deadbolts on at least three sides, i.e. in the floor, in the ceiling and in the side.
- 29. Locked place of insurance** shall refer to a structurally separated space in the place of insurance which the Insured uses legitimately and where all entrance doors are properly closed and locked and all windows are properly closed from the inside and all other openings accessible from the outside are properly secured from the inside. A window in the ventilation, micro ventilation etc. position shall not be deemed to be a properly closed window. All parts and components of doors, windows, balcony doors and windows and other structural elements whose disassembly would mean that the locked space is not longer resistant to intrusion by a perpetrator shall be secured on the outside against disassembly using common tools such as a screwdriver, pliers, a spanner, etc.
- 30. Open space** shall refer to a piece of land under the open sky or outside an enclosed building.
- 31. Protection against lock picking** shall refer to a device that prevents the release of push bolts in the fixed part of double-leaf doors, for example by locking, screwing or covering. The push bolts can only be unlocked if the movable door leaf is opened.
- 32. Protection of door frames against extension** shall refer to a measure preventing the forceful increase in the distance between the hinge and the lock post (side) of the door frame.
- 33. Protection against unhinging and forcing** shall refer to a device which prevents the lifting of a door leaf and its unhinging as well as the forcing of a door leaf on the hinge side.
- 34. Pollution** shall refer to the application of a foreign substance (e.g. paint) on the Subject of Insurance.
- 35. Where "relevant standards" is specified in the text, it shall refer to the applicable technical standards, i.e.:**
- for clause 27 of this Article, to the standard ČSN EN 1047-1 Secure storage units - Classification and methods of testing fire resistance;
  - for clauses 1, 2, 3, 4, 5, 6, 13, 16, 20, 21 and 28 of this Article, to the standard ČSN EN 1627:2012 Pedestrian doorsets, windows, curtain walling, grilles and shutters - Burglar resistance - Requirements and classification;
  - for clause 7 of this Article to the standard ČSN EN 356 Glass in buildings - Security glazing - Testing and classification of resistance against manual attack;
  - for clause 26 of this Article, to the standard ČSN EN 1143-1 Secure storage units - Requirements, classification and methods of testing resistance to burglary.
- 36. Safety class** of products which protect the insured things in accordance with the aforementioned standards shall be demonstrated for security doors, locks with safety cylinders, additional safety locks, security locking systems, security bilateral door latches, three-point deadbolt locks, shutters, blinds, bars, security padlocks, vaults and security glazing in particular with a certificate of conformity issued by a certification body accredited for product certification.
- All structural security elements, systems or devices shall be functional at the time of the insured event and their installation shall be carried out in accordance with the instructions for installation and the relevant standards or in accordance with the manufacturer's instructions.

Table No. 1: Security levels and insurance claim limits for the theft of things by burglary and robbery under Article 6(2) of these DPPMP-P conditions

Security levels and insurance claim limits for the theft of things by burglary from a locked place of insurance		
Security level	Structural security elements overcome by the perpetrator	Insurance claim limit in CZK
A0	If the entrance door overcome by the perpetrator does not meet security level <b>A1</b> .	10,000
A1	The entrance doors as stipulated in Article 8(9) or (18) of these DPPMP-P conditions are locked with a cylinder lock, a Yale-type lock or a security padlock.	100,000,
A2	Window, another glazed part or opening accessible from the outside (skylight, etc.) whose bottom part is located lower than 2.5 meters above the surrounding terrain or above adjacent and easily accessible structures (stairs, walkways, porches, installed scaffolding structures, additions, etc. ).	100,000,
A3	Wall, ceiling, floor not conforming to the security level <b>A10</b> .	10,000,
A4	Solid entrance doors within the meaning of Article 8(18) of these DPPMP-P conditions are locked using a security locking system or a combination of a lock, a safety cylinder and security fittings. In addition, the doors are fitted with protection against unhinging and forcing. In case of a double door, the door is also fitted with protection against lock picking. Or electrically operated doors which cannot be controlled from the outside and which are locked against forced opening in their closed position.	300,000
A5	Solid entrance doors within the meaning of Article 8(18) of these DPPMP-P conditions are locked using a security locking system or a combination of a lock, a safety cylinder and security fittings. In addition, the doors are locked using an additional safety lock and fitted with protection against unhinging and forcing. Door frames are protected against extension. In case of a double door, the door is also fitted with protection against lock picking.	500,000
A6	Solid entrance doors within the meaning of Article 8(18) of these DPPMP-P conditions are locked using a security locking system or a combination of a lock, a safety cylinder and security fittings. In addition, the doors are locked using another three-point deadbolt lock and security fittings or a safety bilateral door latch.	750,000
A7	Entrance security doors are locked using all the installed locks.	1,000,000,
A8	Window, another glazed part or opening accessible from the outside (skylight, etc.) whose bottom part is located lower than 2.5 meters above the surrounding terrain or above adjacent and easily accessible structures (stairs, walkways, porches, installed scaffolding structures, additions, etc. ), are fitted with shutters, blinds, bars or safety glazing.	1,000,000,
A9	Window, another glazed part or opening accessible from the outside (skylight, etc.) whose bottom part is located higher than 2.5 meters above the surrounding terrain or above adjacent and easily accessible structures (stairs, walkways, porches, installed scaffolding structures, additions, etc. ).	1,000,000,
A10	The wall has a minimum thickness of 15cm and is made of solid bricks with a minimum strength of P-10 or of another material equivalent in terms of mechanical resistance against burglary. The ceiling, floor and protection of openings (except for windows and doors) shall have at least the same mechanical resistance against burglary as the wall.	1,000,000,
A11	A cash box, a safe or a similar storage object designed for the storage of Money which does not meet the requirements of ČSN EN 1143-1 for safety class 0 and if the perpetrator also overcomes at least one of the following security levels for a locked area – <b>A1, A2 or A10</b> .	50,000
A12	A vault that meets the requirements of the applicable standard for safety class 0 and if the perpetrator also overcomes at least one of the following security levels for a locked area – <b>A1, A2 or A10</b> .	150,000,
A13	A vault that meets the requirements of the applicable standards, at the least for safety class I, and if the perpetrator also overcomes at least one of the following security levels for a locked area – <b>A1, A2 or A10</b> .	300,000,
A14	A vault that meets the requirements of the applicable standards, at the least for safety class II, and if the perpetrator also overcomes at least one of the following security levels for a locked area – <b>A1, A2 or A10</b> .	500,000,
A15	If, however, the perpetrator also overcomes at least one of the following security levels for a locked area – <b>A4 to A9</b> , the insurance claim limit for the vault shall be increased for the respective safety class using a <b>coefficient of 1.5</b> .	
A16	If the structural elements or the area is also protected by: – the EZS System whose alarm signal controls a siren with a beacon (flasher), or – a camera system, the applicable insurance claim limit shall be increased for the security levels A1 to <b>A15 using a coefficient of 1.5</b> .	
A17	If the structural elements or the area is also protected by an EZS System and the signal is routed to the PCO, the respective insurance claim limit shall be increased for the security levels <b>A1 to A15 using a coefficient of 6.0</b> .	
A99	Based on special arrangements in the Insurance Policy.	

Security levels and insurance claim limits for the theft of things which cannot be placed in a locked place of insurance due to their excess weight or volume or for operational reasons and therefore are placed in an open space.		
Security level	Structural elements and other protection systems overcome by the perpetrator	Insurance claim limit in CZK
B1	Open space enclosed with a fence with properly closed and locked entrance openings (gates, doors, etc.), without the possibility of free entry and with a minimum height of 160 cm.	50,000,
B2	Things secured in a manner specified for the scope of protection of <b>B1</b> and permanently guarded by a loose service dog outside normal working hours.	200,000,
B3	Things secured in a manner specified for the scope of protection of <b>B1</b> and guarded, outside normal working hours, by at least one qualified security guard armed with a loaded short firearm or accompanied by a service dog.	750,000,
B4	Things secured in a manner specified for the scope of protection of <b>B1</b> and guarded, outside normal working hours, by at least one qualified security guard armed with a loaded short firearm and accompanied by a service dog.	2,000,000
B99	Based on special arrangements in the Insurance Policy.	

Security levels and insurance claim limits for the theft of things by robbery		
Security level	Structural elements and other protection systems overcome by the perpetrator	Insurance claim limit in CZK
C1	Theft of things by robbery if none of the security levels <b>C2 to C99</b> are met.	100,000,
C2	If the Beneficiary or another person authorized by the Beneficiary is equipped with a means of defence at the time of the insured event.	200,000,
C3	If, at the time of the insured event, the EZS System is active and its alarm signal is routed from emergency alarm switches, e.g. emergency buttons, etc., to the PCO of the police or a security agency with a round the clock service, or if the things are permanently guarded by at least one qualified security guard armed with a loaded short firearm or accompanied by a service dog.	750,000,
C4	If, at the time of the insured event, the EZS System is active and its alarm signal is routed from emergency alarm switches, e.g. emergency buttons, etc., to the PCO of the police or a security agency with a round the clock service and if the things are permanently guarded by at least one qualified security guard armed with a loaded short firearm or accompanied by a service dog. The guard shall not be able to switch the EZS System on or off.	2,000,000
C99	Based on special arrangements in the Insurance Policy.	

Note: This is a translation; in case of dispute the Czech version shall prevail.