

Clauses pertaining to the Special Terms and Conditions of Motor Vehicle Insurance CZP-V106 Powers of Attorney (liability) and CZP-V206 Powers of Attorney (comprehensive and third party, fire and theft insurance)

New value provision for passenger cars with a new value exceeding € 60,000.00

In derogation from the provisions of article 13 of the terms and conditions, the limitation of the list value to € 60,000.00 shall not apply to this policy.

Two-year new value provision

In derogation from the provisions of article 13 of the terms and conditions, the limitation of the list value to € 60,000.00 shall not apply to this policy.

In derogation from the provisions of article 13 (1) of the terms and conditions, a period of 24 months shall apply.

In derogation from the provisions of article 13 (2) of the terms and conditions, if the event has taken place after 24 months, but within 36 months after the date of issue as stated, the list price stated under 1) shall apply, reduced by 2% for every month or part thereof from the thirteenth month following the date of issue as stated.

Three-year new value provision

In derogation from the provisions of article 13 of the terms and conditions, the limitation of the list value to € 60,000.00 shall not apply to this policy.

In derogation from the provisions of article 13 (1) of the terms and conditions, a period of 36 months shall apply. The provisions of article 13 (2) shall not apply.

No-claims protection

In derogation from the provisions of the terms and conditions, in the case of an insured event in the current insurance year that would entail a drop on the B/M ladder, the number of claim-free years will be reduced in accordance with the provision, but the premium calculation for the subsequent year of insurance shall assume the same level as the current year.

Each subsequent claim in the insurance year, however, will lead to enactment of the rulings of the provision.