

Česká podnikatelská pojišťovna, a.s., Vienna Insurance Group
Underwriting risks Division

CERTIFICATE OF INSURANCE

Insurance Policy No.: 0040007790

The Insurer: Česká podnikatelská pojišťovna, a.s., Vienna Insurance Group
Pobřežní 665/23, 186 00 Praha 8
ID: 63998530

The Insured: Univerzita Karlova
Head office: Ovocný trh 560/5, 116 36 Praha 1, Česká republika
ID: 00216208
1. lékařská fakulta, se sídlem Kateřinská 1660/32, Praha 2

Insurance risk: We hereby confirm that the Insured has concluded an insurance policy with the Insurer for liability insurance within the scope of Article II of the insurance policy No. 0040007790 according to the specification of points 1. - 9. below and further insurance according to point 10. below.

1. Liability insurance for the insured's pupils and students for damage or injury caused by them during studies or practice or in direct connection with the studies or practice.
Liability insurance for damage or injury caused by persons performing community service under the patronage of the insured.
Liability insurance for damage or injury suffered by an apprentice, pupil, student during studies or practice or practical teaching or in direct connection with them with the insured.
The annual performance limit 100.000.000,- Kč.

2. Liability insurance in respect of the performance of activities of an expert, expert agency and expert institute under Act No. 254/2019 Coll., on experts, expert agencies and expert institutes and resulting from the performance of activities of a court interpreter/translator.
The annual sublimit of the insurance benefit is CZK 100,000,000.

3. Liability of the natural or legal person with whom pupils, students of the insured take theoretical or practical lessons, for damage or injury, and only in case of damage or injury to health and property caused to these pupils and students
Mutual liability for damages between the insured parties is also co-insured within the scope of this agreement.
Annual sublimit of insurance benefit is 30.000.000,- Kč.

4. Obligations of an insured with whom participants in further education (i.e. in the scope of courses, retraining courses and verification of training programmes) carry out practical training, to compensate for damage or injury to tangible property and damage or injury to bodily injury or death suffered by such participants.
Annual sublimit of insurance benefit is 5.000.000,- Kč.

5. Liability insurance for damage or injury to items brought in or left behind - i.e. items belonging to pupils, students, residents, employees, visitors, patients, clients, etc.
Annual sublimit of insurance benefit is 5.000.000,- Kč.
6. Liability insurance for damage or injury other than bodily injury, damage, destruction, loss or theft of tangible property (net financial loss).
Annual sublimit of insurance benefit is 10.000.000,- Kč.
7. The obligation to compensate for damage to tangible movable property used by the insured or to tangible movable property taken over by the insured, which are to be the subject of his obligation.
The annual sublimit performance limit is 6.000.000,- Kč.
8. Reimbursement of medical expenses incurred by a health insurer for medical care on behalf of an employee as a result of the insured's wrongful act.
The insurance also covers the regression reimbursement of sickness insurance benefits paid to an employee of the insured by the sickness insurance authority as a result of a culpable illegal act of the insured determined by a court or administrative authority.
Annual sublimit of insurance benefit is 10.000.000,- Kč.
9. Liability of the insured for damage or injury caused to an employee in the performance of work tasks in employment relationships or in direct connection therewith.
Annual sublimit of insurance benefit is 10.000.000,- Kč.
10. Liability for damage or injury in connection with the operation of the vehicle. However, the insurance does not cover the obligation to compensate for damage or injury to the extent that the right to insurance benefits has accrued under third-party liability insurance (so-called "compulsory contractual insurance").
Annual sublimit of insurance benefit is 10.000.000,- Kč.
11. Insurance is taken out for personal belongings and for samples, illustrative models, prototypes and live animals that are transported by the policyholder's, the insured's, or their employees' vehicles or vehicles used on the basis of the contract.
The total sum insured is 5.000.000,- Kč.
Territorial scope for cargo insurance: the geographical territory of Europe excluding Belarus, the Russian Federation and Ukraine.

Insurance period: 1.1.2025 – 31.12.2025

Territorial scope the whole world including the USA, Canada and Australia

This insurance certificate has been issued as confirmation of the conclusion of the insurance policy. This Certificate neither changes nor completes the scope of insurance as stated in the Insurance Policy No 0040007790.

In Prague on 24.4.2025

Česká podnikatelská pojišťovna, a.s., Vienna Insurance Group