



Frequently asked Q&A about the group insurance setup SA-Kiwi-com

1. How can I arrange the insurance?

The insurance can be arranged based on the group insurance contract concluded between INTER PARTNER ASSISTANCE, S.A. a member of AXA Group a member of AXA group, with registered office at Boulevard du Régent 7, 1000, Brussels, Belgium, registered with the Commercial Register maintained by the Greffe de Tribunal de commerce de Bruxelles under Registration Number 0415591055, acting through INTER PARTNER ASSISTANCE, organizační složka (branch office), with registered office at Hvězdova 1689/2a, 140 62, Praha 4, Identification Number (IČO): 28225619, registered with the Commercial Register maintained by the Municipal Court in Prague under File Reference A 59647, (hereinafter the "Insurer") and Kiwi.com s.r.o., with registered office at Rohanské nábřeží 678/25, Karlín, 186 00 Prague 8, Czech Republic, Identification Number (IČO): 29352886 (hereinafter "Policyholder"). You have the right to decide freely whether or not you are interested in arranging insurance as part of the purchase of the Policyholder service.

For the purposes of this document, insurance shall mean travel insurance within the meaning of the General Insurance Terms and Conditions for Travel Insurance of VPPCPSA-Kiwi.com dated 15th July 2023 and, furthermore, depending on the chosen insurance risks in the Special Insurance Terms and Conditions for Medical Expenses of SPPPLVSA-Kiwi.com dated 15th July 2023, Special Insurance Terms and Conditions for Liability Insurance SPPOSA-Kiwi.com dated 15th July 2023, and/or the Special Insurance Terms and Conditions for Trip Cancellation Insurance SPPSCSA-Kiwi.com dated 15th July 2023 (hereinafter the "Insurance Terms and Conditions").

2. What are my rights from the arranged insurance under the group insurance contract?

In case of an insured event, you are entitled to insurance benefits or assistance services in the scope agreed in accordance with your selected insurance program and the Insurance Terms and Conditions. You also have the right to terminate the insurance in the ways specified in the Insurance Terms and Conditions which are described in more detail in point 4 of this document. For the sake of completeness, when arranging the insurance, you are entitled to receive all necessary information concerning the insurance. This information can be found in the Insurance Terms and Conditions, the insurance product information document (IPID), the information for customers and the information memorandum on the processing of personal data in connection with the arranging of the insurance.

3. When and to whom do I pay the fee for insurance?

The insurance fee is paid to the Policyholder at the time of arranging the insurance together with the price of the service.

4. How can I terminate the insurance?

The insurance shall terminate upon expiry of the insurance period, by written agreement between you and the Insurer, by giving notice, by withdrawal from the insurance, and in other ways specified in Act No. 89/2012 Coll., the Civil Code as amended.

Termination of insurance: You can terminate the insurance

- (a) with 8 days' notice within 2 months from the date on which the insurance is arranged; or
- b) with 1 month's notice within 3 months from the date of reporting of an insured event.

If the insurance is terminated with a termination notice the insurance shall lapse on the date of expiry of the notice period and the Insurer shall be entitled to the premium until the date of the termination of the insurance.

If you wish to terminate the insurance arranged, please, log in to the website www.kiwi.com, go to "Manage My Booking" and tick "I terminate with 8 days' notice" or "I terminate with 1 month's notice" in the "Insurance" section. This will result in termination of your insurance for one of the reasons listed, as long as the conditions for the termination are met.

Withdrawal from the insurance: You can withdraw from the insurance within 14 days from the date of arranging of the insurance, provided that the insurance has been arranged by means of distance communication (e.g. the Internet). In case of

withdrawal, the premium paid will be refunded without undue delay, but within 30 days of the date of withdrawal the latest; in doing so, the Insurer has the right to deduct what it has already paid to you from the insurance. However, if the insurance benefit has been paid in excess of the premium paid, you must reimburse the Insurer the amount of the insurance benefit paid in excess of the premium paid.

If you wish to withdraw from the insurance arranged, please log into "Manage My Booking" on the www.kiwi.com website and tick "I withdraw" in the "Insurance" section. This will terminate your insurance by withdrawal.

5. Where can I claim the insurance benefits or the provision of assistance services?

In case of a loss event, you can contact the claims handler with your claim for insurance benefits or assistance services at the telephone number of the claim's handler +420 292 292 228 and electronically at the e-mail address of the claim's handler info@axa-assistance.cz.

6. Until when can I make my claim to insurance benefit?

You can submit your claim to the claim's handler or the Insurer within 4 years from the date of the loss event.