

Supplementary insurance terms for securing of goods in transit

Article 1 Opening provisions

- In case of occurrence of an insured event as result of theft of the insured goods in transit the amount of the payment shall be limited by the type of security measure for the goods in transit against theft at the time of the occurrence of the insured event in accordance with these supplementary insurance terms for security measures of conveyed goods in transit (hereinafter as the "DPZPN").

Article 2 The payment limits for case of theft of goods in transit by way of breaking and entering a vehicle, theft of vehicle and theft of goods in transit from a vehicle under permanent surveillance

Types of security measures for vehicle and goods in transit	Manners of immobilization of a vehicle by which the transport is being conveyed		
	without surveillance	secured area	under permanent surveillance
basic	Up to EUR 2 500	Up to EUR 5 000	up to EUR 15 000
extended	Up to EUR 10 000	Up to EUR 15 000	Up to EUR 45 000
extended + EPS			Over EUR 45 000

Article 3 The payment limits in case of breaking and entering during transport

The payment limits	Manner of transport and qualification of persons carrying out the transport
Up to EUR 5 000	transport carried out by a qualified person
Up to EUR 10 000	transport carried out by a qualified person carrying a self-defence spray or an electroshock weapon
Up to EUR 30 000	transport carried out by minimum of 2 qualified persons of which at least one carries a self-defence spray or an electroshock weapon
Up to EUR 45 000	transport carried out by minimum of 2 qualified persons of which at least one carries a firearm set for self-defence

Article 4 Interpretation of defined terms

- For the purpose of article 2 the following methods of security of vehicle and goods in transit shall be distinguished:
 - basic**, for theft of goods in transit by breaking and entering of a vehicle the following shall apply:
 - all windows and the folding roof of the vehicle, if any, are duly closed, and
 - the doors and the storage compartment of the vehicle are locked by functional locks,
 - the goods in transit is kept in a duly locked storage compartment of the vehicle or in the goods in transit compartment of a pick-up truck, lorry or towed vehicle,
 - in case the goods in transit are stored under a curtain the curtain must be secured against entering by a steel rope with its ends locked in a manner not allowing any entering under the curtain without damaging the lock system, steel rope or the curtain,
 - basic**, for the theft of the vehicle the following shall apply:

- the vehicle is equipped with a functional and activated immobilizer or with a functional mechanical security device that is firmly affixed to the vehicle (e.g. Construct, Mul-T-Lock) and is duly locked and at the same time
 - the vehicle is secured to the extent of letters (a) (i) and (a) (ii),
- extended**, for which the extent of securities under letter (a) and (b) shall apply and at the same time the vehicle is fitted with a functional and activated alarm with a local alarm signalling siren; the same shall apply also the storage compartment area in case of a firm extension,
 - extended + EPS**, for which the extent of security measures under point (c) shall apply and in addition the vehicle is fitted with a functional and activated electronic positioning system based on GPS (hereinafter as the "EPS"); the EPS must be supported by the control centre with a 24-hour operation and vehicle location service.

- For the purpose of the article 2 the following manners of vehicle immobilization shall be distinguished:

- without surveillance**, for which it shall apply that the vehicle is parked for a necessary time within the time between 6am and 10pm at the place designed for parking within a municipality or at a parking lot designated by appropriate traffic markings outside the municipality,
- in a secured area**, for which it shall apply that the vehicle is parked:
 - in an area enclosed by a functional fencing with a minimum height of 180 centimetres and locked entrance gateways,
 - in a locked garage without allowing access to unauthorized persons,
 - In a parking lot the entire area of which is under a permanent camera surveillance with footage archiving of at least 7 days; the surveillance during night hours must be carried out with a scotopic vision function,
 - in a parking lot under permanent security guard surveillance designated to control the vehicles driving in and out of the parking lot.
- under permanent surveillance**, for which it shall apply that the vehicle is parked:
 - and there is permanently a person present who is able to intervene to protect the goods in transit and the vehicle by which the transport is being conveyed,
 - and is permanently physically guarded by a person present in the imminent proximity to the vehicle; the person is able to intervene to protect of the goods in transit and the vehicle by which the transport is being conveyed,
 - in the area enclosed by a functional fencing with a minimum height of 180 cm and locked entrance gateways while the area is being permanently guarded.

Article 5 Closing provisions

- The DPZPN form an inseparable part of the policy and the parties may by way of derogation adjust its provisions by agreement in the policy if not expressly prohibited in the DPZPN.
- These DPZPN shall enter into force as of 20th July 2022.