

## Insurance Terms and Conditions for Less Mess Storage Customers Joining Insurance Program

### Insurer:

Kooperativa pojišťovna, a.s., Vienna Insurance Group  
se sídlem Praha 8, Pobřežní 665/21, PSČ 186 00, Česká republika  
IČO: 47116617

### Insured:

The owner of the property brought into the rented warehouse.

If the warehouse tenant stores property of third parties, they are required to have document confirming the transfer of this property for the purpose of damage settlement (e.g., storage agreement, service agreement, a statement from the owner who entrusted the property to the tenant).

### I. Property Insurance against Fire and Other Accidental Events

#### Insurance Terms and Conditions:

Všeobecné pojistné podmínky pro pojištění majetku  
VPP P-100/14 - pro pojištění majetku a odpovědnosti (dále též „VPP P-100/14“)

#### Insurance Coverage:

The insurer is liable for damages caused by: fire, lightning strike, explosion, heavy rain, hurricane, hailstorm, avalanche, landslide, smoke and soot, sonic boom, snow or ice pressure, earthquake, vehicle impact, ground collapse, flooding, frost cracking, falling trees, buildings or structures, power surge caused by lightning discharge, flood, terrorism, and damage caused by moles or pests.

#### Sum insured:

At all times, it represents the maximum replacement value of the stored property declared in the warehouse space rental agreement.

In the event that the declared value of the stored property is lower than the value of the property on the day of the loss (underinsurance), the amount of the loss will be reduced in proportion to the declared insurance sum compared to the value of the property on the day of the loss.

For property exceeding 1 350 000 CZK, the approval of InterRisk TU S.A. Vienna Insurance Group is required.

#### Deductible:

None

#### Insurance System:

Fixed Sums

- 1) Replacement value (new) provided that the period of use of the property does not exceed 20 years (excluding electronic equipment such as computers, phones, tablets, laptops,

cameras, and other electronic devices, for which the period of use cannot exceed 5 years).

- 2) Actual value in all other cases.
- 3) If the claim involves the loss or damage of documents, the basis for settlement will be the justified costs of reprinting, issuance, or reproduction of the documents.

### II. Insurance of property against burglary and robbery

#### Insurance Coverage:

1. InterRisk S.A. Vienna Insurance Group provides insurance protection for damages that occur within the scope of insurance, at the location and during the insurance period specified in the insurance policy, directly as a result of the events listed in the insurance policy.
2. The property listed in the policy is covered by insurance protection for damages directly resulting from the following events:
  - 1) burglary,
  - 2) robbery,
  - 3) vandalism
3. The insurance coverage is extended to include damages resulting from vandalism to the insured property located inside the box, caused after the removal of security measures by third parties using force and tools as defined in Attachment No. 1 to the General Insurance Terms and Conditions. This extension does not apply to cash.

**Sum Insured:** 100% of the value of the property declared for insurance

#### Deductible:

None

### III. Liability Insurance

#### Insurance Terms and Conditions:

Všeobecné pojistné podmínky pro pojištění odpovědnosti  
Terms and Conditions for General Third Party Liability Insurance – VIG  
(dále též „VPP VIG GTPL/2023-04“)

#### Insurance Coverage:

The subject of the insurance is the liability of the insured individuals for damages caused to third parties in connection with the possession or use of property.

#### Territorial Scope:

Warehouse Premises

#### Sum Insured:

150 000 CZK for each and every incident during the insurance period, with a maximum limit for each rented space.

**Deductible:**

None

**IV. General Principles:**

The insurance covers property stored in the warehouse according to the declared value by the customer. The actual value of the stored property in the rented space must not exceed the declared value.

The following liability limits are introduced for this program:

1. Coins, Numismatic coins, Deeds, Bonds, Securities, and similar items, Precious Gemstones - whose total value does not exceed 25 000 CZK.
2. Art, collectibles, and antique items with a combined value not exceeding 500 000 CZK for a single storage box. In case of damage, the tenant must provide an appraisal prepared by an appraiser, based on which the insurance sum is determined. In the absence of an appraiser's valuation, the Collector and Antique value is excluded from the insurance, and the settlement of the damage, if possible, will be in accordance with the terms of the General Insurance Terms and Conditions.
3. Damage caused by pests up to 250 000 CZK per occurrence.
4. Damage to documents – 80 000 CZK for one and for all accidents during the insurance period.

**Exceeding the specified limits is possible only with the individual consent of InterRisk S.A. Vienna Insurance Group.**

**V. Procedure in Case of Damage:**

1. **Inform emergency services if necessary,**
2. Immediately inform a Less Mess Storage employee about the incident.
3. Document the damaged property with photographs.
4. If possible, secure the property to prevent further damage and take actions to minimize losses.
1. Report the incident to the following address:  
[lessmess.szody@b-solution.pl](mailto:lessmess.szody@b-solution.pl) using the damage report form available from Less Mess Storage representatives.

Further instructions will be provided based on the submitted form. For an efficient process, the form should be submitted to the specified address within 24 hours of receiving information about the damage.

To facilitate the settlement of claims, assets with a unit value exceeding 60 000 CZK should be individually photographed, with particular attention to capturing their type and model, whenever possible. This will assist in identifying the insured item in the event of a claim.

**Statements and Consents:**

I declare that I have been provided with and have read the General Insurance Terms and Conditions listed in the above document.

I declare that I have read the scope and express my intention to participate in the insurance coverage described in this document, subject to the conditions specified in this document and in the General Insurance Terms and Conditions.

I declare that I have been informed about the possibility of obtaining insurance on my own

For property insurance against fire and other accidental events, including Insurance of property against burglary and robbery- Declared Property Value for Insurance: ..... CZK - based on the replacement value.

**Property Insurance against Fire and Other Accidental Events**

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Date and Legible Signature of the Tenant