



**BRNĚNSKÉ VODÁRNY
A KANALIZACE, a.s.**

FORM
INSURANCE TERMS AND CONDITIONS
BRNO – MODŘICE WWTP SLUDGE MANAGEMENT

**CONSTRUCTION-INSTALLATION INSURANCE, LIABILITY INSURANCE
AND BUSINESS TERMS AND CONDITIONS**

Policy holder	Contractor
Insured	Contractor, all subcontractors, Employer
Project title:	BRNO – MODŘICE WWTP SLUDGE MANAGEMENT
Insurance period	Time for Completion of the Works Guarantee period (depending on circumstances)

Scope of Insurance, Amounts, Limits - property (CAR / EAR)

Value of the Works/Contract - Insured amount			
The total insured amount is set by the client determined for the constructed Works:			Value of the Works CZK
Equipment and site installations (1st Risk)			5,000,000 CZK
Costs of rubble removal (1st risk):			40,000,000 CZK
Costs of documentation and settlement of a loss			500,000 CZK
Insured risks			
Insurance against damage caused by construction-installation risks, natural hazards and theft / robbery is required		Limit	Deductible
	FLEXA	Value of the Works	100,000 CZK
	Flood, deluge	200,000,000 CZK	100,000 CZK
	Storm, hailstorm	200,000,000 CZK	100,000 CZK
	Landslide, rock or soil fall, avalanche, earthquake, snow or ice load	200,000,000 CZK	100,000 CZK
	Theft, robbery	1,000,000 CZK	100,000 CZK
	Other risks except those that are subject to special clauses	Value of the Works	100,000 CZK

Guarantee period			
Insurance against damage caused by construction or installation during the guarantee period is required.		Limit	Deductible
	Duration of guarantee period:	24	months, according to the clause (clauses):
	004 - Extended Maintenance (extended scope)	Value of the Works	200,000 CZK
	201 - Guarantee (design risk, material defect)	50,000,000 CZK	200,000 CZK
CAR / EAR clauses, scope as per Munich RE standard			
Required clauses (insurance under these clauses only applies to the construction/installation period):		Limit	Deductible
	006 - Overtime (overtime work, express extra payments)	20%, max. 5,000,000 CZK	20%, min. 100,000 CZK
	007 - Airfreight (air delivery)	5,000,000 CZK	20%, min. 100,000 CZK
	Duration of test operation ¹⁾ :	12	weeks, according to the clause:
CAR	100 - Testing of Machinery and Installations (testing operation)	Value of the Works	200,000 CZK
	115 - Designer's Risk, limit	30,000,000 CZK	20%, min. 200,000 CZK
	116 - Contract Works Taken Over or Put into Service (Insurance after putting into operation ...)	Value of the Works	100,000 CZK
	119 - Existing Property, in Care, Custody (surrounding property)	200,000,000 CZK (1st risk)	100,000 CZK
EAR	200 - Manufacturer's Risk (manufacturer's risk, design risk)	30,000,000 CZK	20%, min. 200,000 CZK
	202 - Construction/Erection Machinery (construction/assembly machines)	5,000,000 CZK	100,000 CZK

Scope of Insurance, Amounts, Limits - Liability

Third-party liability insurance (other than the insured entities) is required		
Sum insured (indemnity limit) per insured loss		200,000,000 CZK
Scope of insurance, cause - liability		
	Limit	Deductible
002 - Cross Liability		
Subsequent financial damage	20,000,000 CZK	10 %, min. 50,000 CZK
Financial damage - recourse (health and social insurance companies)	1,000,000 CZK	50,000 CZK
Net financial losses	20,000,000 CZK	10 %, min. 50,000 CZK

¹⁾ For the avoidance of any doubt, the term "testing operation" used in the Insurance Policy Form is used in the sense of construction and installation insurance, not in the sense of the testing operation according to Section 124 of Act No.183/2006 Sb., Civil Code as amended:

Environmental damage	20,000,000 CZK	50,000 CZK
Deductibles for items not listed above		50,000 CZK

Scope of Insurance, Amounts, Limits - Liability of Chartered Engineers and Technicians for Damage (Professional Liability)

Third-party liability insurance (other than the insured entities) is required		
Sum insured (indemnity limit) per insured loss		200,000,000 CZK
Scope of insurance, cause - liability		
	Limit	Deductible
Environmental damage	20,000,000 CZK	50,000 CZK
Deductible		50,000 CZK

Other facts, insurance requirements

Title of the Works

BRNO – MODŘICE WWTP SLUDGE MANAGEMENT

Venue Works:

Brno – Modřice WWTP site

Other entities engaged in the implementation of Works

All contractors and subcontractors

Extension clauses

These clauses will form part of the insurance policy only such modification of the text that will not affect the actual extent of the insurance cover is allowed.

002 Cross-liability

Subject to the observance of the provisions, terms and conditions of the insurance policy and subject to the policyholder paying the agreed premium, the liability insurance under this insurance policy shall apply to the entities listed as the insured in this insurance policy as if a separate insurance policy was executed for each of them and, under this additional insurance, the insurer will not provide indemnity in case of liability for

- damage to the items of the insured
- damage related to occupational accidents or occupational diseases.

However, the Insurer's total indemnity will not exceed the limit of indemnity agreed in the insurance policy.

Special insurance premium: included in the basic one

004 Extended guarantee period coverage

Subject to the provisions, terms and conditions of the insurance policy and subject to the policyholder paying the agreed special premium, the insurance covers the guarantee period specified herein below so that the insurer covers the damage incurred to the constructed Works,

- and caused by the insured in the course of operations performed in order to fulfil the obligations under the provisions of the Contract and to remedy defects during the guarantee period,
- which arise during the guarantee period provided that such damage was caused at the place of insurance and during the period of insurance

Guarantee period: 24 months

Deductible: CZK 200,000 per insured loss

Special premiums: included in the total premium

006 Special expenses for overtime work, night work, work on public holidays, express transport

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the special premium, the insurance provided under this insurance policy is extended to cover extra costs for overtime work, night work, work on public holidays and express transport (except for air transport).

The insurance claim arises on condition that these extra costs are incurred by the insured in connection with the insured loss in relation to the insured Works being constructed under this insurance policy.

Maximum indemnity: 20% of indemnity for damage to the constructed Works, max. CZK 5,000,000 per insured loss

Deductible: 20% of the indemnity for extra costs, but a min. of CZK 100,000 per insured loss

Special premiums: included in the total premium

007 Special air transport expenses

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the special premium the insurance provided under this insurance policy is extended to cover extra costs of air transport.

The right to indemnity arises on condition that such extra costs are incurred by the insured in connection with an insured loss on the insured Works for which the indemnity can be provided under the insurance policy and provided that the maximum amount to be paid by the insurer for this supplementary insurance does not exceed the insurance indemnity limit shown below during the insurance period.

Deductible: 20% of the indemnity for extra costs, but a min. of CZK 100,000 per insured loss

Indemnity limit under this clause: 5,000,000 CZK

Special premiums: included in the total premium

100 Machinery and equipment testing operation insurance

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium it is agreed that the insurance policy is extended to m, it is agreed that the insurance period also covers the testing operation period or the test load period, however, for a maximum period of 12 weeks from the start of the tests.

However, if part of the equipment or one or more machines are tested or put into service or taken over by the Employer, the insurance covering such parts of the equipment or machinery and any liability resulting there from shall cease with the insurance covering the remaining parts or machines remaining in force.

It is furthermore agreed that for machines and equipment that are in testing operation, the exemptions provided in the general insurance terms and conditions are cancelled and replaced by the following exemption:

- Damage resulting from errors in the designs, defective material or casting, or faulty execution of work except for erection errors.

Deductible: CZK 200,000

Special premium: included in the total premium

115 Designer risk insurance

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium the exemptions provided in the general insurance terms and conditions are cancelled and replaced by the following exemption:

costs of repairs, replacement, and/or repair of damage to items and/or parts of the constructed Works due to:

- material defects,

- defected performance of work, or
- error in design documentation.

However, this exemption applies only to the parts that are directly affected and does not apply to damage to correctly manufactured parts which incurred in an accident as a result of material defects or defective performance of work or design documentation errors.

Special premium: included in the total premium

However, this clause only applies to the items (parts of the constructed Works) of the construction parts of the Works

Insurance indemnity limit for one and all losses under this clause occurring during the insurance period:
CZK 30,000,000

Deductible for both these clauses is 20%, min. CZK 200,000

116 Insurance covering parts of the Works that have been taken over or put into service

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium is agreed that the insurer will also provide indemnity for:

- damage to those parts of the insured constructed Works which have already been taken over or put into service if such damage is incurred during the insurance period as per the provisions of the general insurance terms and conditions as a result of carrying out work on other parts of the constructed Works insured under this insurance policy.

Special premium: included in the total premium

Existing property

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium, the existing property insurance is agreed under the general insurance terms and conditions covering damage incurred in direct connection with the construction of the Works.

The insurer will provide indemnity for damage to the existing property only on condition that the condition of the property prior to the commencement of the construction was free of defects and provided that all safety measures have been taken.

As regards damage caused by vibration or removal or weakening of a load-bearing component, the insurer will only indemnify the insured for damage resulting from the total or partial collapse of the existing property, but not for surface damage that neither compromise the stability of the existing property nor endangers its users.

The insurer shall not provide indemnity for:

- damage that could have been foreseen with regard to the nature of the construction work or the manner of its execution,

- costs of preventing from the damage or measures to reduce them to the smallest possible extent.

Special premium: included in the total premium

200 Manufacturer Risk

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium the exemption is cancelled and replaced as follows:

repairs, replacement and/or substitution of items and/or parts of the constructed Works directly damaged as a result of:

- defective material or casting/cast,
- defective work (except for defects caused during assembly), or
- errors in design documentation.

which the insured would have to incur to make good such defects if the defects were detected before the damage occurred.

This clause does not apply to construction parts of the Works.

Insurance indemnity limit for one and all losses under this clause occurring during the insurance period:
CZK 30,000,000

Deductible for both these clauses is 20%, min. CZK 200,000

Special premium: included in the total premium

201 Guarantee

Provided that the insured paid the agreed special premium, the validity of this insurance policy is also extended to cover the guarantee period set out in this insurance policy with the insurer providing indemnity only for damage to the insured items resulting from erection errors, defects in the design documentation, material defects or defective casting or defective workmanship except for the costs that the insured would have incurred to remedy the original defect if the defect was detected prior to the occurrence of the damage.

However, this extension does not apply to damage that arises directly or indirectly as a result of, or in connection with, a fire, explosion or any other natural event, or any liability for damage to third parties.

Testing operation insurance cover: 24 months

The summary indemnity limit for one and all losses under this clause occurring during the insurance period:
CZK 50,000,000

Deductible: CZK 200,000

Special premium: included in basic premium

202 Insurance covering construction and installation machines, tools and instruments

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium, the insurance covering construction and installation machines, tools and instruments used to construct the Works is agreed under the general insurance terms and conditions excluding:

- loss or damage caused by electrical, electronic or mechanical defect, failure or fracture, coolant or similar medium e freezing, defective lubrication, lack of lubricant or coolant; but if, as a result of such failure, damage or destruction an accident occurs that will cause external damage or destruction of the insured item, the subsequent external damage or destruction of insured items is covered by the insurance,
- loss or damage to motor vehicles or trailers with vehicle identification plates (license plate), except for where such vehicles are used exclusively at the site or assembly site; railway vehicles or ships or aircraft of any kind,
- loss or damage concerning worn parts and accessories such as drill tips, drills, knives and other cutting surfaces, saw blades, moulds, casting moulds, patterns, milling and grinding surfaces, grates and screens, ropes, straps, chains, elevator conveyor belts, batteries, tires, connecting wires and cables, flexible tubes, regularly renewed covering and sealing material,
- loss or damage resulting from an explosion of a boiler or pressure vessel under the internal pressure of steam, gas or liquid or a combustion engine,
- loss or damage caused by complete or partial flooding during flood inflow,
- loss or damage during transportation,
- loss and damage if the insured item is tested or used for any purpose for which it has not been manufactured,
- loss or damage to construction or erection machinery, tools or instruments located underground unless otherwise agreed,
- consequential damages or liability of any kind

With respect to any claims, court proceedings or other proceedings in respect of which the insurer claims that the loss or damage or destruction under the provisions of the exemptions in this clause is not covered, the burden of proof that such loss or damage or destruction is an insured loss is up to the insured.

If the insured has informed the insurer and has obtained a written consent of the insurer, the insurer may repair or replace the damaged parts; in all other cases, the insurer's representative shall be given an opportunity to inspect the damage before any repair or change is made. If the insurer's representative does not perform an inspection at a time appropriate to the situation, the insured is entitled to repair or replace the damaged parts.

The insurance value of the construction and erection machines is their new price.

Special premium: included in basic premium

Permissible clauses

The following clauses may be part of the insurance cover scope. Such changes that will not affect the actual scope of insurance cover are permissible.

Anti-theft protection terms

The insurer is entitled to apply standard terms limiting the indemnity according to the manner of storing and securing the insured items.

013 Material storage outside the site

Subject to the provisions, terms and conditions and arrangements of the insurance policy, and subject to the policyholder paying the agreed special premium, the insurance cover provided by this insurance policy is extended to cover losses and damage to material used to construct the Works and stored outside the site in the Czech Republic in places previously confirmed in writing by the insurer. However, the insurance does not apply to items that are currently being manufactured, processed or stored on the premises of the manufacturer, distributor or supplier.

In addition to the terms of this clause, the terms of insurance and indemnity are furthermore defined by the relevant insurance policy arrangements and other clauses.

The maximum value of the stored material: 1,000,000 CZK, deductible 50,000 CZK

102 Special conditions for buried cables, pipes and other equipment

Subject to the provisions, conditions and arrangements of this insurance policy it is agreed that the insurer will provide indemnity for damage to existing buried cables or pipes or other buried facilities only if the insured informed the competent authorities about the exact location of these cables, or other buried facilities prior to the commencement of the Works and if the insured took all necessary steps to avoid their damage.

The indemnity for damage to buried cables or pipes or other buried facilities whose location matches the documentation (drawings indicating the location of the buried facilities) will be paid after deduction of 20% of the indemnity or deductible as per item a) below, whichever amount is higher.

The indemnity for damage to buried facilities that are incorrectly recorded in the documentation will be paid after deduction of the deductible listed under b) below.

In any case, the indemnity will be limited to reimbursement of costs of repairing such cables, pipes or other buried facilities, with any consequential damages and penalties being excluded from the insurance cover.

Deductible

- a) 20% of the damage amount, a minimum of CZK 100,000 per insured loss
- b) CZK 100,000

107 Condition concerning temporary collective accommodation facilities and storehouses

Subject to the provisions, conditions and arrangements of this insurance policy it is agreed that the insurer will provide indemnity for damage directly or indirectly caused to facilities for temporary collective accommodation and storage:

- flooding or deluge only if these facilities for temporary collective accommodation and storage are located above the flood level for which the peak flow rate and flood volume in the relevant river measured by the river basin administration would correspond to less than Q20,
- fire only if individual storage units are at least 50 m apart or separated by fire rated walls. A set of cabins s also considered as a storage.

108 Condition concerning equipment and site installations, tools and machinery

Subject to the provisions, terms and conditions and arrangements of the insurance policy, it is agreed that the insurer will provide indemnity for damage directly or indirectly caused to the equipment and site installations, construction and erection machinery, tools and instruments by a flood or deluge only if the above mentioned items are, once the work is completed or its operation interrupted, located above the flood level for which the peak flow and flood volume in the relevant river measured by the river basin administration would correspond to less than Q20.

109 Condition concerning material storage

Subject to the provisions, terms and conditions and arrangements of the insurance policy, it is agreed that the insurer will provide indemnity for damage directly or indirectly caused to the material which is to become a part of the Works, by a flood or deluge only if its volume does not exceed a three-day volume and if the volume exceeding that demand is located above the flood level for which the peak flow and flood volume in the relevant river measured by the river basin administration would correspond to less than Q20.

110 Special conditions concerning safety measures in the event of rainfall, flood and deluge

Subject to the provisions, terms and conditions and arrangements of the insurance policy, it is agreed that the insurer will provide indemnity for damage directly or indirectly caused by rainfalls, flood or deluge only if adequate safety measures have been taken in the design and execution of the constructed Works.

Adequate safety measures mean that such technical measures have been implemented in the place of insurance and for the entire duration of the insurance cover that will prevent from a flood or deluge of the place of insurance by water whose level does not exceed the flood level for which the peak flow and flood volume in the relevant river measured by the river basin administration would correspond to less than Q20.

As regards damage resulting from the fact that the insured has not immediately removed obstacles (e.g. sand, trees) from the watercourses on the site and in its immediate vicinity, whether there is water or not, in order to maintain the free flow of water, no indemnity will be provided.

111 Special conditions for removing rubble after landslides

The insurer shall not provide indemnity for:

- the cost of removing rubble and rock after landslides that exceed the cost of extracting the original material from the area affected by these landslides,

- the cost of repairing eroded slopes or other built-up areas if the insured has not taken the necessary action or has not acted in time.

112 Conditions concerning the site fire protection

Subject to the provisions, terms and conditions and arrangements of the insurance policy, it is agreed that the insurer will provide indemnity for damage directly or indirectly caused by fire only if the appropriate safety measures have been taken at the site to ensure fire safety that is appropriate to the fire hazard, the degree of construction and the applicable legislation in the field of fire protection.

1. There will be a functional water distribution system at the site. This does not apply to sites where this is not technically feasible, for example in case of line construction.
2. The site will be provided with the necessary number and types of portable fire extinguishers (PHP) that will be operational and their location will allow for easy and fast use.
3. For all contractors, a hot work permit system (welding, cutting, melting of waterproofing strips, etc.) will be introduced. The permit shall list measures to ensure fire safety, in particular the definition of fire-fighting assistance and the provision of follow-up supervision at the workplace where such work is carried out. The PHP must always be available.
4. All fire-hazardous materials and materials such as flammable liquids, pressure cylinders, explosives, etc. will be stored in accordance with applicable regulations and at a sufficient distance from areas of construction, installation or hot work. Flammable packaging and waste must be stored in a designated, separated place and regularly removed. Roads must be kept open to traffic and communication spaces must not be blocked.
5. The initial training of employees and contractors on fire protection will be carried out in a demonstrable manner. On arrival of new staff and in case of changes to fire hazards, the employees will be demonstrably familiarised with the current deployment of fire protection equipment and the manner of reporting the fire.
6. A person responsible for the execution of fire protection tasks (regular inspections, documentation, employee training, hot work permit) will be appointed.
7. If enabled by the conditions and nature of the Works, the building site will be fenced.
8. The fire alarm guidelines with important phone numbers (fire brigade, police, paramedics, emergency services) will be posted in the site manager's or guard's room. They will also be displayed in the changing rooms and other operating rooms on site.
9. Electrical appliances (cookers, kettles, heaters) will be regularly checked for their safe connection and location.
10. The changing rooms and daily rooms will be fitted with a sufficient number of PHPs.
11. All fire safety systems such as electric fire signalling (EPS), stable fire extinguishing system (SHZ), smoke and heat exhaust system (ZOKT), designed and approved in the design documentation, will be put into operation as soon as possible after their installation.
12. A site map will be drawn up, indicating the storage of hazardous substances, access and emergency routes.
13. The PHP deployment, and the potential hydrant cabinets, will be checked periodically once a month.
14. Records will be kept on these regular checks.

114 Serial Damage

Subject to the provisions, terms and conditions and arrangements of the insurance policy, it is agreed that the insurer will provide indemnity for damage caused by an error in the design documentation (if covered by agreed supplementary insurance), material defect or defective workmanship due to one and the same cause with respect to construction, parts of construction, machinery or equipment of the same type according to the following scale (before deducting the deductible for each loss):

- 100% of the first 2 damage
- 60% of the 3rd damage

No other indemnity will be provided for further damages.

117 Special conditions for installation of water pipes and sewers

Subject to the provisions, terms and conditions and arrangements of the insurance policy, it is agreed that the insurer will provide indemnity for damage caused by flooding or clogging of pipes, excavations or construction pits but only to the maximum length of the open excavation, fully or partly excavated, for one and each insured loss.

The insurer shall only provide indemnity if:

1. the pipe was backfilled immediately after laying so that in the event of flooding the excavation could not be shifted,
2. the pipe was closed immediately after laying until putting into service so as to prevent from the ingress of water, mud, etc.,
3. excavations with the tested pipe sections were backfilled immediately after the pressure tests.

Maximum length: 3,000 meters

121 Special conditions for pile foundations and construction pit walls

The insurer does not provide indemnity for the costs:

1. spent on replacing or repairing piles or parts of construction pits walls,
 - a. which shift during their installation or setting, or which get wedged or rotate or which are not properly set,
 - b. which will become unnecessary or which has to be abandoned or damaged during ramming or extraction,
 - c. which are no longer usable due to their wedging or damage to boreholes or pipe reinforcements or sheet piling;
2. spent to repair badly executed or non-releasable locking joints of sealing wall boards;
3. spent to remove leakage or spills of materials of any kind;
4. to fill cracks or cavities or to compensate for bentonite or concrete of any kind loss;
5. Spent due to the fact that the piles or foundation elements failed to pass load tests or did not meet their loading capacity requirements for any other reason;

6. to re-produce profiles or re-perform measurements.

This clause does not apply to damage caused by a "flood", "storm" or "landslide" (it does not apply to landslide, rock or soil fall due to construction of the insured constructed Works). The burden of proof that the damage is covered by this insurance is borne by the insured.

Business Terms and Conditions

The following arrangements will form part of the draft insurance policy. Only such derogations are permitted in the text of the arrangement, which do not change the meaning of the respective arrangements.

1.1.1 *Removal of property from the scope of insurance*

Contrary to the provisions of the insurance terms and conditions, the insurance covering the individual constructed Works expires upon the completion of the first testing operation before the handover of the constructed Works or parts thereof to the Employer, however, not later than 12 weeks from the commencement of the first testing operation.

1.1.2 *Changes in the time schedule*

While observing the commencement and termination of the insurance, the insurer accepts a possible change in the time schedule of the construction of the Works or the installation of equipment compared to the assumptions provided in the tender documentation.

1.1.3 *Insurance interest*

The policyholder declares that he has a legitimate need to protect himself from the consequences of the insured loss (insurance interest) within the meaning of the relevant provision of the Civil Code.

1.1.4 *Withdrawal from the insurance policy; notice*

The parties agree that the obligations arising out of this policy may expire by serving a notice under the terms and conditions set out below.

- a) The policyholder is entitled to terminate the obligations in accordance with applicable legal provisions.
- b) In the event of termination by the insurer for reasons permitted by law, the Parties agree, by way of derogation from the relevant statutory provisions, on a 6 (in words: six) month notice period, commencing from the beginning of the calendar month following the month in which the notice was delivered to the policyholder.
- c) The notice shall be made in writing.
- d) If the policyholder or the insurer terminate the obligations arising out of this policy, the insurer shall within 30 (in words:

thirty) calendar days from the date of expiry of the notice period compensate the policyholder for the paid premium corresponding to the part of the insurance period for which the obligations under this policy were terminated.

1.1.5 Single deductible arrangements and limitation of maximum deductibles

In case of an insured loss arising simultaneously due to the same cause on multiple insured items in one place of insurance, the total amount of the indemnity from this single insured loss will only be reduced by the deductible that is the highest of all deductibles arranged (calculated) for each insured item affected by such an insured loss. This shall not apply if it is more advantageous for the entitled person to deduct the deductibles arranged for the individual insured items affected by the insured loss separately. The maximum amount of the insured's deductible from all insurance items is CZK 200,000 per insured loss arising from one cause.

1.1.6 Costs of documentation and settlement of the insured losses

The subject of insurance covers reasonable and demonstrable costs and extra costs incurred by the insured in preparing the data, documents, documenting and in verifying or documenting the insured loss covered by this insurance policy. Such costs include, inter alia, additional costs of external accountants, advisers, consultants and court appointed experts. This insurance is agreed with a separate indemnity limit (first risk) of CZK 500,000.

1.1.7 Limit renewing

If, during the term of the insurance policy as a result of an insured loss the indemnity limit was drawn on, the policyholder shall immediately renew the insurance limit up to the original amount at an additional premium as agreed with the insurer for the rest of the insurance duration.

1.1.8 Damage related to the ownership or operation of motor vehicles

Contrary to the relevant provisions of the insurance policy, the insurance also covers the obligation of the insured to compensate for damage caused in connection with the ownership or operation of motor vehicles used as construction or erection machines insured under this insurance policy. However, the insurance does not apply to the insured's obligation to compensate for damage if, in connection with the insured loss, the right to indemnity under the liability insurance for damage was or could be exercised as agreed in favour of the insured under another insurance policy covering the compulsory liability insurance for damage caused by the operation of the vehicle.

