

PUBLIC DECLARATION

KOOPERATIVA poisťovňa, a.s. Vienna Insurance Group, with its registered office at Štefanovičova 4, 816 23 Bratislava, Company ID No.: 00 585 441, registered in the Commercial Register of the District Court Bratislava I, Section: Sa, file no.: 79 / B (*hereinafter referred to as "KOOPERATIVA"*), through this

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expands insurance coverage under the insurance product "Travel Insurance for International Payment Cards issued by Slovenská sporiteľňa, a.s." (*hereinafter referred to as "Travel Insurance"*) brokered for KOOPERATIVA by Slovenská sporiteľňa, a.s., with its registered office at Tomášikova 48, 832 37 Bratislava, 00 151 653,

specifically to include the coverage of medical costs directly related to COVID-19 caused by the SARS virus - CoV-2 ('COVID-19'), in accordance with the terms of this public declaration.

In accordance with § 850 of Act no. 40/1964 Coll. of the Civil Code, as amended, the company addresses, in this format, this **public declaration** for the provision of indemnity in the event of coverage of medical costs related to the COVID-19 disease, to all persons who are entitled to receive indemnity under the Travel Insurance (*hereinafter referred to as the "insured"*), under the following terms:

Insurance coverage - scope of insurance

SCOPE OF INSURANCE	*PAYOUT LIMIT
a) Medical costs related to the COVID - 19 disease to the extent specified in the Insurance Conditions for Travel Insurance for International Payment Card issued by Slovenská sporiteľňa, a.s. in Chapter II, Article I, which relate to outpatient treatment and hospitalization of the insured.	up to the medical costs amount
b) Quarantine. The accommodation costs of the insured abroad in the event that the insured has been quarantined in accordance with the legislation presently in force in the country in which the insured is located. The insurance does not cover accommodation costs in the case of a quarantine order/requirement, when traveling abroad, if the insured person travels to a country with mandatory quarantine requirement upon entry.	50 EUR / night, max. 14 nights
Travel costs for transporting the insured to the homeland if, due to the insured's quarantine, he/she had to stay abroad longer than was originally intended when ordering the stay/travel of trip in connection with which this insurance was put in place (eg. after the planned end of the trip). The above applies on condition that the insured could not use the originally agreed means of transport due to the quarantine.	750 EUR / insured

KOOPERATIVA reserves the right to decide in advance on a suitable accommodation facility or mode of transport and the insured undertakes to respect this decision, otherwise KOOPERATIVA will provide insurance claim pay-out for accommodation or travel costs only to the extent that it would provide pay-out under the procedure in accordance with this sentence. The insured is obliged to notify KOOPERATIVA without undue delay of the occurrence of an insurance claim and to wait for instructions according to the previous sentence.

* The claim limit applies to one and all insurance claims during one insurance period.

Conditions for entitlement to the payment of insurance pay-out according to the Public Declaration:

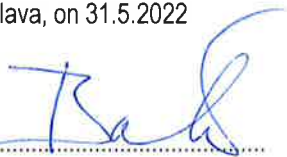
1. The Beneficiary has concluded an insurance policy, with the date of signing and effect falling within the period from 05.06.2021 (inclusive) and the occurrence of the claim event occurring after 01.06.2022 (inclusive).
2. At the time of the occurrence of the claim event, the premiums payable under the Travel Insurance are paid in full.
3. The claim event will occur during a period when the travel insurance is valid and in effect.
4. Treatment costs were incurred in connection with COVID-19.

This public declaration comes into force on 1.6.2022 and remains in effect until revoked or amended by KOOOPERATIVA.

The Insured has no legal claim against KOOOPERATIVA for benefit amounts exceeding the maximum promised amount of insurance pay-out according to this public declaration.

KOOOPERATIVA reserves the right to revoke or amend this public declaration at any time, while claims for the insurance benefits arising under the conditions specified therein are retained for the period of the declaration remaining in force.

In Bratislava, on 31.5.2022



Ing. Vladimír Bakeš, PhD.
Chairman of the Board of Directors
and General Manager
KOOOPERATIVA poisťovňa, a.s.
Vienna Insurance Group



Dr. Franz Kosyna
Deputy Chairman of the Board of Directors
and Deputy General Manager
KOOOPERATIVA poisťovňa, a.s.
Vienna Insurance Group