

INSURANCE TARIFFS FOR COMPULSORY ACCIDENT INSURANCE OF PASSENGERS IN PUBLIC TRANSPORT

I SUM INSURED

The compulsory accident insurance of passengers in public transport is to be contracted for the following sums insured:

Minimum sum insured for one passenger in EUR		
For death	For disability	For medical treatment expenses and loss of wage
8,000	16,000	4,000

The owner of a means of transport or user under a rental contract, leasing contract and similar (user) may also enter into an insurance contract in excess of the stated minimum sum insured.

II INSURANCE TARIFF

The insurance tariffs are:

1. For passengers in railroad public transport – 0.64% (percents) of the transport ticked price;
2. For passengers in maritime public transport – 0.40‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage), per registered seat;
3. For passengers in river and lake public transport – 0.30‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage), per registered seat;
4. For passengers in bus transport – 0.45‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage), per registered seat;
5. For passengers in cableways and funiculars – 0.20‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage), per registered seat;
6. For passengers in public air transport – 0.00008 EUR per one passenger kilometer;

7. For passengers in taxi vehicles, rent-a-car vehicles, vehicles rented with a driver and other vehicles, registered for a maximum of 4 passengers – 0.69‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage), per vehicle;
8. For passengers referred to in item 8 registered for 5 to 8 passengers – 1.14‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage), per vehicle;
9. For passengers on ships, ferryboats, cable ferries and similar, the premium is calculated per capacity and so as follows:
 - a) If the capacity of the means of transport is up to 5 passengers: 0.91‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage),
 - b) If the capacity of the means of transport is up to 10 passengers: 1.82‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage),
 - c) If the capacity of the means of transport is up to 25 passengers: 3.64‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage),
 - d) If the capacity of the means of transport is up to 50 passengers: 7.28‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage),
 - e) If the capacity of the means of transport is up to 100 passengers: 14.56‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage),
 - f) If the capacity of the means of transport is up to 200 passengers: 29.12‰ (per mils) of the aggregate of contracted sums insured (death, disability, medical treatment expenses and loss of wage),

For insurance of passengers in said means of transport that predominately engage in seasonal transport of passengers, the annual premium in this paragraph is reduced by 30%.

10. For insurance of passengers transported by companies for airport services, as well as other organizations from outpost office to the airport, port office and similar, as well as insurance of tourists and other persons transported by touristic, hospitality industry and other organizations in relation to carrying out their activity, the annual premium is 0.18 ‰ (per mils) of the aggregate of contracted sums insured in case of death, disability, medical treatment expenses and loss of wage. Insurance is contracted per number of registered seats/carriage of a vehicle.
11. For insurance of employees transported by means of transport of their company from the place of residence to the place of employment and vice versa, as well as for transport of school children and similar, the annual premium is calculated as follows:

- a) In road motor vehicles, where insurance is contracted per number of registered seats – 0.18‰ (per mils) of the aggregate of contracted sums insured for death, disability, medical treatment expenses and loss of wage,
- b) In railroad traffic, where insurance is contracted per number of registered seats – 0.158‰ (per mils) of the aggregate of contracted sums insured for death, disability, medical treatment expenses and loss of wage,
- c) In watercrafts, where insurance is contracted per number of registered seats – 0.18‰ (per mils) of the aggregate of contracted sums insured for death, disability, medical treatment expenses and loss of wage,

If the insurance referred to in items a) and c) is contracted only for two fares during a single day, the premium is reduced by 50%.

If the premium is calculated based on a number of registered seats, the contracted sums are not reduced if at the time of occurrence of insurance case a number of passengers exceeding the number of registered seats is present.