

Certificate of Insurance to the Insurance Policy No. 2411160813

Policy Holder	Company Identification No.	54441200
	Name	Cardy's Group s. r. o.
Insurance Policy No.		2411160813
Insurance policy concluded on		22.07.2026
Period of Insurance		from 23.07.2026 to 22.07.2027
Effective date of the Certificate		from 23.07.2026

The insurance applies to cases of liability for damages caused to third parties on property, implied by transport contracts, and to liability for damages on shipments implied by the Agreement on transport contract in international road transportation (CMR); the conditions and the scope of insurance shall be set by the aforesaid insurance policy and the General Insurance Terms and Conditions for Non-Life Insurance VPP NP 2020.

The insurance only applies to damages incurred during transportation by a road motor vehicle specified in the insurance policy and on the reverse of this certificate.

Carrier's Liability Insurance

No.	Territorial Scope / Scope of Insurance	Sum Insured / Indemnity Limit (€)
1.	Territorial scope: SVK + Europe except UKR, BLR, RUS, ALB, MDA, AZE, GEO, ARM	
1.1	Subject of insurance: National and International road transport	
Basic Scope of Cover:		
1.1.1	Carrier's Liability Insurance	100 000,00
Riders:		
1.1.1	Insurance for the case of theft of transported goods ZD04	15 000,00
1.1.2	Loading, unloading ZD05	5 000,00
2.	Territorial scope: - CZE + HUN + POL	
2.1	Subject of insurance: Liability insurance for damage caused by national transport performed on the territory of another state (cabotage)	
Basic Scope of Cover:		
2.1.1	Carrier's Liability Insurance	100 000,00
Riders:		
2.1.1	Insurance for the case of theft of transported goods ZD04	15 000,00
2.1.2	Loading, unloading ZD05	5 000,00

The insurance only applies to damages caused during transportation by a road motor vehicle specified in the insurance policy and the following table:

No.	Vehicle type	Registration number	MV 3,5 t	Clause									
				ZD01	ZD02	ZD03	ZD04	ZD05	ZD06	ZD07	ZD08	ZD09	
Carrier's Liability Insurance													
1.	Territorial scope: SVK + Europe except UKR, BLR, RUS, ALB, MDA, AZE, GEO, ARM												
1.1	National and International road transport												
1.1.1	MERCEDES_B	SC577FF					✓	✓					
2.	Territorial scope: - CZE + HUN + POL												
2.1	Liability insurance for damage caused by national transport performed on the territory of another state (cabotage)												
2.1.1	MERCEDES_B	SC577FF					✓	✓					

List of abbreviations used

SVK – Slovak republic, CZE – Czech Republic, UKR – Ukraine, BLR – Belarus,

RUS – Russian Federation, ALB - Albania, MDA – Moldova, AZE – Azerbaijan, GEO – Georgia, ARM – Armenia

TUR - Asian part of Turkey

MV 3,5 t Identify specific vehicle with total weight including the trailer up to 3.5 t.

ZD01 Insurance of liability for damages caused on moved goods

ZD02 Insurance of liability for damage on transported explosives and blasting agents

ZD03 Insurance of liability for damage caused on transported used or crashed motor vehicles and on transported used or damaged machinery and equipment

ZD04 Insurance for the case of theft of transported goods

ZD05 Liability insurance for damage caused during loading and/or unloading of transported goods

ZD06 Liability insurance for damage caused by motor vehicles unidentified in the insurance policy

ZD07 Liability for damage caused by exceeding the delivery time in international road transport

ZD08 Disposal costs of destroyed transported goods

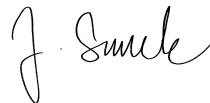
ZD09 Individual coverage

This certificate of insurance shall become effective only together with the insurance policy and the General Insurance Terms and Conditions for Non-Life Insurance VPP NP 2020.

On the date of issue of this certificate of insurance, all prior certificates of insurance issued to this insurance policy become void.

In **Bratislava** on **22.07.2026**

Ing. Juraj Smrek
Manager
of Business Insurance



On behalf of the Insurer (name, signature)