*Ovaj prijevod sastoji se od*
*5 stranice, 5 listova*
*Broj: Ov-54/25*
*Datum: 03. listopad 2025.*

# Ovjereni prijevod s engleskog jezika



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# General third party libabilty policy

No of policy: 1500-175420177

Policy period: : 30.06.2022. – 30.06.2023.

Renewal of policy: 1500-174962690

Date and place of issue: 30.06.2022. Zagreb

| | |
|---|---|
| Policyholder: | OPCO NOVI d.o.o.,<br>Hrastić 15,<br>51250 Novi Vinodolski, Croatia,<br>OIB: 56573693359 |
| Insured: | OPCO NOVI d.o.o.,<br>Hrastić 15,<br>51250 Novi Vinodolski, Croatia,<br>OIB: 56573693359 |
| Insured premises (hotel): | WYNDHAM GRAND NOVI VINODOLSKI RESORT, Hrastić 15, 51250 Novi Vinodolski, Croatia |
| Additional Insured: | Wyndham Franchisor, LLC, Wyndham Hotel Group (UK) Limited, Wyndham Hotels & Resorts, Inc., Wyndham Hotel Group, LLC, and all related entities and their affiliates and subsidiaries where their liability covered under this Policy is limited to claims caused by the Insured in course of preforming Insured's business activity - operation of the Insured premises (hotel) WYNDHAM GRAND NOVI VINODOLSKI RESORT, Hrastić 15, 51250 Novi Vinodolski, Croatia.<br><br>Role of Additional Insured: Insured's hotel franchise provider |
| Period of Insurance: | 30.06.2022. (24:00) – 30.06.2023. (24:00) |
| Territorial Scope of Cover: | Worldwide |
| Trigger: | Loss occurrence |
| Covers: | 1) Third Party Legal Liability Insurance including:<br>– Employer's Legal Liability<br>– Garage keeper's Legal Liability<br>– Valet Parking Liability<br>– Product Liability for Personal /Bodily injury including food/drink poisoning<br>– Liquor Legal Liability<br>– Liability for Personal/Bodily Injury resulting from sudden, incidental and unintentional pollution<br>– Business Interruption of Third Parties as Consequential Financial Loss<br><br>2) Professional Errors & Omissions (E&O) incl. Cyber extension |
| Limit of Liability: | Combined Single Limit for all covers (1 ad 2) provided under this policy:<br>**USD 4.000.000 each and every loss and in the annual aggregate** with following sublimits agreed:<br>– Employer's Legal Liability: USD 1.000.000 each and every loss and in the annual aggregate<br>– Garage keeper's Legal Liability: USD 1.000.000 each and every loss and in the annual aggregate |

- Valet Parking Liability: USD 15.000 each and every loss and in the annual aggregate
- Product Liability including food/drink poisoning: USD 1.000.000 each and every loss and in the annual aggregate
- Liquor Legal Liability USD 1.000.000 each and every loss and in the annual aggregate
- Liability for Personal Injury resulting from sudden, incidental and unintentional pollution: USD 1.000.000 each and every loss and in the annual aggregate
- Business Interruption of Third Parties as Consequential Financial Loss: USD 100.000 each and every loss and in the annual aggregate
- Professional Errors & Omissions (E&O): USD 100.000 each and every loss and in the annual aggregate
- Cyber Extension: USD 100.000 each and every loss and in the annual aggregate

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| Deductible: | All claims WW, excl. USA/CAN: USD 500 in each and every claim<br>All claims in USA/CAN: USD 10.000 in each and every claim |
| Minimum and deposit premium: | USD 9.700 |
| Basis for premium calculation: | Minimum and Deposit Premium calculated on basis of USD 3.682.666 (HRK 28.500.000) which is planned turnover for 2021 |
| Premium rates: | 6,9877 ‰ on the basis from premium calculation |
| Final adjustment of the annual premium: | Final adjustment of the annual premium will be conducted within 30 days of expiry of the policy basis actual realised basis from premium calculation during insurance period |
| Terms and Conditions: | 111-0514 General Terms and Conditions for Liability Insurance<br>101-1118 General Terms and Conditions for Property Insurance<br>Professional Indemnity Insurance Clause, as attached<br>Sanctions/Embargoes per "Sanctions/Embargoes Exclusion Clause", as attached<br>Cyber Clause, as attached<br>Currency Clause, as attached<br>Defence costs included in the Limit of Liability |

Extensions:

- Garage keepers' Liability - scope of cover as per Article 33 of the General Terms and Conditions for Liability Insurance
- Valet Parking Insurance Clause, as attached
- Liquor Liability Insurance Clause, as attached
- Bodily /Personal injury claims caused by sudden and accidental pollution
- Bodily /Personal injury claims caused by defective product produced or distributed by Insured
- Cyber Endorsement, as attached

Exclusions - according to agreed Terms and Conditions, including:

- Punitive and Exemplary damages
- Medical Malpractice
- Pure financial loss
- Occupational disease
- Fidelity of employees and or managers
- Cross Liability
- Transport from and to the airport
- Gradual pollution as per Environmental Impairment Liability Exclusion Clause, as attached
- Fetal Alcohol Syndrome Disorder (FASD) and Legionella
- Sporting activities (e.g. scuba diving, eater skiing - this list is not limited to named activities which are named only for illustration purposes)
- Communicable disease exclusion clause

| | |
|---|---|
| Annual Premium: | **USD 9.700**<br>In accordance with the Article 40., Paragraph 1, Item a) of the Law on VAT, VAT does not apply. |
| Premium Payment: | 1. part of payment 1.616,65 USD on start of contract<br>2. part of payment 1.616,67 USD 10.08.2022.<br>3. part of payment 1.616,67 USD 10.10.2022.<br>4. part of payment 1.616,67 USD 10.12.2022.<br>5. part of payment 1.616,67 USD 10.02.2023.<br>6. part of payment 1.616,67 USD 10.04.2023. |
| Notice: | **In case of discrepancies between Wordings in Croatian language and the English translation, the Croatian original will prevail.** |
| | Notice of Cancelation: If the policy is canceled for any reason, Wyndham Hotels & Resorts, Inc., 22 Sylvan Way, Parsippany, will be notified within 30 days of such action. |
| Law & Jurisdiction: | For disputes between Insurer and Policyholder is agreed Croatian law and jurisdiction. Law and jurisdiction with respect to third party claims is Worldwide, and is not limited to Croatian law and jurisdiction. |

STATEMENT OF THE POLICYHOLDER:
I hereby confirm that I have provided the insurance broker with information, based on which he or she has clarified my requests and needs. I made the decision on the conclusion of the insurance contract based on the received clarifications and objective information on the insurance product. The insurance broker did not give me any advice or recommendation and I made the decision to conclude the insurance contract based on the objective product information received.
The description of the subject of the insurance reflects the facts. I understood the offer upon concluding the insurance contract. I received the above terms and conditions and clauses, through which the Insurer meets its obligation of pre-contractual informing and the obligations under the

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personal data protection regulations. I agree that the Insurer has the right to amend arithmetical (and other) errors by its representatives. All information about the use of my personal data is available at www.allianz.hr.
As part of the pre-contractual procedure prior to the conclusion of this insurance contract, the Insurer shall keep a digital record of the assessment of the insurance contractor's requests and needs, the suitability of the insurance investment product (LOG 1549519), and of making all the mandatory pre-contractual information available.
By concluding this Contract, I confirm that I agree to Croatian law being applied to the insurance contract. Pursuant to Article 927 of the Civil Obligations Act, this insurance contract is concluded with the payment of the insurance premium

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Insurer

Policyholder

OPCO NOVI d.o.o.
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## Currency Clause attached to the Policy No. 1500-175420177

This endorsement shall be effective from inception date of the policy if not otherwise agreed and stated in the policy.

1. The sums insured and premium are contracted in USD.
2. The premium shall be paid in Croatian currency per mean exchange rate of the Croatian National Bank ruling on the date of payment of premium instalment or, if so agreed, on the date of billing within 8 days of the date of issue of invoice.
3. If premium instalment is not paid within the period stated in invoice, premium is paid per exchange rate ruling on the date of payment of invoice.
4. If premium instalment is not paid in time, the Insurer may terminate the insurance contract without notice on expiry of the 30th day reckoning from the date of delivery of registered letter to the Policyholder informing him of the overdue premium.
5. If the Insurer does not terminate the contract, the Policyholder is obliged to pay due premium instalment per mean exchange rate of the Croatian National Bank ruling on the date of payment or statutory penalty interest calculated on the basis of HRK countervalue of the instalment in USD and applied to the period from due date until date of payment.
6. The Policyholder, Insured or Beneficiary is obliged to notify any loss within 7 days of the date of occurrence of the insured event or the date on which he gains knowledge about it and can make notification.
7. If the insured event is notified within the period stated in item 6 above, the Insurer is obliged to pay the indemnity in Croatian currency per mean exchange rate of the Croatian National Bank ruling on the date on which the claim is settled either partly or fully.
8. If the insured event is not notified within the period stated in item 6 above, the Insurer will pay the indemnity in Croatian currency per mean exchange rate of the Croatian National Bank ruling on the date of occurrence of the insured event.
9. If all information necessary to determine the claim amount is not collected the Insured or beneficiary is obliged to accept the offered partial payment of the claim.
10. The Insurer will pay the adjusted portion of the claim within 8 days of the date on which the claim is adjusted provided that all premium instalments, which have fallen due by that date, have been paid. Otherwise, the payment term will start to run as of the date when the Insurer receives the premium balance.





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**Valet parking Insurance Clause attached to the Policy No. 1500-175420177**
**KLAUZULA OSIGURANJA ODGOVORNOSTI IZ PRUŽANJA USLUGA PARKIRANJA VOZILA KAO PRILOG POLICI BR. 1500- 175420177**

Pokriće iz osiguranja proširuje se na odgovornost za naknadu direktne materijalne štete nastale na automobilu i na pojedinim dijelovima automobila naručitelja usluge (u daljnjem tekstu: gost) koje je osiguranik preuzeo radi pružanja usluge parkiranja. Osigurateljno pokriće proširuje se i na financijsku štetu (čisto imovinsku štetu u širem smislu) u pogledu regresnih potraživanja gosta s osnova gubitka bonusa po polici auto odgovornosti u slučajevima kada je vozilom gosta prouzročena šteta trećoj osobi dok je istim upravljao djelatnik osiguranika dok je po nalogu gosta obavljao uslugu parkiranja automobila. Ovo proširenje pokrića odnosi se isključivo na motorna vozila u smislu zakona o sigurnosti prometa na cestama.

Isključenima se smatraju:

- štete pokrivene obveznim osiguranjem vlasnika odnosno korisnika motornih vozila od odgovornosti za štete trećim osobama, izuzev regresnih potraživanja s osnova gubitka bonusa po policama auto odgovornosti gosta,
- sve štete nastale prije preuzimanja ili nakon povrata vozila,
- ispunjenje ugovornih obveza i naknada štete zbog neispunjenja ugovorne obveze,
- krađa, nestanak ili otuđenje vozila, sastavnih dijelova vozila, opreme

Osigurateljno pokriće je ugovoreno na podlimit ugvoren u planu police.





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## Liquor Legal Liability Clause attached to the Policy No. 1500-175420177
## KLAUZULA NEISPRAVNI PROIZVOD - ALKOHOLNA PIĆA KAO PRILOG POLICI BR. 1500-175420177

Ova klauzula čini sastavni dio police osiguranja od datuma početka osiguranja osim ako nije drugačije ugovoreno i navedeno u polici.

Suprotno čl. 8, st. 12, tč. 15 Općih uvjeta za osiguranje od odgovornosti 111-0514, osiguranje se odnosi i na alkoholne napitke.

1.Osiguratelj pruža pokriće za:
Odgovornost za štete zbog smrti, ozljede tijela ili narušenja zdravlja treće osobe koje proizlaze iz posluživanja ili distribucije alkoholnih pića od strane osiguranika.

2. Isključenja:
Isključene su štete na osobama za koje se osiguranik može smatrati odgovornim zbog:

a) uzrokovanja ili sudjelovanja u trovanju ili intoksikaciji bilo koje osobe;
b) prodaje alkoholnih pića maloljetnim osobama ili osobama pod utjecajem alkohola; ili
c) povrede bilo kojeg zakona, pravilnika ili propisa koji se odnosi na prodaju, darivanje, distribuciju ili konzumaciju alkoholnih pića.

Pokriće se primjenjuje samo ako je osiguranik registriran za posao proizvodnje, distribucije, prodaje, posluživanja ili dobavljanja alkoholnih pića.

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## Environmental Impairment Liability Exclusion Clause attached to the Policy No. 1500-175420177

This endorsement shall be effective from inception date of the policy if not otherwise agreed and stated in the policy.

The provisions of Article 7 of the Terms and Conditions for Liability Insurance 111-0514 do not apply to this insurance contract, meaning that the insurance coverage excludes losses resulting from any environmental impact, especially pollution damage (soil, water and air), causing damage to flora and fauna and/or protected natural habitats, as well as losses caused by the Insured's failure to maintain, replace or repair equipment for treatment of waste water and other waste products or to comply with other measures laid down in the regulations for environmental protection.

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## Sanctions/Embargoes Exclusion Clause attached to the Policy No. 1500-175420177

This endorsement shall be effective from inception date of the policy if not otherwise agreed and stated in the policy.

This Insurance Agreement does not provide coverage related to any business, including but not limited to this (re)insurance and the fulfilment of any obligation there under, to the extent it would violate any applicable sanction law or regulations of the UN Security Council and /or the EU and/or any other applicable national sanction law or regulation.

## COMMUNICABLE DISEASE EXCLUSION CLAUSE

1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount incurred by or occurring to the insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, resulting from, caused to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

In case of discrepancies between translation of the clause in Croatian language and the English original, the English original wording will prevail.

LMA5394, 27 March 2020

## KLAUZULA O ISKLJUČENJU PRENOSIVIH BOLESTI

1. Bez obzira na bilo koju odredbu u ovom ugovoru o osiguranju koja je suprotna ovoj klauzuli, ovaj ugovor o osiguranju isključuje sav stvarni ili navodni gubitak, odgovornost, štetu, naknadu, ozljedu, bolest, oboljenje, smrt, medicinske troškove, troškove obrane, bilo koje druge troškove ili bilo koji drugi iznos koji je nastao kod osiguranika ili je u nastajanju, a tiče se Prenosive Bolesti bilo izravno ili neizravno i to bez obzira na bilo koji drugi uzrok koji doprinosi istodobno ili u bilo kojem slijedu, koji proizlazi iz, koji je nastao, koji je posljedica ili koji je na bilo koji drugi način povezan sa Prenosivom Bolešću ili strahom ili prijetnjom od iste (bilo stvarnom ili subjektivno doživljenom).
2. Prenosiva Bolest znači bilo koju bolest koja se pomoću bilo koje tvari ili agensa može prenijeti iz bilo kojeg organizma u drugi organizam gdje:
2.1 tvar ili sredstvo uključuje, ali nije ograničeno na virus, bakteriju, parazit ili drugi organizam ili bilo koju njihovu varijaciju, bilo da se smatra živim ili ne, i
2.2 način prijenosa, bilo izravni ili neizravni, uključuje, ali nije ograničen na zračni prijenos, prijenos tjelesne tekućine, prijenos s ili na bilo koju površinu ili objekt, krutinu, tekućinu ili plin ili između organizama, i
2.3 zaraza, tvar ili sredstvo mogu prouzročiti ili prijetiti oštećenjem ljudskog zdravlja ili dobrobiti ljudi ili mogu prouzročiti ili prijetiti štetom, pogoršanjem, gubitkom vrijednosti, smanjenom tržišnošću u pogledu prodaje ili najma ili nemogućnosti korištenja (uporabe) imovine.
U slučaju razlike između izvornika klauzule na engleskom jeziku i prijevoda iste na hrvatski jezik, prednost će imati izvorni tekst klauzule na englesku jeziku.
LMA5394, 27. Ožujka 2020.





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**CYBER ENDORSEMENT to the Policy No. 1500-175420177**

This endorsement shall be effective from inception date of the policy if not otherwise agreed and stated in the policy.

## CYBER ENDORSEMENT

### I. Data Breach

The insurer shall pay to or on behalf of the insured all damages and defence costs arising from a third party claim for a **data breach** first discovered during the insurance period.

**Definitions:**

**Data Breach** is a wrongful act that causes:

- violation of privacy rights and confidentiality;
- defamation, libel and slander;
- violation of intellectual rights, arising out of a wrongful act.

**Wrongful act** is

- any malicious attack by a third part and/or
- negligent act, failure to act, error, omission, breach of duty of the insured, including failure to prevent transmission of virus.

**Malicious attack**

intentional hacking, damaging, corrupting or misusing the insured's computer system, including unauthorized access or the insertion of virus by a third party which could result in a denial of service attack

**Computer system**

computer hardware and software, and the electronic data stored thereon, as well as associated input and output devices, data storage devices, networking equipment, and electronic backup facilities, including systems accessible through the internet, intranets that is owned or operated by the insured

**Virus**

any malicious code including but not limited to any virus, Trojan horse, worm or other similar software program, code or script intentionally designed to insert itself into computer memory, onto a computer disk or spread itself from one computer to another

### II. Response Costs

The insurer shall pay to or on behalf of the insured the following response costs incurred by the insured in responding to any **data breach** first discovered during the insurance period:

- costs to hire an external expert to investigate and discover the existence and cause of the wrongful act and to secure the site after the wrongful act;
- costs to provide legally required notification to the affected individuals, organisations and regulatory bodies in accordance with the relevant EU Regulation;
- fees charged by attorney(s) for the response to the wrongful act incurred prior a written claim (pre-claim assistance)
- costs to procure credit monitoring services for the affected individuals, organisations notified pursuant to the EU Regulation for a maximum period of one month

No coverage is provided for salaries, fees, costs or expenses of employees or officers of the insured or loss of earnings in any case.

III. **Specific exclusions** (in addition to the general ones)

The insurer shall not be liable for any claim

- for any taxes, fines, penalties imposed on the Insured or any other amounts payable by the Insured due to a decision of a public supervisory authority; punitive and exemplary damages;
- for any extortion expenses and payments actually paid by the insured that directly result from a cyber extortion threat;
- for reducing damage in the insured's reputation or loss of customers because of the wrongful act;
- based upon or arising out of breach or infringement of patent rights, the misappropriation of trade secrets and violation of antitrust or competition law
- for any intentional loss or a loss brought about or contributed to any dishonest, malicious, criminal or illegal act by the insured or his employees;
- for restoration costs (costs for replacing, recreating, restoring or repairing the third party's computer systems);
- for financial losses sustained by the third party during the period of restoration of an actual interruption of the use of the third party's computer system.

Except as otherwise provided in this endorsement, all other terms, provisions and conditions of this Policy shall have full force and effect. Coverage continues hereon accordingly.

INSURER

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Allianz Hrvatska d.d.

POLICYHOLDER

OPCO NOVI d.o.o.
Novi Vinodolski

**CYBER EXCLUSION Clause**

This endorsement is attached to and forming part of this insurance contract (policy) and is effective from inception date of the policy if not otherwise agreed and stated in the policy.

It is hereby understood and agreed that:

This insurance contract does not cover any loss, damage, fees, costs, charges, expenses and/or liability arising out of, based upon or attributable to any CYBER EVENT.

For the purposes of this endorsement:

CYBER EVENT means any actual, alleged or suspected:

a) damage to, loss, destruction, corruption, theft, or loss of operational control of data, or unauthorized or negligent processing, collection, recording, retrieval, disclosure, dissemination, or disposal of data, by the insured, an independent contractor or an outsourced service provider of the insured company; and/or

b) unauthorized access to or use of any personal information / personal data or confidential information (other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing) while under the care and custody, or control, of the insured, an independent contractor or an outsourced service provider of the insured company; and/or

c) non-physical and technological failure of the COMPANY'S COMPUTER SYSTEM, or failure of technological security measures aimed at protecting data in any form. This includes, but is not limited to, any interruption of the insured company's business caused by such event(s); and/or

d) malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the COMPANY'S COMPUTER SYSTEM. This includes, but is not limited to, any interruption of the insured company's business caused by such event(s); and/or

e) interruption of the insured company's business caused by an accidental, unintentional or negligent act, error or omission of the insured person in the operation or maintenance of the COMPANY'S COMPUTER SYSTEM which causes total or partial unavailability of the COMPANY'S COMPUTER SYSTEM; and/or

f) breach of laws and regulations pertaining to privacy and resulting from items (a) to (e) above.

For the purposes of items (a) and (c) of CYBER EVENT definition, data includes, but is not limited to, personal information / personal data and/or confidential information (other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing) in any form.

COMPANY'S COMPUTER SYSTEM means a computer system (including, but not limited, to hardware, software and/or computer programs) leased, owned or operated by or which is made available or accessible to the insured company or its outsource service provider(s) for the purpose of storing and processing the insured company's electronic data or software.

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**Opća polica osiguranja od odgovornosti prema trećim osobama**

Broj police: 1500-175420177
Razdoblje trajanja police: 30.06.2022. - 30.06.2023.
Obnova police: 1500-174962690
Datum i mjesto izdavanja: 30.06.2022., Zagreb


Allianz Hrvatska d.d. OIB: 23759810849

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**Ugovaratelj osiguranja**
OPCO NOVI d.o.o., Hrastić 15, 51250 Novi Vinodolski, Hrvatska, OIB: 56573693359

**Osiguranik**
OPCO NOVI d.o.o., Hrastić 15, 51250 Novi Vinodolski, Hrvatska, OIB: 56573693359

**Osigurane nekretnine (hotel)**
WYNDHAM GRAND NOVI VINODOLSKI RESORT, Hrastić 15, 51250 Novi Vinodolski, Hrvatska

**Dodatno osigurani**
Wyndham Franchisor, LLC, Wyndham Hotel Group (UK) Limited, Wyndham Hotels & Resorts, Inc., Wyndham Hotel Group, LLC i svi povezani subjekti i njihova društva kćeri pri čemu je njihova odgovornost pokrivena ovom Policom ograničena na zahtjeve uzrokovane od strane Osiguranika tijekom obavljanja njegove poslovne djelatnosti – upravljanje osiguranim objektom (hotelom) WYNDHAM GRAND NOVI VINODOLSKI RESORT, Hrastić 15, 51250 Novi Vinodolski, Hrvatska.

Uloga dodatnog osiguranika: Davatelj franšize hotela osiguranika.

**Razdoblje osiguranja:** od 30.06.2022. u 24:00 do 30.06.2023. u 24:00

**Teritorijalni opseg**: cijeli svijet

**Okidač**: nastup štetnog događaja

**Pokriće**
1) Osiguranje od odgovornosti prema trećima uključujući:
- Odgovornost poslodavca
- Odgovornost za garažiranje
- Odgovornost za uslugu parkiranja vozila
- Odgovornost za proizvode uključujući trovanje hranom/pićem
- Odgovornost za alkoholna pića
- Odgovornost za tjelesne ozljede nastale iznenadnim i nenamjernim onečišćenjem
- Poslovni prekid trećih osoba kao posljedica financijskog gubitka

2) Profesionalne pogreške i propusti (E&O) uključujući Cyber pokriće

**Limit osiguranja**
Kombinirani jedinstveni limit za sva pokrića (1 i 2) prema ovoj polici: USD 4.000.000 po štetnom događaju i u godišnjem agregatu, sa sljedećim podlimitima:
- Odgovornost poslodavca: USD 1.000.000 po štetnom događaju i godišnje
- Odgovornost za garažiranje: USD 1.000.000 po štetnom događaju i godišnje



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- Odgovornost za uslugu parkiranja: USD 15.000 po štetnom događaju i godišnje
- Odgovornost za proizvode uključujući trovanje hranom/pićem: USD 1.000.000 po štetnom događaju i godišnje
- Odgovornost za alkoholna pića: USD 1.000.000 po štetnom događaju i godišnje
- Odgovornost za ozljede uzrokovane onečišćenjem: USD 1.000.000 po štetnom događaju i godišnje
- Poslovni prekid trećih osoba: USD 100.000 po štetnom događaju i godišnje
- Profesionalne pogreške i propusti: USD 100.000 po štetnom događaju i godišnje
- Cyber pokriće: USD 100.000 po štetnom događaju i godišnje

**Odbitna franšiza**
Sve štete osim SAD/Kanade: USD 500 po šteti
Štete u SAD/Kanadi: USD 10.000 po šteti

**Minimalna i predujamna premija**
Godišnja premija: USD 9.700

**Osnova za izračun premije:**

Minimalna i depozitna premija izračunata je na temelju planiranog prometa za 2021. godinu u iznosu od **USD 3.682.666 (HRK 28.500.000)**.

**Premijska stopa: 6,9877%** na osnovicu izračuna premije.

**Konačni obračun godišnje premije:**
Konačni obračun godišnje premije izvršit će se u roku od 30 dana od isteka police, na temelju stvarno ostvarenog prometa tijekom razdoblja osiguranja.

**Opći uvjeti i klauzule**
111-0514 Opći uvjeti osiguranja od odgovornosti
101-1118 Opći uvjeti imovinskog osiguranja
Klauzula profesionalne odgovornosti, kao priloženo
Sankcije/Embargo kao Klauzula o sankcijama/embargu, kao priloženo
Cyber klauzula, kao priloženo
Klauzula o valuti, kao priloženo
Troškovi obrane uključeni u limit odgovornosti

**Proširenja pokrića:**
- Odgovornost za garažiranje – opseg pokrića prema članku 33. Općih uvjeta osiguranja od odgovornosti
- Klauzula osiguranja odgovornosti iz pružanja usluge parkiranja vozila, kao priloženo
- Klauzula osiguranja odgovornosti za alkoholna pića, kao priloženo
- Zahtjevi za naknadu štete zbog tjelesnih/ličnih ozljeda uzrokovanih iznenadnim i slučajnim onečišćenjem, kao priloženo
- Zahtjevi za naknadu štete zbog tjelesnih/ličnih ozljeda prouzročenih neispravnim proizvodom proizvedenim ili distribuiranim od strane Osiguranika
- Cyber dodatak, kao priloženo



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**Isključenja – u skladu s ugovorenim Općim uvjetima, uključujući:**
- Kaznene i primjerene odštete
- Medicinske pogreške
- Čisti financijski gubitak
- Profesionalne bolesti

- Nepoštenje zaposlenika i/ili menadžera
- Križna odgovornost
- Prijevoz od i do zračne luke
- Postupno onečišćenje prema Klauzuli o isključenju ekološke štete, kao priloženo
- Fetalni alkoholni sindrom (FASD) i legionela
- Sportske aktivnosti (npr. ronjenje, skijanje na vodi – popis nije konačan, već služi samo kao ilustracija)
- Klauzula o isključenju zaraznih bolesti

**Godišnja premija**: USD 9.700
U skladu sa čl. 40. st. 1. t. a) Zakona o PDV-u, PDV se ne primjenjuje
**Način plaćanja premije**
- 1. rata 1.616,65 USD na početku ugovora
- 2. rata 1.616,67 USD 10.08.2022.
- 3. rata 1.616,67 USD 10.10.2022.
- 4. rata 1.616,67 USD 10.12.2022.
- 5. rata 1.616,67 USD 10.02.2023.
- 6. rata 1.616,67 USD 10.04.2023.

**Napomena:** U slučaju neslaganja između formulacija na hrvatskom jeziku i engleskog prijevoda, prednost ima izvorna verzija na hrvatskom jeziku.

**Napomena o otkazu:** Ako se polica iz bilo kojeg razloga otkaže, Wyndham Hotels & Resorts, Inc., 22 Sylvan Way, Parsippany, bit će obaviješten u roku od 30 dana od takve radnje.

**Pravo i nadležnost:** Za sporove između osiguratelja i ugovaratelja osiguranja primjenjuje se hrvatsko pravo i nadležnost. Pravo i nadležnost u vezi sa zahtjevima trećih osoba primjenjuju se na svjetskoj razini i nisu ograničeni na hrvatsko pravo i nadležnost.

**IZJAVA UGOVARATELJA OSIGURANJA:**
Ovim potvrđujem da sam osiguratelјskom posredniku dostavio podatke na temelju kojih mi je on/ona pojasnio/la moje zahtjeve i potrebe. Odluku o sklapanju ugovora o osiguranju donio/la sam na temelju dobivenih pojašnjenja i objektivnih informacija o proizvodu osiguranja. Osiguratelјski posrednik mi nije dao nikakav savjet niti preporuku, te sam odluku o sklapanju ugovora o osiguranju donio/la isključivo na temelju dobivenih objektivnih informacija o proizvodu.

Opis predmeta osiguranja odgovara stvarnim činjenicama. Razumio/la sam ponudu pri sklapanju ugovora o osiguranju. Primio/la sam gore navedene uvjete i klauzule putem kojih osiguratelj ispunjava svoju obvezu predugovornog informiranja te obveze iz propisa o zaštiti osobnih podataka.

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Slažem se da osiguratelj ima pravo ispraviti aritmetičke (i druge) pogreške putem svojih ovlaštenih predstavnika. Sve informacije o korištenju mojih osobnih podataka dostupne su na www.allianz.hr.

U sklopu predugovornog postupka, prije sklapanja ovog ugovora o osiguranju, osiguratelj će voditi digitalnu evidenciju procjene zahtjeva i potreba ugovaratelja osiguranja, prikladnosti ulaganja u osigurateljni proizvod (LOG 1549519), te o stavljanju na raspolaganje svih obveznih predugovornih informacija.

Sklapanjem ovog ugovora potvrđujem da prihvaćam primjenu hrvatskog prava na ugovor o osiguranju. Sukladno članku 927. Zakona o obveznim odnosima, ovaj ugovor o osiguranju zaključen je uplatom premije osiguranja.

/pečat/potpis/

Osiguravatelj

/pečat/potpis/

Osiguranik





/ostalo izostavljeno kao nepotrebno/

*Ja, Petra Vuksanović, stalni sudski tumač za engleski jezik, imenovana Rješenjem Županijskog suda u Rijeci, br.: 4 Su-222/2022 od 26. travnja 2022., potvrđujem da je ovaj prijevod istovjetan izvorniku na engleskom jeziku.*

*Rijeka, 03.listopad, 2025.*
*Broj: Ov-54/25*

