IoT Prevention Clause - Temperature and Flooding

1. Subject to any other, unaltered by this Endorsement, provisions of the insurance contract and the General Terms and Conditions of Insurance it is hereby agreed and understood that in case of installing a monitoring system, the insured property located in the premises and devices covered by the monitoring system shall be covered against damages directly resulting from:

   a) dampness, which is understood as the systematic action of water on the insured property due to leakage of water supply, sewage, or heating systems,

   b) slow action of temperature,

   with a liability limit of 100.000 PLN for one and all events during the insurance period and a deductible of 2.000 PLN.

2. The deductible specified in the insurance contract takes into account the installation of the monitoring system.
3. Changes indicated in paragraph 1 concern the insured property located in the premises or devices covered by the monitoring system.
4. For the extension of insurance coverage described in paragraph 1 above, the Insured shall pay an additional premium in the amount specified in the insurance contract.
5. The monitoring system (hereinafter also referred to as the "System") is understood as a system operating in IoT mode (Internet of Things) preventing or reducing the effects of random events by monitoring selected elements of the insured property.

   In case of a threat detected by the system, an alarm notification will be sent. The monitoring system includes:
   a) measuring elements (sensors) mounted on machines, devices, and in premises,
   b) elements concentrating/collecting/sending measurements via radio transmission to a dedicated server,
   c) an IT platform allowing access to parameters from sensors.

6. As part of the activities to prevent or reduce the effects of random events covered by insurance, the Insurer ensures the delivery, installation, and servicing of the System through a cooperating third party and the deinstallation of the System after the insurance period has ended.
7. The System allows the Insured to monitor parameters from sensors, verify alarm notifications in real-time, and take any necessary repair actions on the insured device or machine.
8. The Insurer is exempt from liability under the insurance contract if the damage to the insured property occurred solely due to the operation of the monitoring system, unless such damage led to an event covered by insurance protection arising from the insurance contract. In this case, the Insurer is liable only for the consequences of such an event.
9. ERGO Hestia will not independently obtain data from the monitoring system for use in the claims settlement process. The decision to transfer data will belong exclusively to the insured, and if such data is not transferred, it will not affect the claims settlement process.