

Czechia

Disclaimer:

The information listed in this document has been gathered and categorised by EIOPA. It includes the general good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2)) and those referred to in Article 180 of Solvency II. It may also include information on other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business. It is:

- of a general nature only and is not intended to address the specific circumstances of any particular individual or entity;
- not necessarily comprehensive, complete or up to date;
- sometimes linked to external sites over which EIOPA/NCAs have no control and for which EIOPA/NCAs assume no responsibility;
- not professional or legal advice (if you need specific advice, you should always consult a suitably qualified professional);
- to be read in conjunction with and does not override the information referred to on the national websites

EIOPA/NCAs accept no responsibility or liability with regard to the information published herein. This information available should be checked against the relevant national website(s). Only the officially published sources of General Good provisions in the respective countries are deemed authentic.

For insurance **undertakings**

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking			
Article 19: Conflicts of interest and transparency			

Article 20: Advice, and standards for sales where no advice is given			
Article 21: Information provided by ancillary insurance intermediaries			
Article 22: Information exemptions and flexibility clause			
Article 23: Information conditions			
Article 24: Cross-selling	§ 52 para. 1 and 2 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	X	X
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of			

additional requirements			
Article 27: Prevention of conflicts of interest			
Article 28: Conflicts of interest			
Article 29: Information to customers	<p>§ 50 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution</p> <p>§ 81 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution</p> <p>Annex to the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution</p>	X	X
Article 30: Assessment of suitability and appropriateness and reporting to customers	§ 78 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	X	X
Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			
Article 2: Definitions			

Article 3: Registration			
Article 10: Professional and organisational requirements			
Article 14: Complaints			
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
Not applicable	Article 5 (2) of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Article 145, 146: Establishment by insurance undertakings	Article 29 (4) of the Act No. 277/2009 Coll., on Insurance Act, as amended		X
Article 147–149: Freedom to provide services: by insurance undertakings	Article 30 of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	
Article 154: Prior notification and prior approval	Article 31 (1), (2) of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Article 159: Statistical information on cross-			

border activities			
Not applicable	Article 52 (5) of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Article 82 (7) of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Article 104 (5) of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Articles 127 and 128 of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Article 129a of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Article 129b of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Article 132 of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Article 179: Related obligations	Article 132a of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
Not applicable	Article 135 of the Act No. 277/2009 Coll., on Insurance Act, as amended	X	X
	Act No. 89/2012 Coll., the Civil Code (e.g. Articles 2758 – 2872)		
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE

Not applicable	Article 9 of the Act No. 168/1999 Coll., on Motor Third Party Liability Insurance, as amended	X	X
Not applicable	Article 18 (3) of the Act No. 168/1999 Coll., on Motor Third Party Liability Insurance, as amended	X	X
Not applicable	Article 18 (5) of the Act No. 168/1999 Coll., on Motor Third Party Liability Insurance, as amended	X	X
Not applicable	Article 23a of the Act No. 168/1999 Coll., on Motor Third Party Liability Insurance, as amended	X	X
AML Directive	Article 2 (1), (2) of the Act No. 253/2008 Coll., on Certain Measures against Money Laundering and Terrorist Financing, as amended	X	X
AML Directive	Article 7 of the Act No. 253/2008 Coll., on Certain Measures against Money Laundering and Terrorist Financing, as amended	X	X
AML Directive	Article 9 of the Act No. 253/2008 Coll., on Certain Measures against Money Laundering and Terrorist Financing, as amended	X	X
AML Directive	Article 16 – 25 of the Act No. 253/2008 Coll., on Certain Measures against Money Laundering and Terrorist Financing, as amended	X	X
AML Directive	Article 38, 39 of the Act No. 253/2008 Coll., on Certain Measures against Money Laundering and Terrorist Financing, as amended	X	X

For insurance intermediaries

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle	§ 76 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	x	X
Article 18: General information provided by the insurance intermediary or insurance undertaking			
Article 19: Conflicts of interest and transparency	§ 76 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	X	X
Article 20: Advice, and standards for sales where no advice is given		X	X
Article 21: Information provided by ancillary insurance intermediaries			
Article 22: Information exemptions and flexibility clause		X	X

Article 23: Information conditions			
Article 24: Cross-selling			
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements		X	X
Article 27: Prevention of conflicts of interest	§ 76 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	X	X
Article 28: Conflicts of interest			
Article 29: Information to customers	§ 50 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution § 81 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution Annex to the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	X X X	X X X
Article 30: Assessment of suitability and appropriateness and reporting to customers	§ 78 of the Act No 170/2018 Coll., on Insurance and Reinsurance Distribution	X	X

Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			
Article 14: Complaints			
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
...	...		
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
Underlying Article from EU legislation, if	Specific national legislative provision(s) and or links to the relevant websites of the	FoS	FoE

applicable	Ministries where further information on the rules can be found		
...	https://www.mfcr.cz/en/themes/taxes -TAXES https://www.cnb.cz/en/supervision-financial-market/legislation/money-laundering/ AML rules https://obcanskyzakonik.justice.cz/images/pdf/Civil-Code.pdf - insurance contract law in the Civil Code No. 89/2012 Coll.	 X X	 X X